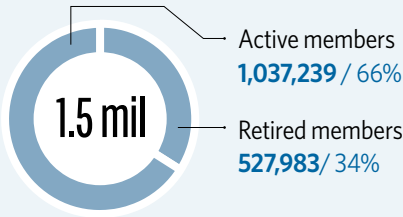
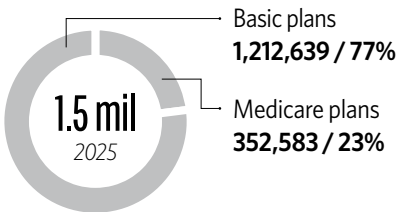
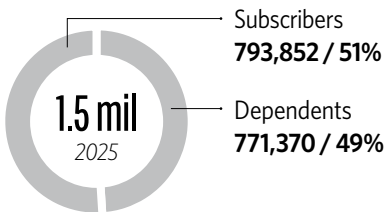
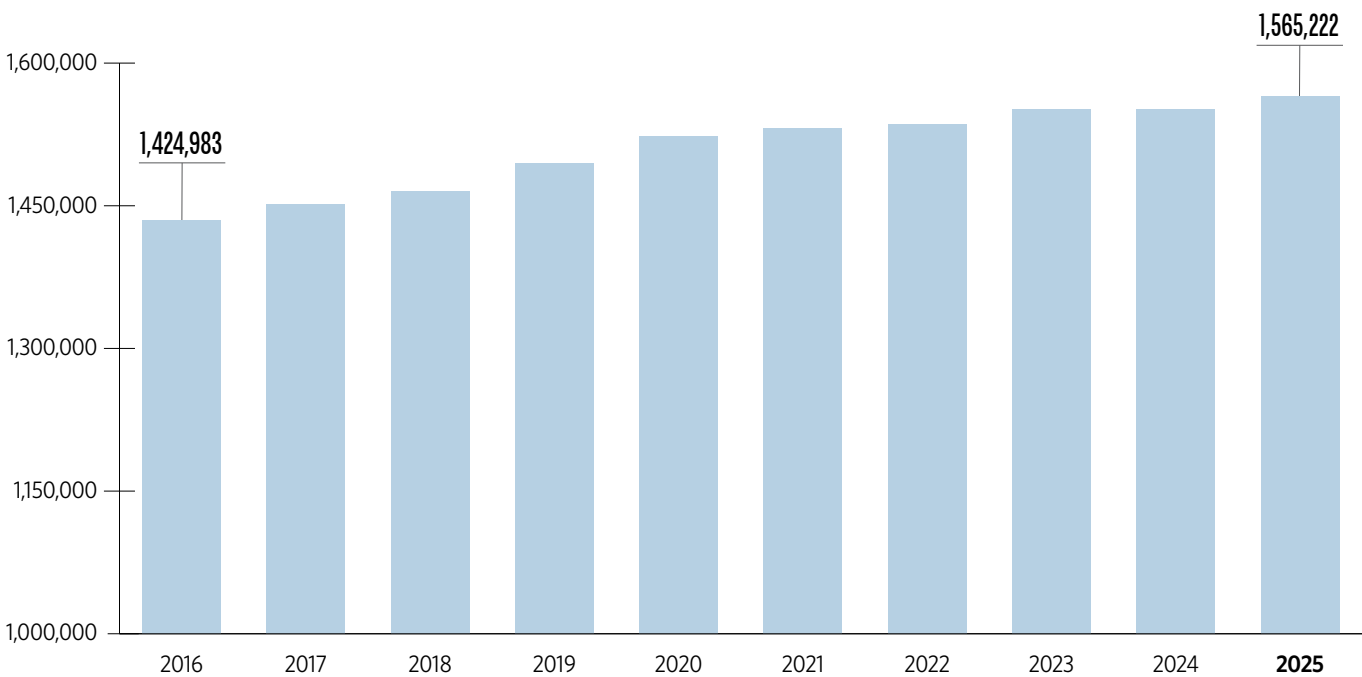


# Health Benefits Program<sup>1</sup>

As the largest public employer purchaser of health benefits in California and the second largest employer purchaser in the nation, we aim to provide access to equitable, high-quality, and affordable health care to our more than 1.5 million members.

