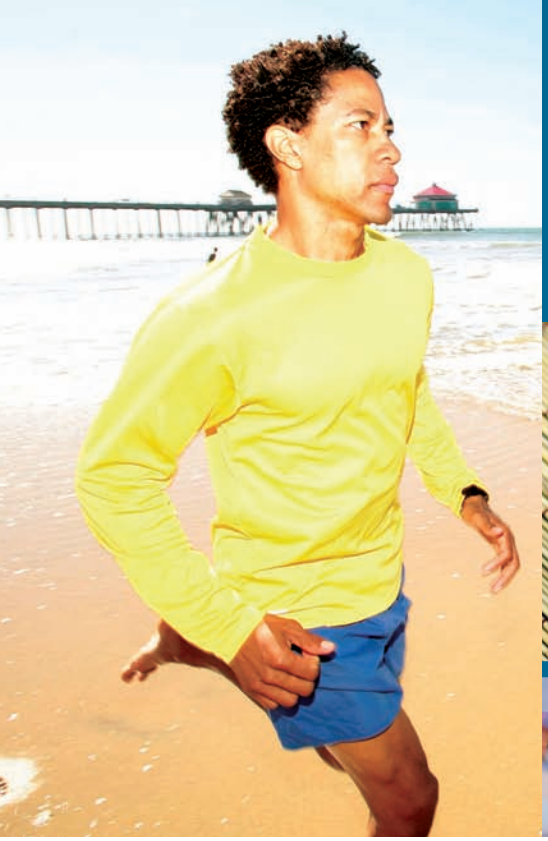


Open Enrollment News

Fall 2006

Open Enrollment is September 1 – 29, 2006

During Open Enrollment:

- Enroll in the CalPERS Health Program
- Change health plans
- Add eligible family members

Welcome to the premiere edition of the CalPERS *Open Enrollment News!*

Designed with you in mind, this newsletter will give you all the information you need to know about the Open Enrollment process, including:

- Key dates and deadlines;
- Transactions you can make;
- Health plan benefit updates;
- Tools and resources available to help you select or make a change to a health plan; and
- Instructions on how to make a change to your health plan.

This year, Open Enrollment is from September 1 – September 29, 2006.

We Heard You!

In response to the feedback we received from recent member focus groups and interviews, this year we've streamlined our Open Enrollment process and simplified our communication materials. We hope these materials will help you better understand your health benefits and rates.

What's New

This year, we've developed a new CalPERS *Health Program Guide*. This comprehensive guide has replaced three publications: the *Health Plan Decision Guide*, *Understanding Medicare*, and the *Health Program Handbook*. Instead of ordering these three publications separately, you will now just need to order one publication, the *Health Program Guide*.

The *Health Program Guide* contains valuable information about the CalPERS Health Program for both active and retired members, including a contact directory for CalPERS Regional Offices and participating health plans. The purpose of this guide is to educate you about:

- Eligibility and enrollment;
- Health plan choices (Basic, Medicare and Combination);
- Selecting the right health plan for you and your family;
- How your CalPERS coverage works together with Medicare; and
- Rules and regulations of the CalPERS health program.

Be on the look out for new, innovative programs to help you take charge of your health in 2007.

CalPERS is committed to providing you with the highest quality of health care at the most reasonable cost.

Health Plan Benefit Update for 2007

Most of you won't be paying anything extra out of your pocket next year when you visit a doctor, go to an urgent care center or fill a prescription.

The CalPERS Board of Administration approved a comprehensive health benefits package for 2007 that does not increase health maintenance organization (HMO) or preferred provider organization (PPO) copays for office visits and other covered services.

Plan Specifics

Kaiser Permanente, Blue Shield of California and **Western Health Advantage** HMO plans will have no service area or benefit changes.

PERS Choice and PERSCare PPO plans will add more urgent care facilities throughout the State, allowing members to have the same copay ($20) for urgent care services as they would for an office visit. In addition, PPO members will need to obtain prior authorization for expensive imaging procedures such as CT scans and MRIs.

CAHP and CCPOA will have some benefit changes. Contact each association for more information.

PORAC will have no benefit changes.

