



2025 Open Enrollment Employer Webinar

Presented by

Vanessa Albritton, Assistant Division Chief, Health Account Management Division

Rob Jarzombek, Division Chief, Health Plan Research & Administration Division

Yesenia Croft, Division Chief, Health Account Management Division

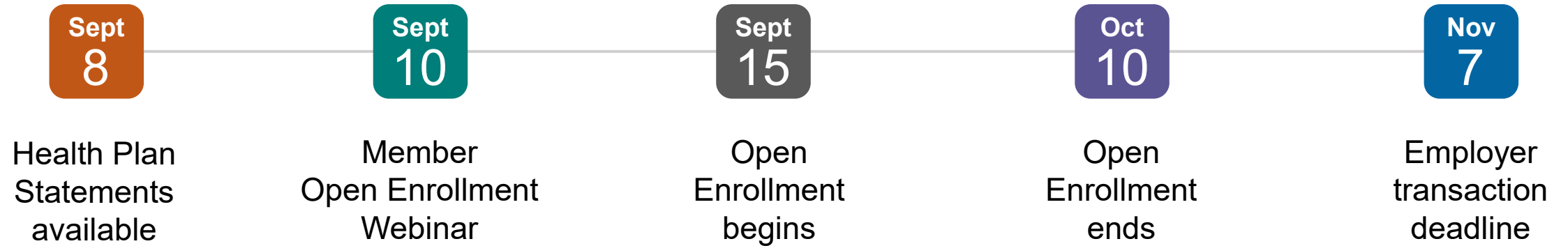
Today's Topics

- | | | | |
|----|---|----|---------------------------------------|
| 01 | Introduction | 07 | Open Enrollment Communications |
| 02 | 2025 Open Enrollment | 08 | Ways to Engage |
| 03 | Dental & Vision | 09 | Key Dates for Employers to Know |
| 04 | 2026 Health Plans and Changes | 10 | CalPERS Educational Forum |
| 05 | Preferred Provider Organization (PPO) Plans | 11 | Answers to Frequently Asked Questions |
| 06 | Open Enrollment Resources | | |

A photograph of a family in a kitchen. A man with glasses and a woman are looking at a laptop screen. A young boy is hugging the woman from behind. The kitchen has wooden cabinets, a countertop with various items, and a round wooden table in the foreground with a laptop, a white mug, a glass of orange juice, and a plate of cookies. A blue banner is overlaid on the image.

2025 Open Enrollment

2025 Open Enrollment Key Dates



What Members Can Do During Open Enrollment



Enroll in CalPERS
health plan



Change health
plans



Add eligible
dependents



Remove
dependents

Online Health Enrollments



Open Enrollment
health plan changes
Approval not required



New enrollments and
adding/removing
dependents
Approval required



Use of functionality
is at the discretion
of your agency



Monitor transactions
through Cognos
reports

Make Dependent Demographic Updates in myCalPERS



Demographics on health enrollment file must match myCalPERS



Update dependent demographics in myCalPERS — no need to call CalPERS



File will error out if demographics do not match

A photograph of two women sitting on a couch, looking at a laptop screen. The woman on the left has long brown hair and wears glasses and a denim vest. The woman on the right has short dark curly hair and wears a denim shirt. They are both smiling. A blue horizontal bar is overlaid across the middle of the image.

Dental & Vision

Dental & Vision Open Enrollment



**State of California &
CSU members**

Visit the Dental & Vision
Benefits webpage



**Public Agency &
School members**

Contact employer for
dental and vision

Visit www.calpers.ca.gov/MembersDentalVision for more details.

A healthcare professional, likely a nurse or doctor, is shown from the chest up. She is wearing blue scrubs and has a stethoscope around her neck. Her ID badge, which features a photo and the name 'Heather Stone', is clipped to her scrubs. She is looking off to the right with a slight smile. The background is blurred, showing what appears to be a hospital or clinic setting with large windows.

2026 Health Plans and Changes

Basic Health Plans

HMOs

Anthem Blue Cross Select
Anthem Blue Cross Traditional
Blue Shield of CA Access+
Blue Shield of CA Trio
Health Net of CA Salud y Más
Kaiser Permanente
Sharp Health Plan
UnitedHealthcare SignatureValue Alliance
UnitedHealthcare SignatureValue Harmony
Western Health Advantage

PPOs

PERS Gold
PERS Platinum

EPOs

Blue Shield of CA

Association Plans

CA Association of Highway Patrolmen
Available out-of-state

CA Correctional Peace Officers Association
Available out-of-state (Medicare only)

Peace Officers Research Association of CA
Available out-of-state

*You must belong to the specific employee association and pay applicable dues to enroll in an association plan.
All association plans offer a Medicare option.*

Service Area Changes

Monterey County



Blue Shield Trio

Blue Shield Access+

Monterey County members who are currently enrolled in Blue Shield Trio will be administratively transferred to Blue Shield Access+ if they do not make a change during Open Enrollment.

