



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 [Participant Name],

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, the total monthly premium for Health Plan Name will increase by Percentage Increase. **If you would like to remain enrolled in your current health plan, no action is required on your part.**

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.

Open Enrollment is September 15 – October 10, 2025. We encourage you to explore your options and find the plan that's right for you. We offer a variety of plans with high-quality health care provider networks that may have a lower premium. You can view a full listing of health plan premiums on the Plans & Rates page at calpers.ca.gov/health-plans-rates.

Beginning September 8, 2025, you can access your customized Open Enrollment information online at 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.

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.

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

- **Blue Shield Access+** will expand into Monterey County (pending Department of Managed Health Care approval).
- **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 Benefits Manager:** CVS Caremark will be the new pharmacy benefits manager providing outpatient pharmacy benefits for:

Basic Plans

- Anthem Blue Cross Traditional
- Anthem Blue Cross Select
- Health Net Salud y Más
- PERS Gold Basic
- PERS Platinum Basic
- 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

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.

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