

2026 Open Enrollment Employer Webinar

Presented by

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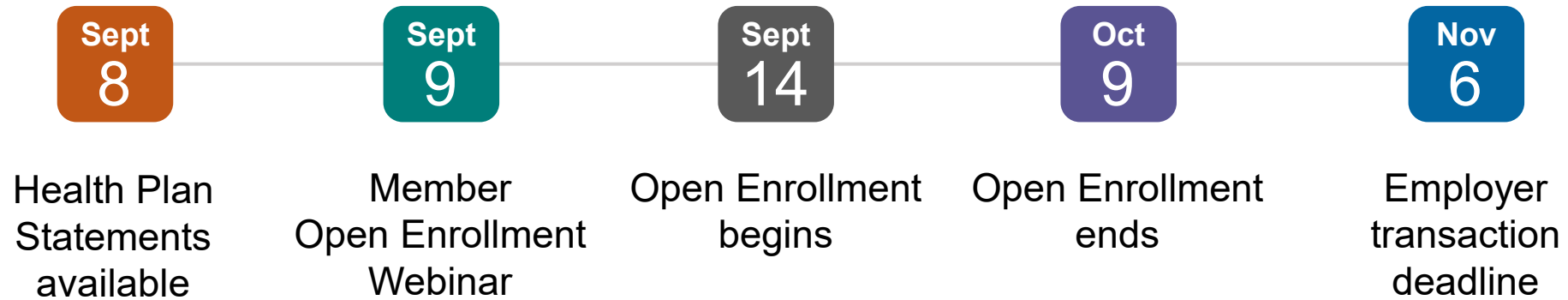
Today's Topics

- | | | | |
|----|---|----|--------------------------------|
| 01 | Introduction | 07 | Open Enrollment Communications |
| 02 | 2026 Open Enrollment | 08 | Employer Resources |
| 03 | 2027 Health Plans and Changes | 09 | CalPERS Educational Forum |
| 04 | Preferred Provider Organization (PPO) Plans | 10 | Live Questions and Answers |
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A pregnant woman with dark hair, wearing a bright green button-down shirt over a white top, is seated in a light-colored armchair. She is smiling warmly and looking towards the left. Her hands are clasped with the hands of another person whose arm, clad in a blue sleeve, is visible in the foreground. The woman's left hand rests on her pregnant belly. The background features a large window with a view of a bright, outdoor area. A semi-transparent blue horizontal band is overlaid across the middle of the image, containing the text.

2026 Open Enrollment

2026 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 myCalPERS
Reports

Make Dependent Demographic Updates in myCalPERS



Demographics on health enrollment file must match myCalPERS



Update dependent demographics in myCalPERS – no need to contact CalPERS



File will error out if demographics do not match

A photograph of a female doctor with dark hair tied back, wearing a white lab coat over a light-colored button-down shirt. She is holding a clipboard and looking towards a patient. The patient, seen from the side, has curly brown hair and is wearing a blue turtleneck sweater and glasses. They are in a bright, clinical setting with bookshelves and a window in the background.

2027 Health Plans and Changes

Basic Health Plans At a Glance

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
Sutter Health Plan
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.*

2027 Health Plan Changes

Health Plan Exits

- ✓ UnitedHealthcare SignatureValue Alliance and Harmony Exit (*Basic plans only*)
- ✓ Anthem Blue Cross Select Exit (*Monterey County*)

New HMO Option

- ✓ Sutter Health Plan

Health Plan Expansions

- ✓ Blue Shield of California EPO Expansion
- ✓ Kaiser Permanente Expansion

Health Plan Benefit Updates

- ✓ Blue Shield Group Medicare Advantage PPO product change
- ✓ UnitedHealthcare Group Medicare Advantage PPO product change

New Benefit for Basic Plans

- ✓ Family Building Benefit

UnitedHealthcare SignatureValue Alliance and Harmony Basic Plans

- Will no longer be a part of CalPERS health plan offerings.
- Proposed premium increases were high and unjustified.
- Affects Basic and Combination plan members.
 - A Combination plan means some family members are covered under a Medicare plan, and others are covered under a Basic plan with the same health carrier.
- We have a transition plan for affected members.
 - Mailed letters
 - Administrative transfers