Value-Based Insurance Design Change (VBID) – PERS Gold

- Every year that you're enrolled in PERS Gold, you can **earn up to \$500 in credits toward your in-network inpatient deductible** by completing healthy activities. There is no cost to complete these activities.
- Dependents of any age (other than a spouse or domestic partner) will automatically receive all five credits.
- Combined family deductible credits will not exceed \$1,000.

The in-network inpatient deductible credits will be applied and tracked in the Included Health application. To access this information, visit www.includedhealth.com/calpers, and “Log in” or “Activate” your account.

Value-Based Insurance Design Change (VBID) – PERS Gold

**Receive a \$100 credit
for completion of any
activity on this list**

(up to a maximum \$500 credit)

Activities for 2026

Receive a depression or anxiety screening from your provider.

Complete a preventive screening:

- Cancer screening (breast, cervical, colorectal, or lung)
- Metabolic screening (hypertension, diabetes, or lipid monitoring)
- Flu vaccine or other adult immunization

Obtain a second opinion for a nonurgent or nonemergency surgery.

Participate in Included Health's care management program if you have a chronic condition.

Participate in the Diabetes Prevention Program (if eligible).

Pharmacy Benefits Manager (PBM)

Effective January 1, 2026, **CVS Caremark** will provide outpatient pharmacy benefits for these health plans:

Basic Plans		Medicare Plans
Anthem Blue Cross Traditional	Sharp Health Plan Performance Plus	Anthem Blue Cross Medicare Preferred
Anthem Blue Cross Select	UnitedHealthcare SignatureValue Alliance	PERS Gold Medicare Supplement
Health Net Salud y Más	UnitedHealthcare SignatureValue Harmony	PERS Platinum Medicare Supplement
PERS Gold	Western Health Advantage	
PERS Platinum		

Visit www.calpers.ca.gov/cvs to learn more.

Pharmacy Benefits Manager (PBM)

Plans not affected by Pharmacy Benefits Manager Change:

Basic Plans	Medicare Plans
Blue Shield Access+ (HMO & EPO)	Blue Shield Medicare
Blue Shield Trio	Kaiser Permanente Senior Advantage
Kaiser Permanente	Kaiser Permanente Senior Advantage Summit
	Sharp Direct Advantage
	UnitedHealthcare Medicare Advantage

Visit www.calpers.ca.gov/cvs to learn more.

Pharmacy Benefits Manager (PBM) — Highlights

Pharmacy Access

Most CalPERS members will be able to continue filling prescriptions at the same pharmacy they currently use.

Formulary Changes

Any formulary changes will involve a change to an equally safe and effective medication.
Some changes may impact copays.

Transition Period

For Basic and Medicare plan members impacted by the formulary change, CalPERS and CVS will have plans in place to minimize disruption, including a 90-day transition period for filling prescriptions and an automatic transfer of prior authorizations.

Visit www.calpers.ca.gov/cvs to learn more.

Pharmacy Benefits Manager (PBM) — Medicare

Pharmacy benefits for Medicare members will be administered by **SilverScript**.

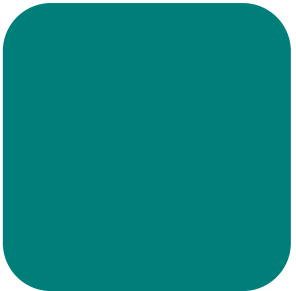
Both SilverScript and CVS Caremark are part of CVS Health and work together to provide your prescription drug coverage.

Communication introducing SilverScript to Medicare members will be sent in **September**.

Pharmacy Benefits Manager (PBM) — Communications



PBM Webinar: September 18, 2025



Direct Mail

CVS Caremark for Basic Members
SilverScript for Medicare Members



Visit www.calpers.ca.gov/cvs to learn more.