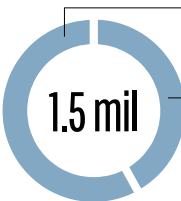

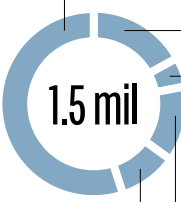


Between 2016 and 2025, our health plan enrollment has increased by 12%<sup>2</sup>



<sup>1</sup> Health Benefits Program data is reported for the calendar year.  
<sup>2</sup> Enrollment data is as of June 1, 2025 to provide up-to-date enrollment information on members in the program.

Continued »

Enrollment & Health Plans <sup>2</sup>				
Enrollment by Employer (2025)		Enrollment by Employer & Group Type <sup>4</sup> (2025)		
 <p>1.5 mil</p>	State			
	914,875 / 58%			
	PA³ & Schools			
	650,347 / 42%			
		Subscribers	Dependents	Total Covered Lives %
State		456,830	458,045	914,875 58%
Active		239,522	326,111	565,633 36%
Retired		217,308	131,934	349,242 22%
PA³ & Schools		337,022	313,325	650,347 42%
Active		216,551	255,055	471,606 30%
Retired		120,471	58,270	178,741 11%
Total Enrollment		793,852	771,370	1,565,222 100%
Rural <sup>5</sup> Access (2025)		Enrollment by Geography (2025)		
 <p>44,067</p>			Enrollment	%
	Rural health plan members who have access to our high-quality health plans.		In-state urban	1,430,069 91%
			In-state rural	44,067 3%
			Out-of-state	91,086 6%
			Total	1,565,222 100%
Enrollment by Plan Type <sup>4</sup> (2025)		Health Plans <sup>6</sup> (2025)		
 <p>1.5 mil</p>	HMO Basic	High-quality health plans offered through seven health insurers:		Basic plan offerings:
	887,969 / 57%	» Anthem Blue Cross		» Health Maintenance Organizations (HMOs)
	PPO Basic	» Blue Shield of California		» Preferred Provider Organizations (PPOs)
	238,119 / 15%	» Health Net		» Exclusive Provider Organizations (EPOs)
	Association Basic	» Kaiser Permanente		
	86,551 / 6%	» Sharp Health Plan		Medicare plan offerings:
	Medicare Advantage	» UnitedHealthcare		» Medicare Advantage
	187,148 / 12%	» Western Health Advantage		» Medicare Supplement
	Medicare Supplement	Association plan offerings:		
	154,548 / 10%	» California Association of Highway Patrolmen (CAHP) <sup>7</sup>		
Association Medicare		» California Correctional Peace Officers Association (CCPOA) <sup>7</sup>		
10,887 / 1%		» Peace Officers Research Association of California (PORAC) <sup>7</sup>		

<sup>2</sup> Enrollment data is as of June 1, 2025 to provide up-to-date enrollment information on members in the program.

<sup>3</sup> Public Agencies (PA).

<sup>4</sup> Totals may not sum due to rounding.

<sup>5</sup> Rural is defined as a California service area in which members in some rural areas only have access to our PPO plans. This includes the following 15 counties: Alpine, Calaveras, Del Norte, Inyo, Lake, Lassen, Modoc, Mono, Plumas, Shasta, Sierra, Siskiyou, Tehama, Trinity, and Tuolumne.

<sup>6</sup> Health insurers and plans available in Calendar Year (CY) 2025.

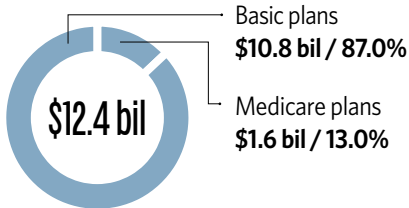
<sup>7</sup> Basic and Medicare plans available to members who pay applicable dues.

