



2026 Open Enrollment Member Webinar

Presented by

Health Account Management Division

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Today's Topics

- | | | | |
|----|---|----|--------------------------------------|
| 01 | What is Open Enrollment? | 06 | Open Enrollment Resources |
| 02 | 2027 Health Plans and Changes | 07 | Open Enrollment Communications |
| 03 | Preferred Provider Organization (PPO) Plans | 08 | Ways to Make Open Enrollment Changes |
| 04 | Medicare | 09 | Live Questions and Answers |
| 05 | Dental and Vision | | |

A woman with long brown hair, wearing a blue denim shirt and a white earbud, is sitting at a wooden desk. She is looking down at a laptop screen. On the desk, there is a blue mug, a notebook, and some papers. A blue semi-transparent banner is overlaid across the middle of the image, containing the text "What Is Open Enrollment?".

What Is Open Enrollment?

What Is Open Enrollment?



An annual opportunity to compare health benefits



Available to members **eligible** for CalPERS health coverage



Changes take effect **January 1** of the following year



This year's Open Enrollment is **September 14** through **October 9**

What You Can Do During Open Enrollment



Enroll in CalPERS
health plan



Change health
plans



Add eligible
dependents



Remove
dependents

A man with a beard, wearing an orange sweater, is sitting at a wooden table in a kitchen. He is looking at a laptop screen. On the table, there is a French press and a white cup. The background shows a kitchen with a white subway tile backsplash and a black oven.

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.

UnitedHealthcare SignatureValue Alliance HMO — Administrative transfers by county

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 Alliance HMO — Administrative transfers by county

Combination Plans

Counties	Administrative Transfer Plan	*ZIP Code Exception(s)
Placer, Sacramento, San Joaquin, Solano, Stanislaus, Yolo	Anthem Blue Cross Traditional HMO and Medicare Preferred	N/A
Kern*, San Bernardino, San Diego, Ventura	Anthem Blue Cross Select HMO and Medicare Preferred	Kern: 93215 Transfers to Blue Shield Access+ HMO and Medicare and Group Medicare Advantage PPO
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 Access+ HMO and Group Medicare Advantage PPO	San Luis Obispo: 93454 Transfers to PERS Gold PPO and Medicare Supplement Santa Clara: 95033 Transfers to Anthem Blue Cross Traditional HMO and Medicare Preferred

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

UnitedHealthcare SignatureValue Harmony HMO — Administrative transfers by county

Combination Plans

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

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 with curly hair, wearing blue scrubs and a stethoscope, is smiling and holding the hand of an elderly patient. The patient is wearing a white hospital gown. They are in a room with large windows showing greenery outside. A blue banner is overlaid across the middle of the image.

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:



Navigate
your healthcare



Find a doctor



Understand claims

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

A photograph of an elderly man with white hair, wearing a blue long-sleeved shirt and grey trousers, leaning over to assist a young boy with brown hair, wearing an orange shirt and grey jeans. The boy is sitting on a white, vintage-style toy car with large black wheels. The man is holding the boy's shoulders, helping him balance. They are in a bright, modern living room with large windows in the background, a potted plant on the right, and a blue sofa with yellow and blue cushions on the left. A blue semi-transparent banner is overlaid across the middle of the image.

Medicare

2027 Medicare Plan Updates

UnitedHealthcare Group Medicare Advantage PPO

and

Blue Shield Group Medicare Advantage PPO

- ✓ Product changes separate medical and pharmacy
- ✓ Coverage, copays, and formularies will not change
- ✓ Members will receive two ID cards — one for medical and one for pharmacy
- ✓ Members will receive communication from their plan
- ✓ Contact the plan with any questions

Medicare Plan Types — Key Differences

	Medicare Advantage HMO	Medicare Advantage PPO	Supplement to Medicare
2027 Plans	- Kaiser Permanente Senior Advantage - Kaiser Permanente Senior Advantage Summit - Sharp Direct Advantage	- Anthem Medicare Preferred - Blue Shield Group Medicare Advantage PPO Plan - CCPOA Medical Plan Medicare (PPO)* - UnitedHealthcare Group Medicare Advantage	- PERS Gold - PERS Platinum - CA Association of Highway Patrolmen* - Peace Officers Research Association of CA*
PCP Assigned?	Yes	No	No
Provider Network	- 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	Determined by plan	Typically, nationwide; determined by plan	- PERS Gold — California only - PERS Platinum — Nationwide
Cost Considerations	- Lower premiums - Some plans have copays for office visits	- Lower premiums - Some plans have copays for office visits	- 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 and **www.calpers.ca.gov/medicareoptions**.

A photograph of an elderly couple in a cozy living room. The man, with grey hair and a beard, is sitting at a wooden table, looking at a laptop. He is wearing a blue button-down shirt and glasses. The woman, with blonde hair, is standing behind him, hugging him from the back. She is wearing an orange long-sleeved shirt and glasses. Both are smiling. The room is warmly lit with floor lamps and has several potted plants. A plate of toast with red jam is on the table in the foreground.

