



Sample Letter Mailed to Active Members with a Premium Increase

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 (Optional)]

[Month DD, YYYY]

Dear [Recipient],

In advance of the 2026 Health Open Enrollment period, we want to inform you of key changes to your current health plan. Effective January 1, 2027, 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.**

What This Means for You

Your share of the monthly health premium may increase by a different percentage due to your employer's contribution amount. Contact your employer to find out how much they contribute toward your total monthly premium.

To calculate your share of the total monthly premium, subtract the employer contribution from the total monthly premium. For example, if the total monthly premium is \$1,200 and the employer contribution is \$1,000, then your share of the premium would be \$200. The formula is as follows (these figures are for illustrative purposes only and do not reflect your actual premium amounts):

$$\$1,200 \text{ [total monthly premium]} - \$1,000 \text{ [employer contribution]} = \$200 \text{ [your share]}$$

Open Enrollment Information

Open Enrollment is September 14 – October 9, 2026. 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](https://www.calpers.ca.gov/health-plans-rates).

Beginning September 8, 2026, access your customized Open Enrollment information online at my.calpers.ca.gov and use the **Search Health Plans** tool to:

- Find and compare 2027 health plans available in your area

- Search for your doctor or medical group
- Check monthly premiums and member satisfaction ratings
- Explore 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.

Beginning July 1, 2027, CalPERS Basic (non-Medicare) health plans will offer a Family Building Benefit that covers the diagnosis and treatment of infertility. To learn more about all 2027 health plan changes 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.

Who to Contact

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