Continued »

Every effort has been made to verify the accuracy of the information, which is intended for general use only. © 12-2025-1

## Health Premiums<sup>8</sup>

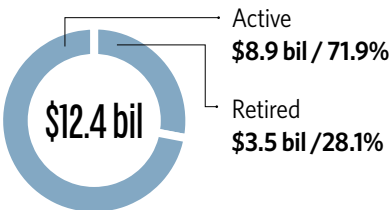
### Premiums by Coverage Type (2024)



### Premium Changes by Coverage Type

Plan Type	2020	2021	2022	2023	2024
<b>Basic plans</b>	5.1%	5.3%	5.5%	7.0%	<b>10.9%</b>
HMOs & EPOs	6.0%	4.4%	4.7%	4.3%	10.5%
PPOs	3.3%	8.5%	8.7%	15.8%	12.2%
Association Plans	1.4%	3.6%	2.7%	4.0%	9.7%
<b>Medicare plans</b>	1.7%	(2.3%)	(0.4%)	3.5%	<b>9.4%</b>
Medicare Advantage	6.1%	(4.5%)	(6.4%)	(3.2%)	13.2%
Medicare Supplement	(2.5%)	(0.6%)	5.5%	9.8%	6.6%
Association Plans	6.8%	4.5%	(1.3%)	(2.1%)	6.6%
<b>Overall</b>	<b>4.65%</b>	<b>4.28%</b>	<b>4.70%</b>	<b>6.56%</b>	<b>10.69%</b>

### Premiums by Member Type (2024)



### Premiums by Employer Type (in billions)

	2020	2021	2022	2023	2024
State	\$5.61	\$5.77	\$6.07	\$6.42	\$7.08
PA <sup>3</sup> & School	\$4.08	\$4.38	\$4.58	\$4.88	\$5.36
<b>Total</b>	<b>\$9.69</b>	<b>\$10.16</b>	<b>\$10.65</b>	<b>\$11.3</b>	<b>\$12.44</b>