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

Basic Plans

Counties	Administrative Transfer Plan	*ZIP Code Exception(s)
Placer*, Sacramento, San Joaquin, Solano, Stanislaus, Yolo	Sutter Health Plan HMO	Placer: 95701, 95714, 95715, 95717 Transfers to Anthem Blue Cross Traditional HMO
Kern*, San Bernardino, San Diego, Ventura	Anthem Blue Cross Select HMO	Kern: 93215 Transfers to Blue Shield of California Access+ HMO
Alameda, Contra Costa, Fresno, Kings, Los Angeles, Madera, Marin, Merced, Orange, Riverside, San Francisco, San Luis Obispo*, San Mateo, Santa Clara*, Santa Cruz, Sonoma	Blue Shield of California Access+ HMO	San Luis Obispo: 93454 Transfers to PERS Gold PPO Santa Clara: 95033 Transfers to Anthem Blue Cross Traditional HMO

UnitedHealthcare SignatureValue Harmony HMO— Administrative transfers by county

Basic Plans

Counties	Administrative Transfer Plan	*ZIP Code Exception(s)
Contra Costa, Santa Clara, Santa Cruz, Solano	Blue Shield of California Access+ HMO	N/A
Los Angeles, Orange, Riverside*, San Bernardino*	Blue Shield of California Trio HMO	Riverside: 92239, 92254, 92274, 92373, 92536, 92539, 92561 Transfers to Blue Shield of California Access+ HMO San Bernardino: 91766, 92252, 92277, 92285 Transfers to Anthem Blue Cross Select HMO
San Diego	Sharp Performance Plus HMO	N/A
Napa	Western Health Advantage HMO	N/A

What UHC Alliance and Harmony Members Should Know

- Administrative transfer plans were chosen based on the best potential access to current providers – you should still verify provider access with the plan.
- Compare plan options if provider continuity is not your top priority, as lower cost options may be available.
- Blue Shield provides their own pharmacy benefits – verify covered medications with them.

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

Anthem Blue Cross Select (Monterey County)

- Will no longer be available in Monterey County
- Anthem and Aspire Health did not reach a contractual agreement
- Affects Basic and Combination plan members
 - A Combination plan means some family members are covered under a Medicare plan, and others are covered under a Basic plan with the same health carrier
- We have a transition plan for affected members
 - Mailed letters
 - Administrative transfers to Blue Shield Access+ and Blue Shield EPO for certain ZIP codes*
 - If enrolled in Blue Shield, verify providers and covered medications

*93426, 93450, 93451, 93927, 93928, 93930, 93932, 93954, 95004, 95076

New Basic Health Plan



Available in:

Placer, Sacramento, San Joaquin,
Solano, Stanislaus, Yolo Counties

- Fully integrated health plan
- High-quality ratings
- Behavioral health through Carelon
 - To find out more visit:
www.carelonbh.com/sutterhealthplan
- Pharmacy benefits through CVS Caremark

Visit **www.sutterhealthplan.org/calpers** for more details.

Service Area Expansions

Kaiser Permanente HMO and Senior Advantage

Expansion into Nevada: Carson City, Douglas, Lyon, Storey, and Washoe Counties

Evidence of Coverage (EOC)

- Kaiser Permanente Nevada Basic HMO
- Kaiser Permanente Nevada Senior Advantage
- Kaiser Permanente Nevada Senior Advantage Summit

Service Area Expansions

Blue Shield EPO

Expansion into: Alpine, Amador, El Dorado, Nevada County, Placer, San Bernardino, Sutter, and Yuba Counties

New Benefit for Basic Plans

Family Building Benefit

Effective July 1, 2027

Covers the diagnosis and treatment of infertility

Applies to All Basic Health Plans:

- Anthem Blue Cross Traditional
- Anthem Blue Cross Select
- Blue Shield Access+
- Blue Shield Trio
- Health Net Salud y Más
- PERS Gold
- PERS Platinum
- Sharp Health Plan Performance Plus
- Sutter Health Plan
- Western Health Advantage

