



2025 Open Enrollment Member Webinar

Presented by

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Today's Topics

- 01** What is Open Enrollment?
- 02** Dental & Vision
- 03** 2026 Health Plans and Changes
- 04** Preferred Provider Organization (PPO) Plans
- 05** Medicare
- 06** Open Enrollment Resources
- 07** Open Enrollment Communications
- 08** Ways to Make OE Changes
- 09** Answers to Frequently Asked Questions



What Is Open Enrollment?

What Is Open Enrollment?



A yearly event
held in the fall



Must be **eligible**
for CalPERS health
coverage



Changes take effect
January 1 of the
following year



This year's Open
Enrollment is
September 15 through
October 10

What Members Can Do During Open Enrollment



Enroll in CalPERS
health plan



Change health
plans



Add eligible
dependents



Remove
dependents

A woman with dark skin, wearing a blue patterned headscarf, black-rimmed glasses, and a light pink long-sleeved shirt, stands in a bright kitchen. She is looking down at a laptop screen on a white countertop. In her left hand, she holds a clear glass filled with a pinkish-orange beverage. On the countertop, next to the laptop, is a white bowl of fruit (melon, pineapple, grapes) and a black smartphone. The background features a large window with a view of greenery, a kitchen sink with a faucet, and a vase of yellow flowers.

Dental & Vision

Dental & Vision Open Enrollment



State of California & CSU members

Visit the Dental and Vision Benefits webpage



Public Agency & School members

Contact your employer for Dental and Vision

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

A photograph of a family of four—a father, a mother, and two young children—gathered around a wooden table. The father, with a beard and wearing a light pink polo shirt, is pointing at a laptop screen. The mother, wearing a red button-down shirt and glasses, is also looking at the screen. A young girl with curly hair, wearing a black and white striped shirt, is holding a small snack. Another young girl with dark hair in a bun, wearing a red and blue plaid dress, is looking at the laptop. They are in a bright room with large windows in the background showing greenery outside. A semi-transparent blue banner is overlaid across the middle of the image.

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.*

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 PERS Gold Medicare Supplement PERS Platinum Medicare Supplement
Anthem Blue Cross Select	UnitedHealthcare SignatureValue Alliance	
Health Net Salud y Más	UnitedHealthcare SignatureValue Harmony	
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**.

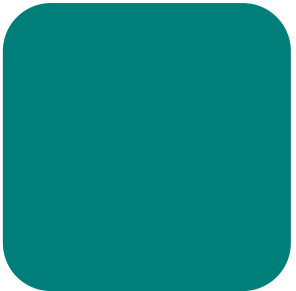
Both SilverScript and CVS Caremark are part of CVS Health and work together to provide your prescription drug coverage.

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

Pharmacy Benefits Manager (PBM) — Communications



PBM Webinar: September 18, 2025



Direct Mail

Basic Members - CVS Caremark
Medicare Members - SilverScript



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.



Medicare

Medicare Plan Types — Key Differences

	Medicare Advantage HMO	Medicare Advantage PPO	Supplement to Medicare
2026 Plans	<ul style="list-style-type: none"> Kaiser Permanente Senior Advantage Kaiser Permanente Senior Advantage Summit Sharp Direct Advantage 	<ul style="list-style-type: none"> Anthem Medicare Preferred Blue Shield Medicare UnitedHealthcare Group Medicare Advantage CA Correctional Peace Officers Assoc* 	<ul style="list-style-type: none"> PERS Gold PERS Platinum CA Assoc of Highway Patrolmen* Peace Officers Research Assoc of CA*
PCP Assigned?	Yes	No	No
Provider Network	<ul style="list-style-type: none"> Limited network The plan will only pay if you see an in-network provider 	All providers that participate in Medicare	All providers that participate in Medicare
Service Area	<ul style="list-style-type: none"> Determined by plan 	<ul style="list-style-type: none"> Typically, nationwide; determined by plan 	<ul style="list-style-type: none"> PERS Gold — California only PERS Platinum — Nationwide
Cost Considerations	<ul style="list-style-type: none"> Lower premiums Some plans have copays for office visits 	<ul style="list-style-type: none"> Lower premiums Some plans have copays for office visits 	<ul style="list-style-type: none"> Higher premiums No copays for office visits or hospital stays


** You must belong to the specific employee association and pay applicable dues to enroll in an association plan. For more details, refer to the **Medicare Enrollment Guide** publication.*



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

2026 Health Benefit Summary

Helping you make an informed decision about your health plan



www.calpers.ca.gov/HBS

Medicare Enrollment Guide

A practical guide to understanding how CalPERS and Medicare work together



Information as of August 2025



www.calpers.ca.gov/MEG

Health Program Guide

An informational guide to your CalPERS health benefits



Information as of August 2025



www.calpers.ca.gov/HPG

Open Enrollment in myCalPERS

Log in to my.calpers.ca.gov for more details.