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**, giving you:

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



2027 Plan Choices:

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

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

Visit www.benefits.calhr.ca.gov/state-retirees/retiree-dental-benefits for retirees.

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.

Retirees: Change plans through your myCalPERS account.

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.

Visit www.benefits.calhr.ca.gov/state-retirees/retiree-dental-benefits for retirees.

Dental Benefits for State of California Members

CalHR Benefit Fairs

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

Active Members

Virtual CalHR Benefits Fair

Date: Wednesday, September 9, 2026
Time: 9:00 a.m.–1:30 p.m. (join anytime)
Location: Virtual

Retirees

In-Person Retiree Forum

Date: Thursday, September 17, 2026
Time: 9:00 a.m.–2:00 p.m.
Location: CalHR Headquarters

Virtual Retiree Forum

Date: Friday, September 18, 2026
Time: 1:00 p.m.–5:00 p.m.
Location: Virtual

Dental & Vision for Public Agency and School Medicare Members

What is a dental or vision rider?

Certain Medicare plans offer dental and/or vision coverage for an additional fee

- Billed directly to members by the health plan, separate from monthly health premium

Available to **public agency, schools, and Medicare** members only through the following health plans

- Anthem Medicare Preferred PPO w/ Dental/Vision
- Blue Shield Medicare PPO with Dental/Vision
- Kaiser Permanente Senior Advantage with Dental & Kaiser Permanente Senior Advantage Summit with Dental
- Sharp Direct Advantage HMO with Dental
- UnitedHealthcare Group Medicare Advantage PPO with Dental/Vision

Refer to the ***Evidence of Coverage booklets*** for additional information or contact the plan directly
Visit www.calpers.ca.gov/MembersDentalVision for more details.

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



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, links for Contact, About, and Log in to myCalPERS, a language selector, and a search bar. The main heading is "Open Enrollment Resources", followed by a brief explanation of the enrollment process. 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 in myCalPERS

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

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

This image is intended for illustrative purposes only.

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 14, 2026, and ends October 9, 2026. Changes made during Open Enrollment take effect on January 1, 2027.

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 for
illustrative purposes only.

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
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An elderly couple is shown in a domestic setting, likely a kitchen or dining area, looking at a laptop screen. The man, on the left, has white hair and is wearing a green sweater. The woman, on the right, has grey hair, wears glasses, and a denim jacket over a yellow top. She has her hand resting on her chin in a thoughtful pose. A blue semi-transparent banner is overlaid across the middle of the image, containing the text "Open Enrollment Communications".

Open Enrollment Communications

Open Enrollment Materials

Health Plan Statement

- Future premium
- Enrollment summary

Open Enrollment dates:
September 14 – October 9, 2026

2026 Health Plan Statement

Your health benefits information as of August 1, 2026



CalPERS ID: XXXXXXXXXX

Your 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 about the HIPAA Notice of Privacy Practices, please write to the HIPAA Unit at P.O. Box 942715, Sacramento, CA 94229-2715 or you may also contact us at 916 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



2026 CalPERS Health Open Enrollment

Starts September 14 and ends October 9. New premiums and health plan changes will take effect January 1, 2027.

Find the Plan That's Right for You

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

Basic (Non-Medicare) Plans

HMO	Kaiser Permanente Out-of-State
Anthem Blue Cross Select	Kaiser Permanente Nevada
Anthem Blue Cross Traditional	Sharp Performance Plus
Blue Shield Access+	Sutter Health Plan
Blue Shield Trio	Western Health Advantage
Health Net Salud y Más	
Kaiser Permanente	

EPO

Blue Shield

PPO

PERS Gold
PERS Platinum

Medicare Plans

Medicare Advantage

Anthem Blue Cross Medicare Preferred EPO	Kaiser Permanente Senior Advantage Summit HMO
Blue Shield Group Medicare Advantage PPO	Kaiser Permanente Senior Advantage Summit Out-of-State HMO
Kaiser Permanente Senior Advantage HMO	Sharp Direct Advantage HMO
Kaiser Permanente Senior Advantage Out-of-State HMO	UnitedHealthcare Group Medicare Advantage PPO

Medicare Supplement

PERS Gold Medicare Supplement PPO
PERS Platinum Medicare Supplement PPO

2027 Health Premiums

CalPERS health plans will see an overall weighted average premium increase of 4.97% in 2027. Members enrolled in CalPERS' Basic HMO plans will see a 4.49% average premium increase. Members enrolled in Basic PPO plans will see an average increase of 7.34%.

Medicare plan premiums will increase 0.51% overall.

Visit the **Plans & Rates** page on the **Health Benefits** section of the CalPERS website at www.calpers.ca.gov to see the 2027 premiums for all health plans and regions, or log in to your myCalPERS account at my.calpers.ca.gov.