Preferred Provider Organization (PPO) Plans

Basic PPO Plans

	PERS Gold	PERS Platinum
Service Area	Limited to California	Nationwide and international coverage
Cost	Lower monthly premiums compared to Platinum, but potentially higher out-of-pocket costs	Generally higher monthly premiums but lower out-of-pocket costs (deductibles, copays, coinsurance)
Ideal For	Individuals who primarily need health care within California and are comfortable with potentially higher out-of-pocket costs	Individuals with significant or ongoing health care needs, those who travel frequently, or live outside of California
Plan Portion / Member Portion	80/20 (in-network)	90/10 (in-network)

Basic PPO Plans

	PERS Gold		PERS Platinum		HMO
Hospital	PPO (In-Network)	Non-PPO (Out-of-Network)	PPO (In-Network)	Non-PPO (Out-of-Network)	HMO
Deductible <i>(per admission)</i>	N/A		\$250 (copay)		N/A
Inpatient	20%	40%	10%	40%	No Charge
Outpatient Facility/Surgery Services	20%	40%	10%	40%	No Charge
Physician Services	PPO	Non-PPO	PPO	Non-PPO	HMO
Office Visits <i>(copay for each service provided)</i>	\$35	40%	\$20	40%	\$15
Urgent Care Visits	\$35	40%	\$35	40%	\$15
Preventive Services	No Charge	40%	No Charge	40%	No Charge

For more details about the benefits provided by a specific plan, refer to the 2026 **Health Benefit Summary** publication or the plan's **Evidence of Coverage (EOC)** booklet.

Basic PPO Plans

	PERS Gold		PERS Platinum		HMO
Benefits	PPO (In-Network)	Non-PPO (Out-of-Network)	PPO (In-Network)	Non-PPO (Out-of-Network)	HMO
Calendar Year Deductible					
Individual	\$1,000	\$2,500	\$500	\$2,000	N/A
Family	\$2,000	\$5,000	\$1,000	\$4,000	N/A
Maximum Calendar Year Copay or Coinsurance (excluding pharmacy)					
Individual	\$3,000 (coinsurance)	Unlimited	\$2,000 (coinsurance)	Unlimited	\$1,500 (copay)
Family	\$6,000 (coinsurance)	Unlimited	\$4,000 (coinsurance)	Unlimited	\$3,000 (copay)

*For more details about the benefits provided by a specific plan, refer to the 2026 **Health Benefit Summary** publication or the plan's **Evidence of Coverage (EOC)** booklet.*

Included Health for Basic PPO Plans



Help you navigate
your health care



Help you find
a doctor



Help you
understand claims


Call 24/7 at (855) 633-4436 or visit www.includedhealth.com/calpers for more details.

A photograph of a man and a young girl in a kitchen. The girl, with curly brown hair and a pink hair clip, is wearing a pink cable-knit sweater and is feeding a red tomato to the man. The man, wearing a black and white striped shirt, is looking up at her with a smile. In the foreground, there is a kitchen counter with a glass of orange juice, a plate of strawberries, and a container of strawberries. The background shows a kitchen with white cabinets and a window.

Open Enrollment Resources

Open Enrollment Resources

www.calpers.ca.gov/OEresources



[Contact](#) | [About](#) [Log in to myCalPERS](#)

[Home](#) [Members](#) [Retirees](#) [Employers](#) [Investments](#) [Search](#)

[Home](#) > [Open Enrollment Resources](#)

Open Enrollment Resources

Open Enrollment is your chance to enroll in or change health plans, add or remove dependents, or cancel coverage. No matter what your goals are during Open Enrollment, these resources will help you navigate decisions and details with confidence.

Prepare for Open Enrollment

Open Enrollment Information

Open Enrollment takes place each fall and is your chance to find the plan that's right for you.

[Open Enrollment](#)

Annual Health Plan Changes

Review health plan changes before Open Enrollment begins.

[Annual Health Plan Changes](#)

Health Plans & Rates

Review health plan premiums and employer contribution amounts.

[Health Plans & Rates](#)

Explore Your Options

myCalPERS

Review your personalized health information, search for available health plans in your area, check if your doctor or medical group is included, and compare plans side-by-side based on costs, benefits, and member ratings. You can also make changes when you're ready.

[myCalPERS](#)

How to Choose a Health Plan

Use this guide when exploring health plan options and key factors to consider.

