



## Sample Letter: State & Public Agency/School

### Important Information Enclosed

First Name and Last Name  
Address  
Address Line 2 – Optional  
Address Line 3 – Optional  
City, State, Zip Code

QR code displays  
here linking to OE  
Resources  
webpage

[CalPERS ID (Participant CID)]

[Month DD, YYYY]

Dear [Recipient],

In advance of the 2025 Health Open Enrollment period, we want to inform you of key changes to your current health plan. Effective January 1, 2026, Blue Shield Trio will no longer be available in your area.

Rising health care costs in Monterey County have made it increasingly challenging to maintain the long-term sustainability of the Blue Shield Trio plan. To continue offering high-quality, sustainable options for our members, we have made the difficult decision to replace Blue Shield Trio with Blue Shield Access+ in Monterey County. With a larger membership base, Blue Shield Access+ allows us to better manage costs while continuing to provide you with a high-quality health plan and uninterrupted access to your current network of doctors and providers.

Open Enrollment is September 15 – October 10, 2025. Unless you make a health plan change during Open Enrollment, you and any dependent(s) will be automatically enrolled in Blue Shield Access+, effective January 1, 2026.

We encourage you to explore your options and find the plan that's right for you. In Monterey County, we will offer five Basic plans, which includes two PPOs (PERS Platinum and PERS Gold) and three HMOs (Anthem Select, Kaiser in certain ZIP Codes, and Blue Shield Access+); however, **no action is required if you wish to enroll in Blue Shield Access+.** You can view a full listing of health plan premiums on the Plans & Rates page at [calpers.ca.gov/health-plans-rates](http://calpers.ca.gov/health-plans-rates).

**Beginning September 8, 2025**, you can access your customized Open Enrollment information online at [my.calpers.ca.gov](http://my.calpers.ca.gov) and use the **Search Health Plans** tool to:

Beginning September 8, 2025, you can access your customized Open Enrollment information online at [my.calpers.ca.gov](https://my.calpers.ca.gov) and use the Search Health Plans tool to:

- Find and compare 2026 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.

You may be able to switch to a lower-cost plan and keep your doctor or medical group. We want you to be well-informed so you can make the best decision for you and your family.

You can use **How to Choose a Health Plan** as a checklist of tools and resources to guide you as you shop plans. Access the guide at [calpers.ca.gov/choosingahealthplan](https://calpers.ca.gov/choosingahealthplan).

We'd also like to inform you of updates that will become effective January 1, 2026.

- **PERS Gold's Basic Plan Value-Based Insurance Design** will continue with in-patient deductible credits of up to \$500 for completing an expanded menu of preventive care activities such as cancer screenings, vaccinations, depression screening, or participation in a Diabetes Prevention Program (if applicable).
- **Pharmacy Benefit Manager:** CVS Caremark will be the new pharmacy benefit manager providing outpatient prescription benefits for:
  - Anthem Blue Cross Traditional, Select, and Medicare Preferred
  - Health Net Salud y Más
  - PERS Gold and PERS Platinum plans (Basic and Medicare Supplement)
  - Sharp Health Plan Performance Plus
  - UnitedHealthcare SignatureValue Alliance and SignatureValue Harmony
  - Western Health Advantage

To learn more about 2026 updates and access Open Enrollment resources in one convenient location, scan the QR code above with your mobile phone's camera or visit the OE Resources webpage at [calpers.ca.gov/OEresources](https://calpers.ca.gov/OEresources).

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

Sincerely,

Health Policy & Benefits Branch