

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

- UnitedHealthcare SignatureValue Alliance HMO
- UnitedHealthcare SignatureValue Harmony HMO
- Western Health Advantage HMO

Medicare Plans Include:

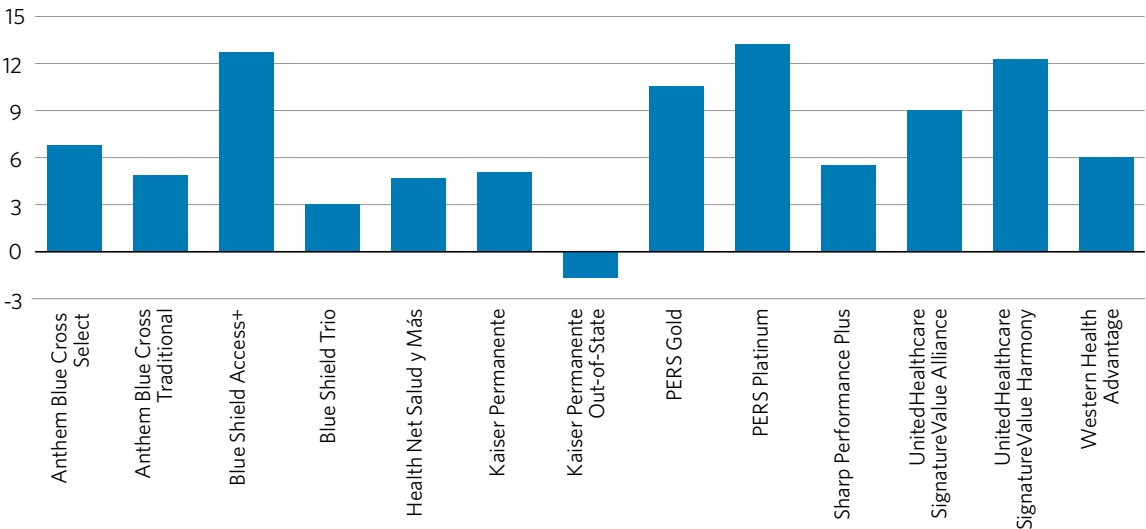
- Anthem Blue Cross Medicare Preferred PPO
- Blue Shield Medicare PPO
- Kaiser Permanente Senior Advantage HMO
- Kaiser Permanente Senior Advantage Out-of-State HMO
- Kaiser Permanente Senior Advantage Summit HMO
- Kaiser Permanente Senior Advantage Summit HMO Out-of-State HMO
- PERS Gold Medicare Supplement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

Continued on reverse

State Health Plan Premium Changes 2025 to 2026

Basic Plans

Percentage of premium change for comparison purposes.



2026 Health Premiums

CalPERS health plans will see an overall premium increase of 8.21% in 2026. Members enrolled in CalPERS' Basic HMO plans will see a 6.48% average premium increase. Members enrolled in Basic PPO plans will see an overall average increase of 12.08%.

Medicare plan premiums will increase 10.78% overall.

Visit the **Plans & Rates** page on the **Health Benefits** section of the CalPERS website at www.calpers.ca.gov to see the 2026 premiums for all health plans and regions, or log in to your myCalPERS account at my.calpers.ca.gov.

2026 Health Program Changes

New Pharmacy Benefits Manager (PBM)

Effective January 1, 2026, CVS Caremark (CVS) will replace OptumRx as the PBM for the CalPERS health plans listed here. Any plan not listed remains unaffected. This change is designed to provide you with high-quality service while ensuring access to safe and effective medications.

To learn more about what this change means for you, visit www.calpers.ca.gov/CVS.

Basic Plans

- Anthem Blue Cross Traditional
- Anthem Blue Cross Select
- Health Net Salud y Más
- PERS Gold
- PERS Platinum
- Sharp Health Plan Performance Plus
- UnitedHealthcare SignatureValue Alliance
- UnitedHealthcare SignatureValue Harmony
- Western Health Advantage

Medicare Plans

- Anthem Blue Cross Medicare Preferred
- PERS Gold Medicare Supplement
- PERS Platinum Medicare Supplement

Health Plan Service Area and Benefit Design Changes:

- Blue Shield's Access+ will expand into Monterey County.
- Blue Shield's Trio will no longer be offered in Monterey County. Impacted members will be automatically enrolled in Blue Shield Access+ unless they select a different plan during Open Enrollment.

- PERS Gold's Basic Plan Value-Based Insurance Design (VBID) will continue to offer inpatient deductible credits of up to \$500 for completing an expanded menu of preventive care activities such as cancer screenings, vaccinations, and depression screening. Learn more at www.calpers.ca.gov/VBID.

Dental & Vision Plan Information for State & CSU Members

Open Enrollment for the State of California and California State University (CSU) dental and vision plans starts September 15 and ends October 10, 2025.

CalHR administers dental, vision, and voluntary benefits for State of California active employees, retirees, and eligible dependents. To review your benefits options, visit benefits.calhr.ca.gov/open-enrollment.

CSU Employees & Retirees

The CSU Office of the Chancellor administers the dental and vision programs for CSU active employees and retirees. For information about these benefits, contact your campus benefits office. CSU retirees, visit calstate.edu/retirement for plan information.

Resources

Find the Plan That's Right for You

Explore **Open Enrollment Resources** at www.calpers.ca.gov/OEResources for everything you need to find the plan that's right for you. Beginning September 8, you can also access customized information at my.calpers.ca.gov to prepare for any 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, 2025.



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