



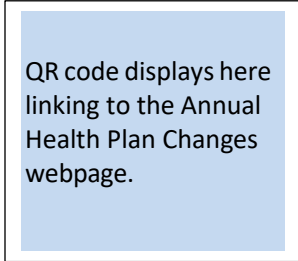
California Public Employees' Retirement System
400 Q Street, Sacramento, CA 95811

888 CalPERS (or 888-225-7377)
TTY: (877) 249-7442
www.calpers.ca.gov

Sample Letter: State & Public Agency/School

Important Information Enclosed

Addressee Name
Street Address
City, State Zip



Date

CalPERS ID: Participant CID

Dear Participant Name,

In advance of the 2024 Health Open Enrollment period, we want to inform you of key changes to your current health plan effective January 1, 2025.

The total monthly premium for PERS Gold or Platinum will increase by Percent Increase. Please note your share may increase by a different amount due to your employer's contribution amount. Contact your employer to find out how much they contribute toward your total monthly premium.

Blue Shield of California will be the new administrator for PERS Gold or Platinum, partnering with Included Health to provide member services such as answering inquiries, assistance in finding the most appropriate high-quality providers, and providing care coordination services for members in a Basic plan, particularly those with complex health conditions. This partnership will also expand access beyond in-person care through new virtual primary care and behavioral health care services that can supplement existing in-person services when it is helpful to our members.

There are no changes to copays, coinsurance, or deductibles with this transition to Blue Shield and Included Health.

Open Enrollment is September 16 – October 11, 2024. Unless you make a health plan change during Open Enrollment, you and any dependent(s) will remain enrolled in PERS Gold or Platinum, administered by Blue Shield effective January 1, 2025.

Beginning September 9, 2024, you can access your customized Open Enrollment information online at my.calpers.ca.gov and use the **Search Health Plans** tool to:

- Learn whether your doctor is available in PERS Gold or Platinum through Blue Shield. (If you have questions or need assistance, contact Included Health at 855-633-4436, also beginning September 9.)
- Find and compare 2025 health plans available in your area.
- See monthly premiums and member satisfaction ratings.
- View side-by-side health plan, benefit, and copay comparisons.

When exploring health plans, consider lower-cost options, available doctors and hospitals, and the location of care facilities. Check which plans your doctor or medical group is available in. We want you to be well-informed so you can make the best decision for you and your family.

You can also use **Your Guide to Choosing a Health Plan** as a checklist of tools and resources to guide you. Access the guide at calpers.ca.gov/guidetochoosingahealthplan.

For information about 2025 health plan changes, scan the QR code above with your mobile phone's camera or visit the Annual Health Plan Changes webpage at calpers.ca.gov/annual-health-plan-changes.

If you have questions regarding your 2025 health plan options, contact your employer's personnel specialist or health benefits officer for more information about the health plans available to you.

Give Us Your Thoughts: Your opinion is valuable. Please provide us with feedback about the timeliness of this letter at [[Member Letter survey link](#)].

Sincerely,

Health Policy & Benefits Branch