Benefit Administrator:
Progyny

- Kaiser Permanente

Benefit Administrator:
Kaiser

New Benefit for Basic Plans

Family Building Benefit

Effective July 1, 2027

What's Covered:

- Fertility related testing
- In-vitro fertilization or IVF, including three attempts to retrieve sperm or eggs and unlimited embryo transfers
- Medications
- Counseling as needed to ensure that members understand their family building options
- Five years of cryopreservation and storage from the time the genetic material is first cryopreserved
- Fertility services for surrogacy
 - Does not include payment for the act of being a surrogate, the surrogate's medical expenses beyond getting pregnant, or any legal fees
- Basic adoption support for members, such as information and referrals

A healthcare professional in blue scrubs is assisting an elderly man with a yellow resistance band in a gym. The man is smiling and looking towards the professional. The background shows gym equipment like treadmills and a whiteboard.

Preferred Provider Organization (PPO) Plans

Basic PPO Plans

	PERS Gold	PERS Platinum
Service Area	Limited to California	Nationwide and international coverage
Monthly Premium	Lower monthly premium	Higher monthly premium
Member Cost When Receiving Care	Higher out-of-pocket costs, including deductible, and coinsurance	Lower out-of-pocket costs, including deductible and coinsurance
In-Network Cost Share	Plan pays 80% / Member pays 20%	Plan pays 90% / Member pays 10%
Best For	Members who primarily receive care in California and want a lower monthly premium	Members who use healthcare services more frequently, travel often, or want greater financial protection when receiving care
Key Advantage	Lower monthly premium cost	Broader network of providers with lower member costs when accessing care

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
Emergency Room Copay	\$50	\$50	\$50	\$50	\$50
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

*When members see their matched Primary Care Provider their office visit copay is \$10

For more details about the benefits provided by a specific plan, refer to the 2027 **Health Benefit Summary** publication or the plan's **Evidence of Coverage (EOC)** booklet.

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
Calendar Year Deductible	Inpatient	Outpatient				
Individual	\$500	\$500	\$2,500	\$500	\$2,000	N/A
Family	\$1,000	\$1,000	\$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 2027 **Health Benefit Summary** publication or the plan's **Evidence of Coverage (EOC)** booklet.*

Included Health for Basic PPO Plans

Included Health can help you:



Help members navigate
their healthcare



Find a doctor



Understand claims

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



Dental & Vision

Dental Benefits for State of California Members



Beginning January 1, 2027, CalHR makes **more dental plan options** available to state employees and retirees.



This includes new dental plans from **Delta Dental and MetLife**, providing:

- More PPO choices
- Better access
- Enhanced benefits
- Greater flexibility



2027 Plan Choices:

- **Employees** can choose from six PPO plans and two prepaid Dental Health Maintenance Organization (DHMO) plans

Visit www.benefits.calhr.ca.gov/state-employees/general-benefits/dental for state employees.

Dental Benefits for State of California Members



Dental **plans no longer available** effective January 1, 2027:

- **Western Dental**
- **Premier Access**
- **MetLife Enhanced DHMO**

If affected, explore your dental plan options and choose a new plan during Open Enrollment.

Employees: Contact your employer's Human Resources Department.

If you do **not** choose a new plan during Open Enrollment, you will be **automatically enrolled in MetLife Select DHMO**.

Visit www.benefits.calhr.ca.gov/state-employees/general-benefits/dental for state employees.

Virtual CalHR Benefits Fair (State Employees)

Date: Wednesday, September 9, 2026,

Time: 9:00 a.m.–1:30 p.m. (join anytime)

Location: Virtual

www.benefits.calhr.ca.gov/open-enrollment/benefits-fairs

During the Virtual Benefits Fair, state employees can:

- Attend live presentations
- Watch on-demand webinars
- Ask questions in live Q&As
- Explore resources to help make informed decisions during Open Enrollment

Where to find more information:

www.calpers.ca.gov/MembersDentalVision



State of California & CSU members

Visit the Dental and Vision
Benefits webpage



Public Agency & School members

Contact your employer
for dental and vision

A photograph of two men in a bright, modern office setting. The man on the left, with short dark hair, is smiling and looking towards the right. The man on the right, with a beard and glasses, is looking down at a laptop. They are both wearing light-colored shirts. The laptop is open on a white marble table. A white mug of coffee is on the table to the right. In the background, there are large windows, indoor plants, and a decorative vase. A blue semi-transparent banner is overlaid across the middle of the image.