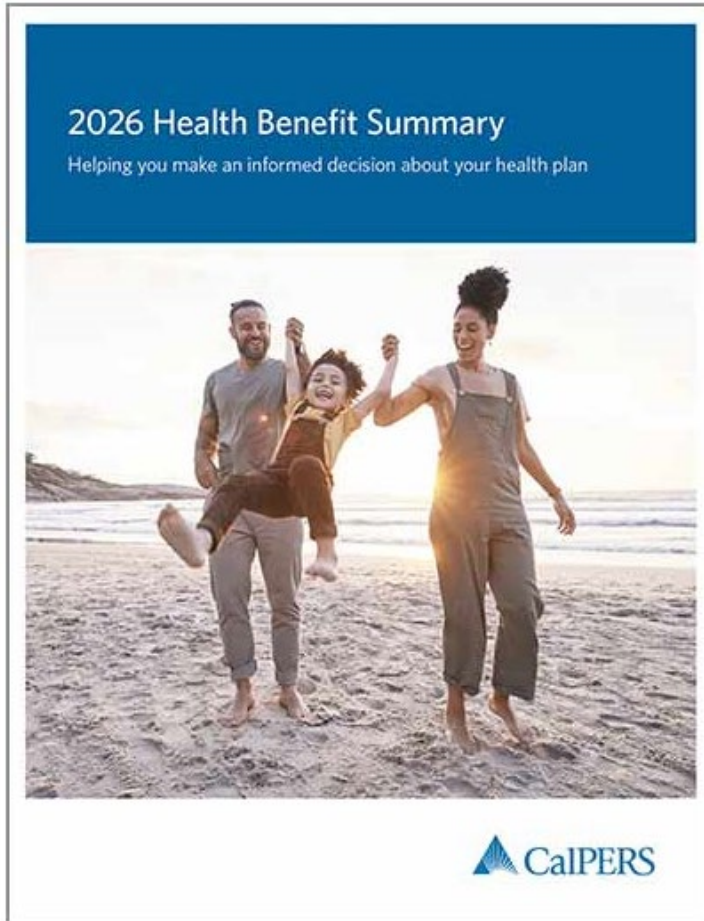
[How to Choose a Health Plan \(PDF\)](#)

Health Plan Search by ZIP Code

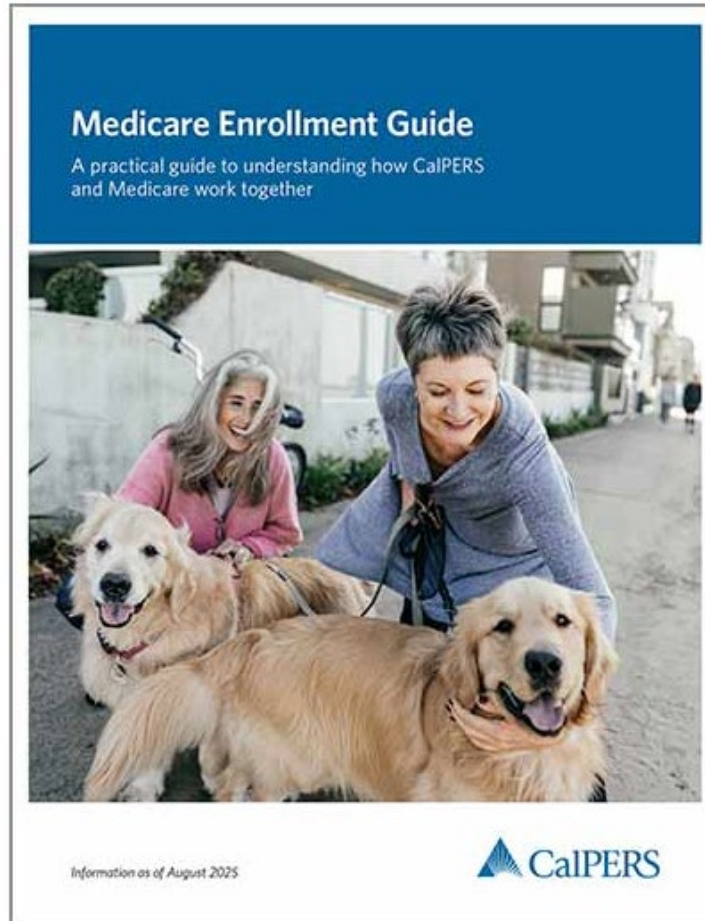
Search for health plans available in your area.

