



The CalPERS Health Program

1.5 million covered lives

Low administrative fee

1,140 employers contracted for health benefits

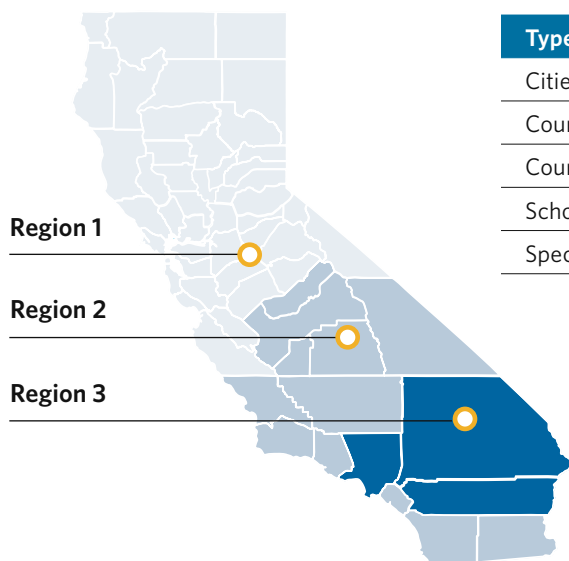
CalPERS pension not required

Retiree coverage may be more affordable than you think. Ask us why.

The CalPERS Health Program is nationally recognized in the health care industry. We put our expertise and influence to work to deliver high-quality, equitable, and affordable health care for our members and employers.

Our program enables eligible California public agency and school employers to offer high-quality health coverage to their employees, retirees, and their families. By contracting with CalPERS, you'll gain access to a wide selection of high-quality health plan options offering competitive premiums and low out-of-pocket costs.

Contracting Agency Health Regions for Pricing Premiums



Employer Variety

1,140 California government employers of various types contract with CalPERS for their health benefits.

Type of Employer	Total
Cities	306
Counties	26
Courts	23
Schools	151
Special Districts	635

As of 04/2026

Your Health, Your Choice

We offer a wide spectrum of options to meet the health needs of your employees.

Anthem

blue of california

CVS caremark

Health Net

Included HEALTH

KAISER PERMANENTE

PERS Gold

PERS Platinum

FORAC

SHARP

Sutter Health Plan

UnitedHealthcare *

Western Health Advantage

* Medicare Advantage plan only



Your employees are your most valuable asset. By contracting with CalPERS, you can be confident that your employees and retirees and their families are being served by one of the nation's most respected health programs.

Advantages to Participating Employers

You'll benefit from a wide range of health plans to meet your employees' needs. All our plans feature high-quality provider networks and emphasize preventive and primary care. Gain an advantage in the recruitment and retention of employees with CalPERS Health.

Health Program Highlights

- Plans with **comprehensive health benefits** and **low cost-sharing**.
- Employees may choose from any of the **high-quality HMO, EPO, or PPO plans** available in their work or residential ZIP code.
- Medicare-eligible retirees can choose from **Medicare Advantage** and **Medicare Supplement** plans.
- 100% employee participation **not required**.

How We Onboard New Employers

You'll receive a 90-day onboarding led by a support team that includes free training on program rules and systems, a virtual or on-site health fair, retiree communications, and flexible options for active employee enrollment.

How We Support Retirees

CalPERS serves as the health benefits officer for retirees, providing full administrative support that includes eligibility notifications, enrollment, and direct premium deductions from CalPERS or CalSTRS pension warrants. Retirees also receive dedicated assistance through the CalPERS Customer Contact Center.

To Join the CalPERS Health Program, Agencies Must:



Be a Public Agency, School Employer, or 1937 Act County



Provide a qualified retirement system for employees, funded wholly or in part by public funds



File a new resolution electing to become subject to PEMHCA (all or by group)



Contribute a monthly employer contribution for enrolled active employees and annuitants



Cover eligible annuitants for life while contracted for health benefits



To learn more



(916) 795-1233



calpershealth@calpers.ca.gov



www.calpers.ca.gov/newhealthemployer