Open Enrollment Resources

Open Enrollment Resources

www.calpers.ca.gov/OEresources

The screenshot shows the CalPERS website's Open Enrollment Resources page. At the top, there's a navigation bar with the CalPERS logo, a language selector, and links for Contact, About, and Log in to myCalPERS. Below the navigation bar is a search bar and a breadcrumb trail: Home > Open Enrollment Resources. The main heading is "Open Enrollment Resources", followed by a brief explanation: "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." The page is organized into five main sections, each with a title and a grid of resource cards:

- 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](#)
- Learn About Programs**
 - Dental & Vision Benefits**: Learn how to make changes and find who to contact for questions about dental and vision benefits and coverage. [Dental & Vision Benefits](#)
 - Behavioral Health Programs**: Explore resources for your mental and emotional well-being. [Behavioral Health & Wellness Programs](#)
 - Health & Wellness Programs**: Learn about the wellness services offered by each health plan, many at low or no cost to you. [Health & Wellness Programs](#)
- Access Guides & Publications**
 - Health Benefit Summary**: Receive a general overview of health plan benefits with our Health Benefit Summary published each year. [Health Benefit Summary \(PDF\)](#)
 - Health Program Guide**: Understand eligibility and enrollment requirements and how life changes can affect your benefits. [Health Program Guide \(PDF\)](#)
 - Medicare Enrollment Guide**: Learn how Medicare works with your CalPERS health benefits in this informative guide. [Medicare Enrollment Guide \(PDF\)](#)
 - Glossary of Health Care Terms**: Reference the Glossary for common CalPERS health benefit terms and definitions. [Glossary of Health Care Terms \(PDF\)](#)
 - Evidence of Coverage**: Find evidence of coverage and summary of benefits and coverage documents for each health plan in our forms and publications center. [Forms & Publications](#)
 - PERSpective: News for CalPERS Members**: Stay up to date on CalPERS health benefits news with our online newsletter. [PERSpective: News for CalPERS Members](#)
 - Understanding Your Health Plan Statement**: Learn about your annual Health Plan Statement and customized health enrollment information. [Understanding Your Health Plan Statement](#)

- Prepare for Open Enrollment
- Explore Your Options
- Learn About Programs
- Access Guides & Publications

Health Publications

2027 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 2026



www.calpers.ca.gov/MEG

Health Program Guide

An informational guide to your CalPERS health benefits



Information as of August 2026



www.calpers.ca.gov/HPG

Open Enrollment for Employers Webpage

- Employer health fair requests
- Health plan contact information
- Samples of member letters
- Key dates and employer responsibilities
- Links to various resources, forms, and publications

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

Employer Bulletins

Upcoming Employer Bulletins

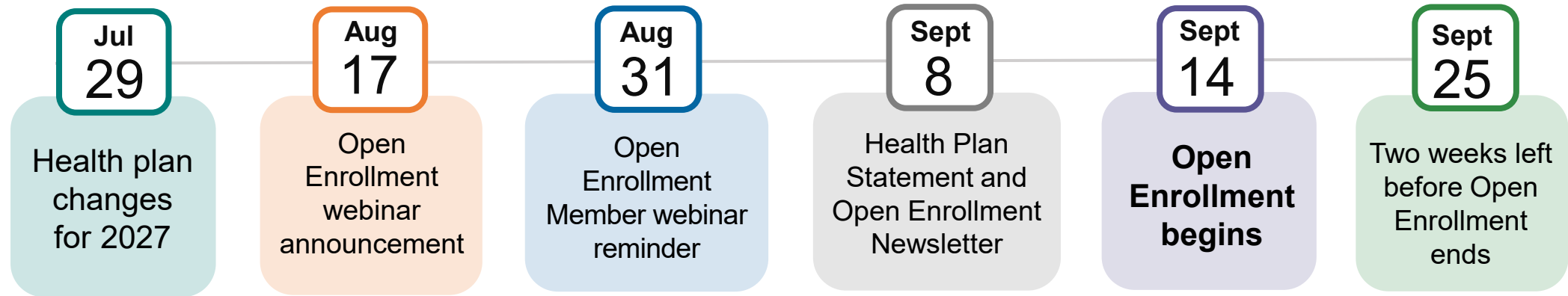
- Open Enrollment resources, key dates and transaction cutoff
- Open Enrollment health fair information
- Mail dates of member letters
- Announces Health Plan Statements available 9/8
- Open Enrollment cutoff date reminder 9/14
- Open Enrollment transactions due 11/6