## Member Out-of-Pocket Costs

### Average Out-of-Pocket Annual Member Costs (2024)



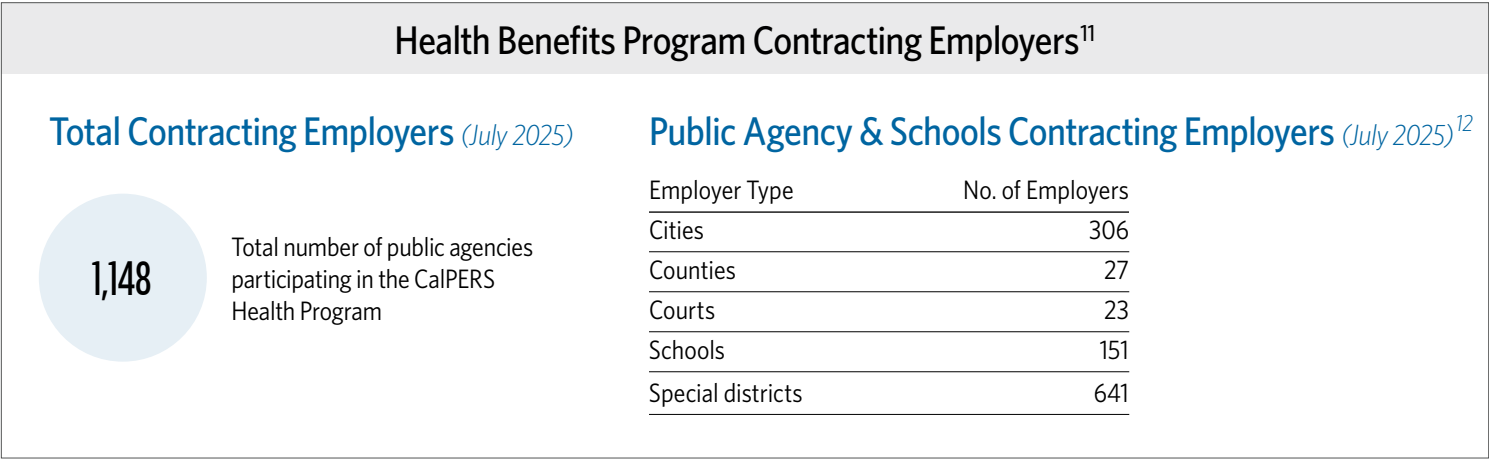
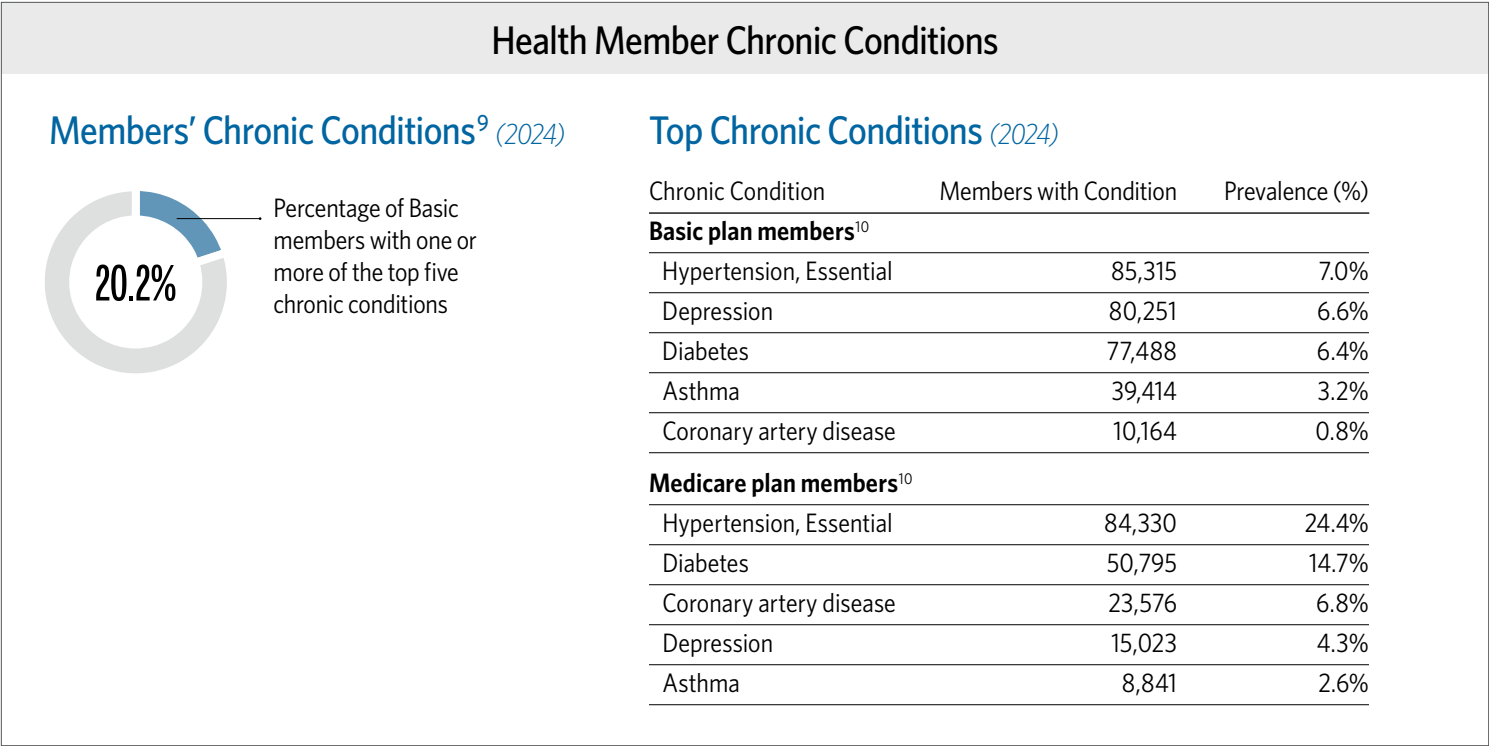
### Average Out-of-Pocket Annual Member Costs by Plan Type (2024)

Most of our health plans fall in the Platinum tier, meaning that more than 90% of benefit costs are covered by health plans. Such plans have higher premiums because they are shielding members from high out-of-pocket costs.

Plan Type	\$/yr
Basic HMO	\$133
Basic EPO	\$161
Basic PPO	\$959
Medicare Advantage	\$301
Medicare Supplement	\$281
<b>Overall Average</b>	<b>\$309</b>

<sup>3</sup> Public Agencies (PA).

<sup>8</sup> Premiums are the estimated expenditures for the plan year. Estimates are determined by applying the corresponding year's premium amounts to the annualized subscriber enrollment counts.



<sup>9</sup> The chronic conditions data was determined by identifying the number of unique members who experienced a medical occurrence during the year compared to the total membership.

<sup>10</sup> Basic membership percentages based on the average membership of 1,212,908 members (2024), Medicare membership percentages based on 345,921 members (2024).

<sup>11</sup> CalPERS provides health benefits to State of California employees, including the California State University, retirees, and their dependents in addition to public agency and school contracting employers.

<sup>12</sup> Contracting employer count uses July 2024 data to provide up-to-date information about employers participating in the health benefits program.