2027 Health Program Changes

UnitedHealthcare Basic HMO Plans Exiting

UnitedHealthcare SignatureValue Alliance and Harmony HMOs will no longer be available through the CalPERS Health Program effective January 1, 2027. These are the Basic (non-Medicare) plans only. UnitedHealthcare Group Medicare Advantage will remain for retired Medicare members.

Members enrolled in these Basic and Combination plans should review their health plan options during Open Enrollment and choose a new plan. Members who do not choose a new plan will be enrolled in an available plan for 2027. This information and more can be found at www.calpers.ca.gov/UHC.

New Sutter Health Plan HMO

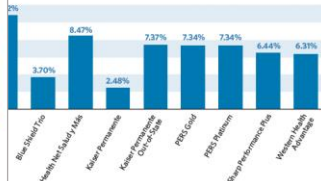
Sutter Health Plan Basic HMO, offering Sutter Medical Group, will be available in Placer, Sacramento, San Joaquin, Solano, Stanislaus, and Yolo counties.

Kaiser Permanente Expansion into Nevada

Kaiser Permanente HMO (Basic and Medicare) will be available in northwestern Nevada (Carson City, Douglas, Lyon, Storey, and Washoe counties).

Blue Shield EPO Expansion into Eight Counties

Blue Shield EPO will expand into Alpine, Amador, El Dorado, Nevada, Placer, San Bernardino, Sutter, and Yuba counties.



Plan Type	Premium Increase (%)
Blue Shield Trio	3.70%
Health Net Salud y Más	8.47%
Kaiser Permanente	2.48%
Kaiser Permanente Out-of-State	7.37%
PERS Gold	7.34%
PERS Platinum	7.34%
Sharp Performance Plus	6.44%
Western Health Advantage	6.31%

Retired Public Agency and School members enrolled in Medicare may have the option to enroll in a Medicare plan offering dental and/or vision coverage for an additional fee, which is billed directly to members by the health plan, separate from their monthly health premium. Learn more at www.calpers.ca.gov/dentalvision.

Resources

Find the Plan That's Right for You

Explore tools, guides, and other Open Enrollment resources at www.calpers.ca.gov/OEResources for everything you need to find the plan that's right for you. Access customized information at my.calpers.ca.gov to prepare for changes you'd like to make during Open Enrollment.

Important Health Enrollment Reminders

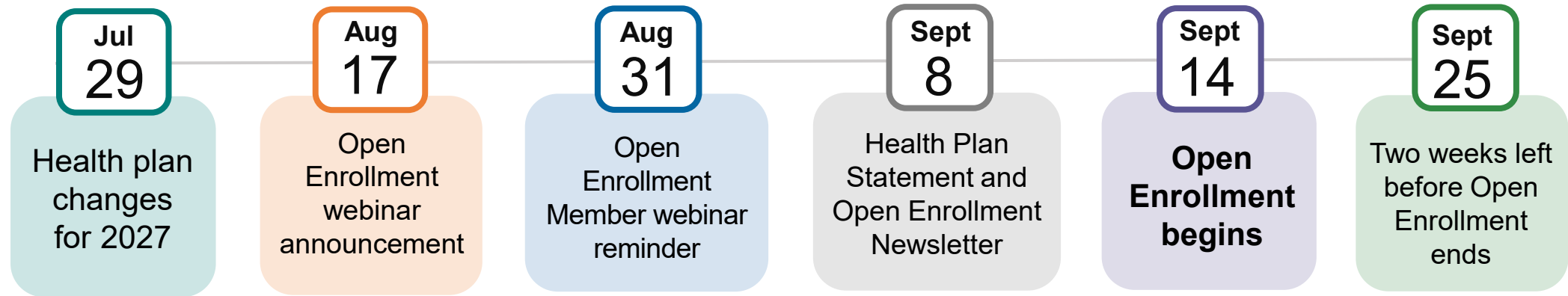
- Be aware that a medical group ending its contract with a health plan, changes to the memoranda of understanding, bargaining unit agreements, or employer contribution amounts do not create a qualifying event to change plans outside of Open Enrollment.
- You will receive new health plan ID cards if you change plans or enroll for the first time.
- If you change health plans, do not use your previous health plan after December 31, 2026.

Prefer to Read This Newsletter in Spanish?

Scan the QR code or visit www.calpers.ca.gov/OENewsletterEspanol for a Spanish version.



Open Enrollment Email Communications



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



Ways to Update Your Coverage

Ways to Update Your Coverage



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

Helpful Links and Resources

Get Started Here:

Open Enrollment Resources:
www.calpers.ca.gov/OEresources

myCalPERS:
www.my.calpers.ca.gov

Additional Resources:

Included Health:
www.includedhealth.com/calpers
Medicare & Your CalPERS Health Coverage:
www.calpers.ca.gov/medicareoptions
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/
CalHR Retiree Dental Benefits:
www.benefits.calhr.ca.gov/state-retirees/retiree-dental-benefits/