Find out more about [using myCalPERS.](#)

This image is intended to be used as a guide or example.

myCalPERS My Account Messages

Home Retirement Health Statements Education

Home > Health > Open Enrollment

Open Enrollment

Special Message Just for You

Visit [Search Health Plans](#) to shop and compare plans available to you.

Help Us Serve You Better

[Complete your Health Demographic Profile.](#) Your information is confidential and will help us improve quality of care for all members.

Open Enrollment starts September 15, 2025, and ends October 10, 2025. Changes made during Open Enrollment take effect on January 1, 2026.

During Open Enrollment, you can:

- Change your CalPERS health plan.
- Add eligible dependents.
- Remove dependents.
- Cancel your existing CalPERS health coverage.
- Do nothing and keep your current plan.

Dental Benefits

For dental enrollment changes or questions about benefits, contact your campus benefits officer or personnel office. Learn more about the [CSU Dental Insurance Plans](#).

For questions about dental benefits, contact Delta Dental at (800) 626-3108 or DeltaCare at (844) 519-8751.

Vision Benefits

To make changes to your vision plan, contact your campus benefits officer or personnel office. Learn more about the [CSU Vision Plans](#).

For questions about vision benefits, contact Vision Service Plan (VSP) at (800) 400-4569.

Open Enrollment in myCalPERS

Log in to my.calpers.ca.gov
for more details.

Find out more about
[using myCalPERS.](#)

*This image is intended to be
used as a guide or example.*

Search Results


Doctor Availability is Subject to Change

Verify with the health plan before making any plan changes.

You can view or compare up to **three** health plans side-by-side. You can also check if the **doctor** you entered is available for a particular health plan.

 [Print](#)

Health Plans (9)

Sorted By Doctor: Available to Not Availabl 



Kaiser Permanente (HMO)

Your Share

\$436.30

7.6 /10 Satisfaction Rating



DR. GUNEET KAUR AVAILABLE

[View Plan Details](#)

☐ Compare



Western Health Advantage (HMO)

Your Share

\$122.46

8.1 /10 Satisfaction Rating



**DR. GUNEET KAUR NOT
AVAILABLE**

[View Plan Details](#)

☐ Compare



Blue Shield Trio (HMO)

Your Share

\$128.48

7.7 /10 Satisfaction Rating



**DR. GUNEET KAUR NOT
AVAILABLE**

[View Plan Details](#)

☐ Compare

A photograph of a man with grey hair and glasses, wearing an orange sweater, sitting at a desk and looking at a document. A woman is visible in the background, also looking down. A blue banner with white text is overlaid across the middle of the image. On the desk, there is a laptop, a small potted plant, and a glass.


Open Enrollment Communications

Open Enrollment Materials

Health Plan Statement

- Future premium
- Enrollment summary

Open Enrollment dates:
September 15–October 10, 2025



CalPERS ID: XXXXXXXXX

2025 Health Plan Statement

Your health benefits information as of August 1, 2025

Our records indicate that you are currently enrolled in:

Your eligibility ZIP code¹ is:

The following individuals are enrolled under your health plan:

Relationship	Name	Health Coverage
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Notice of Privacy Practices: CalPERS is responsible for protecting the health information we have about you. You also have rights regarding your health information. CalPERS Notice of Privacy Practices explains how health information may be used and disclosed, and how you can exercise your rights. To access the most recent Notice of Privacy Practices, you may visit our website at www.calpers.ca.gov. If you have any questions, you may also contact us at 888 CalPERS (or 888-225-7377).

¹ The eligibility ZIP code is used to determine the health plans in which you are eligible to enroll. If you are an active employee, you may choose either your residential or current work address ZIP code to establish eligibility. If you are a working retiree, you may use the ZIP code of your current employer for health plan eligibility. If you are a retiree, you may only use your residential address to establish eligibility.

Open Enrollment Newsletter

- Program highlights
- Health plan changes

2025 CalPERS Health Open Enrollment

Starts September 15 and ends October 10. New premiums and health plan changes will take effect January 1, 2026.