New Blue Shield 3-Year Contract

The Board also approved a second 3-year contract with Blue Shield starting in January 2007. As part of this contract, the HMO will launch new initiatives focused on healthy lifestyles and disease management. One such initiative is the Healthy Lifestyle Rewards program, which will offer adult members cash incentives of up to $200 annually just for participating.

This on-line, interactive program is designed to help members adopt and maintain healthy lifestyle habits while providing valuable support along the way. Participating members will learn about healthy eating, exercising, managing stress and smoking cessation.

Get Answers Online

If you have Internet access, it's now faster and easier than ever to get all the information you need about Open Enrollment online from our home page at ***www.calpers.ca.gov.***

Choosing the Right Health Plan

If you would like to change health plans during the Open Enrollment period and need help selecting the right plan for you and your family, check out the online ***Health Plan Chooser.*** The Chooser lets you review all the information that's important in selecting a health plan – cost, benefits and services, doctor information, plan features and member satisfaction ratings. Plus, you can rank health plans and compare them side-by-side based on your personal preferences.

Finding a Health Plan by ZIP Code

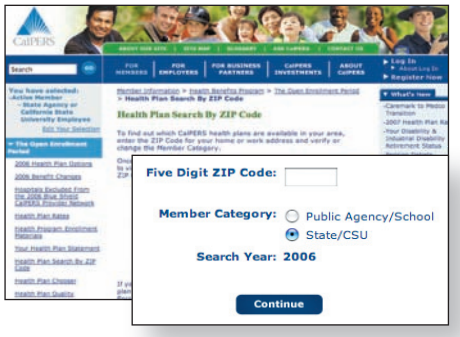
To find out which CalPERS health plans are available in your area, CalPERS has a **Health Plan Search by ZIP Code** locator tool on our Web site to assist you.

This locator tool is easy to use. Just enter the ZIP Code for your home or work address and select your Member Category, as shown at right. Then click on the **Continue** button to view your results. You can only view available health plans for one ZIP Code at a time.

Changing Your Health Plan During Open Enrollment

If you are a retiree, you do not need to call CalPERS to make a change to your health plan during Open Enrollment. From September 1 – September 29, you can "self-serve" by logging on to the CalPERS Web site at ***www.calpers.ca.gov.*** It's quick, easy and convenient – you don't even need a "password"! If you prefer, you can always call and talk to us toll free at **888 CalPERS** (or **888**-225-7377) or use our Interactive Voice Response System to make a change.

If you are an Active member and want to change your health plan or have any questions, please contact your Health Benefits Officer or Personnel Office.



Getting CalPERS Publications

You can use the enclosed postcard to receive a packet containing the *Health Program Guide* and *Health Benefit Summary*. The *Health Benefit Summary* summarizes benefits offered by CalPERS health plans. For complete information about your health plan, please refer to your plan's *Evidence of Coverage* booklet.

You can also use this postcard to request the *Quality Report,* which provides information about how CalPERS members rank health plans in several key areas.

If you have Internet access, you can quickly and easily obtain a variety of CalPERS publications, including those highlighted above. Just click on **Find a Form or Publication** on the home page of our Web site at ***www.calpers.ca.gov*** to download your copies today.

Dental Open Enrollment

The 2006 Open Enrollment period for State-sponsored dental plans is also September 1 – September 29, 2006. You don't need to do anything unless you want to enroll in a plan, change plans, cancel coverage, or add/delete dependents on your plan. Changes and enrollments made during this period take effect January 1, 2007.

If you are an Active State employee, you will receive Dental Open Enrollment information from your department. Contact your Health Benefits Officer or Personnel Office for more information.

If you are a State retiree, you will receive a Dental Open Enrollment notification letter which will be mailed to your home in mid-August. This letter will provide you with specific information regarding Dental Open Enrollment and available plans. A change request form, which you can complete and return to CalPERS at the address listed, will be attached to the notification letter. If you want to make your changes by phone, call **888 CalPERS** (or **888**-225-7377) from 8:00 a.m. – 5:00 p.m. PDT, Monday through Friday during the Dental Open Enrollment period.

CalPERS

400 Q Street, Sacramento, CA 95814
www.calpers.ca.gov