Subscribe at www.calpers.ca.gov/subscribe

A woman with short, wavy white hair is seated at a desk in a bright office. She is wearing a light pink button-down shirt and is looking down at a white document she is holding with both hands. To her left, a silver laptop is open on the desk. In the background, there is a window with a view of greenery outside, and a small potted plant sits on the windowsill. To the right, a calendar is visible on the wall. 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



Important Open Enrollment Mailings

**Aug
18-27**

- 9% and above premium increases
- UnitedHealthcare SignatureValue Alliance and Harmony exit

**Sept
9**

- Anthem Blue Cross Select exit from Monterey County

A photograph of two business professionals in an office setting. A man with dark hair, wearing a blue and white checkered shirt, is leaning over a desk and smiling at a woman. The woman, with short dark hair and wearing glasses and a grey top, is seated at the desk and looking at a laptop. The desk is wooden and has a laptop, some papers, and a yellow sticky note on it. In the background, there is a whiteboard and a window with blinds. A semi-transparent blue banner is overlaid across the middle of the image, containing the text "Employer Resources".

Employer Resources

Ways to Engage



CalPERS
Board Meetings



Employer Leadership
Dialogues



Stakeholder
Engagement Briefings

Key Dates and Events

September

- 1** Open Enrollment health fairs begin
- 2** Open Enrollment Employer webinar
- 9** Open Enrollment Member webinar
- 14 & 28** Open Enrollment member emails
- 14** Open Enrollment starts
- 15** CalPERS Board Meeting

October

- 5** Open Enrollment member emails
- 9** Open Enrollment health fairs end
- 9** Open Enrollment ends

November

- 2–4** CalPERS Educational Forum
- 6** Employer OE transactions due
- 17** CalPERS Board discusses 2028 proposed health plans and benefit changes

January

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

A diverse group of professionals are seated in an audience at a conference. 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 is seen in profile, also wearing a blue lanyard. Other attendees in the background include a man with glasses, a woman with blonde hair, and a man with dark skin. They are all looking towards the speaker. A blue semi-transparent banner is overlaid across the middle of the image.

CalPERS Educational Forum



CalPERS Educational Forum

A unique opportunity to invest in yourself, your employees, and your organization

- **Grow Your Skills** — Discover CalPERS resources, participate in insightful workshops, schedule personal consultations, and interact with our exhibits.
- **Expand Your Network** — Establish meaningful one-on-one connections with CalPERS experts and hundreds of agency professionals from across the state.
- **Celebrate Success** — Honor outstanding contributions of California public employees with our Spotlight on Excellence Award.

November 2–4, 2026

Anaheim Marriott, California

Regular pricing is \$599

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

Helpful Links and Resources

Get Started Here: www.calpers.ca.gov/openenrollmentforemployers

Additional Resources:

Open Enrollment Resources:

www.calpers.ca.gov/OEresources

myCalPERS:

www.my.calpers.ca.gov/

Included Health:

www.includedhealth.com/calpers

Dental & Vision Benefits:

www.calpers.ca.gov/MembersDentalVision

2027 Health Benefit Summary:

www.calpers.ca.gov/HBS

Medicare Enrollment Guide:

www.calpers.ca.gov/MEG

Health Program Guide:

www.calpers.ca.gov/HPG

UnitedHealthcare Basic Health Plans Removal for 2027:

www.calpers.ca.gov/uhc

CalHR Employee Dental Benefits:

www.benefits.calhr.ca.gov/state-employees/general-benefits/dental