Find the Plan That's Right for You

2026 Health Program Highlights

CalPERS offers these health maintenance organization (HMO), exclusive provider organization (EPO), and preferred provider organization (PPO) plan options:

Basic (Non-Medicare) Health Plans Include:

- Anthem Blue Cross Select HMO
- Anthem Blue Cross Traditional HMO
- Blue Shield Access+ HMO
- Blue Shield Access+ EPO
- Blue Shield Trio HMO
- Health Net Salud y Más HMO
- Kaiser Permanente HMO
- Kaiser Permanente Out-of-State HMO
- PERS Gold PPO
- PERS Platinum PPO
- Sharp Performance Plus HMO

Medicare Plans Include:

- UnitedHealthcare Signature/Value Alliance HMO
- UnitedHealthcare Signature/Value Harmony HMO
- Western Health Advantage HMO
- Anthem Blue Cross Medicare Preferred PPO
- Blue Shield Medicare PPO
- Kaiser Permanente Senior Advantage HMO
- Kaiser Permanente Senior Advantage Out-of-State HMO
- Kaiser Permanente Senior Advantage Summit HMO
- Kaiser Permanente Senior Advantage Summit HMO Out-of-State HMO
- PERS Gold Medicare Supplement PPO
- PERS Platinum Medicare Supplement PPO
- Sharp Direct Advantage HMO
- UnitedHealthcare Group Medicare Advantage PPO

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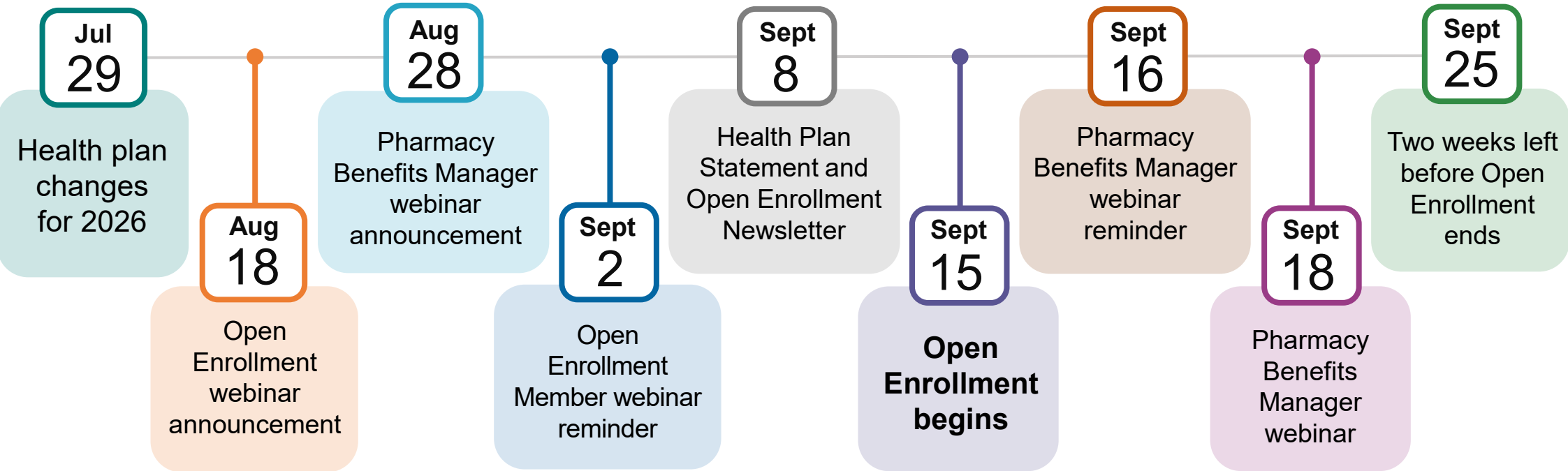
State Health Plan Premium Changes 2025 to 2026

Basic Plans

Percentage of premium change for comparison purposes.



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*)

Sept
10

Introducing SilverScript
for Medicare members

A man with short dark hair and a beard, wearing a blue t-shirt and dark pants, is standing in a modern living room. He is holding a young child with curly hair in a light grey shirt. The man is looking down at a smartphone in his right hand. In the foreground, a laptop is open on a dark wooden table, and the man's left hand is on the keyboard. A small potted plant with long, thin leaves sits on the table next to the laptop. The background shows a large window with a view of greenery outside, a white cabinet, and a gold-colored lamp. A blue semi-transparent banner is overlaid across the middle of the image.

Ways to Make Open Enrollment Changes

Ways to Make Open Enrollment Changes



Online through
your **myCalPERS**
account



By **mail** or **fax**



Call us at
888 CalPERS
(888-225-7377)



By **appointment**
or **walk-in** at a
Regional Office



Answers to Frequently Asked Questions