[Health Plan Search by ZIP Code](#)

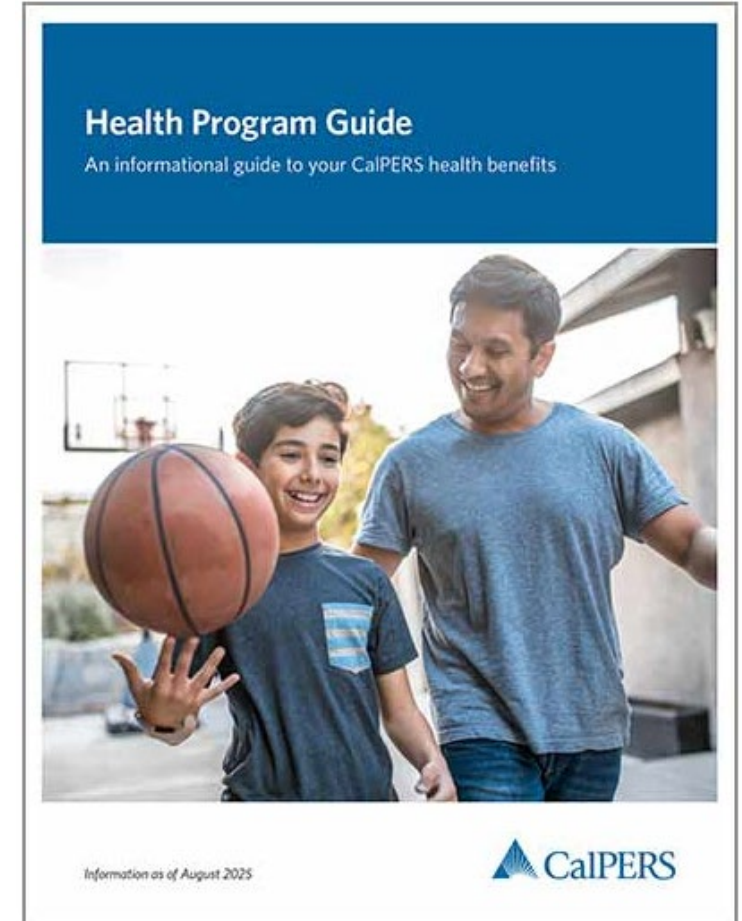
Health Publications



www.calpers.ca.gov/HBS



www.calpers.ca.gov/MEG

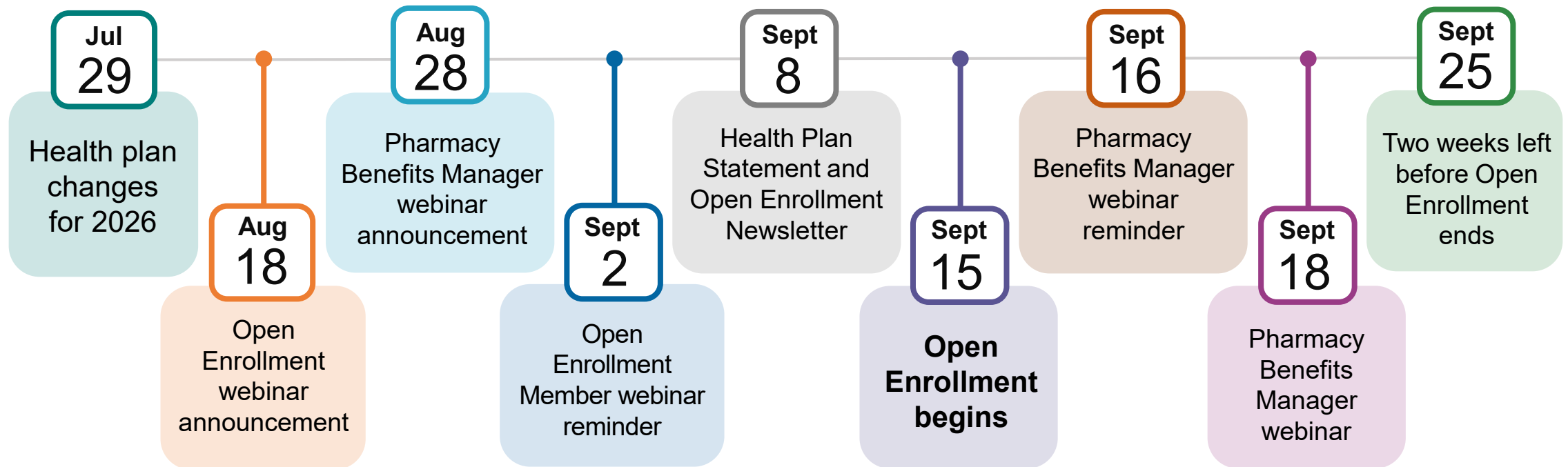


www.calpers.ca.gov/HPG

A photograph of a pregnant couple sitting on a bed. The woman, on the left, is wearing a blue and white striped shirt and is gently holding her pregnant belly. The man, on the right, is wearing a blue hoodie and is looking at a laptop screen. The laptop is open on the bed, and the man's hands are on the keyboard. The background shows a window with sheer curtains and a dark blue patterned pillow. A semi-transparent blue banner is overlaid across the middle of the image, containing the text "Open Enrollment Communications" in white.

