California Public Employees' Retirement System
P.O. Box 942715, Sacramento, CA 94229-2715

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

Sample Letter to Active Members Enrolled

in a UHC Basic plan transferring to either Blue Shield Access+ or Trio:

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, *UnitedHealthcare Alliance or UnitedHealthcare Harmony* will no longer be available through CalPERS.

To continue offering high-quality, sustainable, and affordable health plans for our members, we have made the difficult decision to remove UnitedHealthcare from the CalPERS Basic plan offerings, as their proposed premium increases were high and unjustified.

What This Means for You

If you do not change your plan during Open Enrollment, you and any dependent(s) will be automatically enrolled in *Blue Shield Access+ or Blue Shield Trio*, effective January 1, 2027. **Please note**, if you are automatically enrolled in *Blue Shield Access+ or Blue Shield Trio*, you will not be able to change your plan after Open Enrollment ends without a qualifying life event such as a move or retirement, or until the next Open Enrollment period. Learn more at **calpers.ca.gov/HPG**.

Blue Shield Access+ or Blue Shield Trio offers the best potential access to your current primary care provider. You'll still want to review your options during Open Enrollment to confirm that your preferred doctors, medical groups, hospitals, and other providers are included in the plan you choose for 2027.

If you choose to remain enrolled in *Blue Shield Access+ or Blue Shield Trio*, they will administer your health and pharmacy benefits, which means there may be changes to your drug formulary and pharmacy copays. Contact Blue Shield or use their online tools to confirm provider access and covered medications at **blueshieldca.com/calpers**.

If your provider is not in network, your new health plan can help you find health providers. If you have a qualifying health condition, you may be able to keep seeing your current provider for a period of time while you transition to an in-network provider. For more information, visit **dmhc.ca.gov** or talk to your current health plan.

To learn more about what this change means for you and for a list of frequently asked questions, visit **calpers.ca.gov/UHC**.

Open Enrollment Information

Open Enrollment is September 14 – October 9, 2026. Explore your options and find the plan that's right for you. Find the full listing of 2027 health plan premiums on the Plans & Rates page at **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 are 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 to 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 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 in this letter 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