Open Enrollment Communications

Member Communications — Email



Member Communications — Letters

**Aug
6 & 8**

Pharmacy Benefits
Manager update

**Aug
19 & 26**

9% and above
premium increases

**Aug
19**

Blue Shield Trio exit
(Monterey County)

Employer Resources

CalPERS Website

Open Enrollment (OE) for Employers page

www.calpers.ca.gov/OpenEnrollmentEmployers

- OE health fairs: 9/2–10/10
- Employer health fair requests: 7/21–8/29
- Links to various resources
- Samples of member letters
- California Human Resources (CalHR) virtual benefits fair: 9/10 & 9/11 (active state employees only)
- CalHR in-person benefits fair (active state employees only): 9/16
- CalHR virtual lunch & learn (state agency HR reps only): 9/25
- California State University (CSU) systemwide virtual benefits fair: 9/30

Employer Resources

Employer Bulletins

Employer Communication

- OE resources, key dates & transaction cutoff
- OE health fair information
- Mail dates of member letters
- Health Fair tool 7/21
- Sample member letters 8/11
- Webinar reminder 8/25
- Online health enrollment 9/8
- OE cut-off date reminder 9/15
- OE transactions due 11/7
- Webinar recording available
- Subscribe at www.calpers.ca.gov/subscribe

A close-up photograph of a man with a beard and short hair, smiling and looking towards the left. He is wearing a light blue shirt under a tan sweater. In the foreground, a laptop screen is visible but out of focus. A solid blue horizontal band is overlaid across the middle of the image, containing the text 'Ways to Engage' in white.

Ways to Engage

Ways to Engage



CalPERS
Board Meetings



Employer Leadership
Dialogues



Stakeholder
Engagement Briefings

A woman with short, wavy brown hair and dark-rimmed glasses is looking down at a computer monitor. She is wearing a light beige blazer over a dark top. The background is a blurred office environment with a red brick wall on the left and a blue wall with a plant on the right. A semi-transparent blue banner is overlaid across the middle of the image.

Key Dates for Employers to Know

Key Dates for Employers to Know

September

- 2** Open Enrollment health fairs begin
- 4** Open Enrollment Employer webinar
- 10** Open Enrollment Member webinar
- 18** Pharmacy Benefits Manager Webinar
- 15, 18 & 25** Open Enrollment member emails
- 15** Open Enrollment starts
- 16** CalPERS Board Meeting

October

- 6** Open Enrollment member emails
- 10** Open Enrollment health fairs end
- 10** Open Enrollment ends
- 13-15** CalPERS Educational Forum

November

- 7** Employer OE transactions due
- 18** CalPERS Board votes on proposed 2027 health plan and benefit design changes

January

- 1** Health plan changes take effect
- TBD** Stakeholder Forum

A diverse group of professionals are seated in a conference hall, listening attentively. In the foreground, a man with a beard and dark hair, wearing a dark suit and a blue lanyard, is speaking into a black microphone. He is gesturing with his left hand. To his left, a woman with long blonde hair, also wearing a blue lanyard, is looking towards him. Other attendees in the background include a man with glasses, a woman with blonde hair, and a man with dark hair. The setting appears to be a modern conference room with large windows in the background. A blue semi-transparent banner is overlaid across the middle of the image, containing the text "CalPERS Educational Forum".

CalPERS Educational Forum



CalPERS Educational Forum



Attending this event is an investment in yourself, your employees, and your agency.

- **Engage** — Discover CalPERS resources, participate in insightful workshops, schedule personal consultations, and interact with our exhibits to make the most of your experience.
- **Network** — Create one-on-one connections with CalPERS experts and hundreds of agency professionals from across the state.
- **Celebrate** — Honor outstanding contributions of California public employees with our Spotlight on Excellence Award.

October 13 – 15, 2025

JW Marriott Desert Springs Resort, Palm Desert

Learn more at www.calpers.ca.gov/educationalforum.



Answers to Frequently Asked Questions