

# 2018 | Health Benefit Summary

Manage Your Health Benefits Online



## About CalPERS

CalPERS is the largest purchaser of public employee health benefits in California, and the second largest public purchaser in the nation after the federal government. Our program provides benefits to more than 1.4 million public employees, retirees, and their families.

Depending on where you reside or work, CalPERS offers active employees and retirees one or more types of health plans, which may include:

- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)
- Exclusive Provider Organization (EPO)  
(for members in certain California counties)

The CalPERS Board of Administration annually determines health plan availability, covered benefits, health premiums, and co-payments.

Whether you are working or retired, your employer or former employer makes monthly contributions toward your health premiums. The amount of this contribution varies. Your cost may depend on your employer or former employer's contribution to your premium, the length of your employment, and the health plan you choose. For monthly contribution amounts, active employees should contact their employer, State retirees should contact CalPERS, and contracting agency retirees should contact their former employer.

### CalPERS Health Program Vision Statement

CalPERS will lead in the promotion of health and wellness of our members through best-in-class, data-driven, cost-effective, quality, and sustainable health benefit options for our members and employers.

We will engage our members, employers, and other stakeholders as active partners in this pursuit and be a leader for health care reform both in California and nationally.

## About This Publication

The *2018 Health Benefit Summary* provides valuable information to help you make an informed choice about your health plan and health care providers. This publication compares covered services, co-payments, and benefits for each CalPERS health plan. It also provides information about plan availability by county and a chart summarizing important differences among health plan types.

You can use this information to determine which health plan offers the services you need at the cost that works for you. The 2018 health plan premiums are available at the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov). Check with your employer to find out how much they contribute toward your premium.

The *2018 Health Benefit Summary* provides only a general overview of certain benefits. It does not include details of all covered expenses or exclusions and limitations. Please refer to each health plan's *Evidence of Coverage* (EOC) booklet for the exact terms and conditions of coverage. Health plans mail EOCs to new members at the beginning of the year, and to existing members upon request. In case of a conflict between this summary and your health plan's EOC, the EOC establishes the benefits that will be provided.

We recommend that you only use this publication in conjunction with the current year's health premium rate schedule and EOCs. To obtain a copy of the health premium rate schedule for any health plan, please go to the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) or contact CalPERS at **888 CalPERS** (or **888-225-7377**).

### Other Health Publications

This publication is one of many resources CalPERS offers to help you choose and use your health plan. Others include:

- *Health Program Guide*: Describes Basic and Medicare health plan eligibility, enrollment, and choices
- *CalPERS Medicare Enrollment Guide*: Provides information about how Medicare works with your CalPERS health benefits

You can obtain the above publications and other information about your CalPERS health benefits through my|CalPERS at [my.calpers.ca.gov](http://my.calpers.ca.gov) or by calling CalPERS at **888 CalPERS** (or **888-225-7377**).

# Contents

Considering Your Health Plan Choices . . . . .	2	Additional Resources. . . . .	14
Understanding How CalPERS Health Plans Work . . . .	3	Health Plan Directory . . . . .	14
CalPERS Health Plan Choices . . . . .	4	Obtaining Health Care Quality Information . . . . .	15
Choosing Your Doctor and Hospital . . . . .	5		
Enrolling in a Health Plan Using Your Residential or Work ZIP Code . . . . .	5	<b>CalPERS Health Plan Benefit Comparison</b>	
<b>Health Plan Availability</b>		Basic Plans. . . . .	16
Basic Plans . . . . .	6	Medicare Plans. . . . .	24
Medicare Plans . . . . .	8		
<b>Tools to Help You Choose Your Health Plan . . . . .</b>	<b>10</b>		
Accessing Health Plan Information			
with my CalPERS . . . . .	10		
my CalPERS Health Plan Comparison Feature . . . .	10		
Comparing Your Options: Find a Medical Plan . . . .	11		
Comparing Your Options: Health Plan Choice Worksheet . . . . .	11		
Health Plan Choice Worksheet. . . . .	12		
CalPERS 2016 Health Plan Member Survey Results .	13		

# Considering Your Health Plan Choices

Selecting a health plan for you and your family is one of the most important decisions you will make. This decision involves balancing the cost of each plan, along with other features, such as access to doctors and hospitals, pharmacy services, and special programs for managing specific medical conditions. Choosing the right plan ensures that you receive the health benefits and services that matter to you.

If you are a new CalPERS member or you are considering changing your health plan during Open Enrollment, you will need to make two related decisions:

- Which health plan is best for you and your family?
- Which doctors and hospitals do you want to provide your care?

The combination of health plan and providers that is right for you depends on a variety of factors, such as whether you prefer a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO); your premium and out-of-pocket costs; and whether you want to have access to specific doctors and hospitals.

We realize that comparing health plan benefits,

features, and costs can be complicated. This section provides information that can simplify your decision-making process. As you begin that process, the following are some questions you should ask:

- Do you prefer to receive your health care from an HMO or PPO? Your preference will impact the plans available to you, your access to health care providers, and how much you pay for certain services. See the chart on the next page for a summary of the differences among plan types.<sup>1</sup>
- What are the costs (premiums, co-payments, deductibles, and coinsurance)? Beginning on page 16 of this booklet, you will find information about benefits, co-payments, and covered services. Visit the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to find out what the premiums are for the various plans.
- Does the plan provide access to the doctors and hospitals you want? Contact health plans directly for this information. See the “Health Plan Directory” on page 14 of this booklet for health plan contact information.

<sup>1</sup> Note that in a few counties where access to HMOs is limited, a third option, Exclusive Provider Organization (EPO), is available. An EPO provides benefits similar to an HMO with some PPO features.

## Understanding How CalPERS Health Plans Work

The following chart will help you understand some important differences among health plan types.

Features	HMO	PPO	EPO
<b>Accessing health care providers</b>	Contracts with providers (doctors, medical groups, hospitals, labs, pharmacies, etc.) to provide you services at a fixed price	Gives you access to a network of health care providers (doctors, hospitals, labs, pharmacies, etc.) known as preferred providers	Gives you access to the EPO network of health care providers (doctors, hospitals, labs, pharmacies, etc.)
<b>Selecting a primary care physician (PCP)</b>	Most HMOs require you to select a PCP who will work with you to manage your health care needs <sup>1</sup>	Does not require you to select a PCP	Does not require you to select a PCP
<b>Seeing a specialist</b>	Requires advance approval from the medical group or health plan for some services, such as treatment by a specialist or certain types of tests	Allows you access to many types of services without receiving a referral or advance approval	Allows you access to many types of services without receiving a referral or advance approval
<b>Obtaining care</b>	Generally requires you to obtain care from providers who are a part of the plan network  Requires you to pay the total cost of services if you obtain care outside the HMO's provider network without a referral from the health plan (except for emergency and urgent care services)	Encourages you to seek services from preferred providers to ensure your coinsurance and co-payments are counted toward your calendar year out-of-pocket maximums <sup>2</sup>  Allows you the option of seeing non-preferred providers, but requires you to pay a higher percentage of the bill <sup>3</sup>	Requires you to obtain care from providers who are a part of the plan network  Requires you to pay the total cost of services if you obtain care outside the EPO's provider network without a referral from the health plan (except for emergency and urgent care services)
<b>Paying for services</b>	Requires you to make a small co-payment for most services	Limits the amount preferred providers can charge you for services  Considers the PPO plan payment plus any deductibles and co-payments you make as payment in full for services rendered by a preferred provider	Requires you to make a small co-payment for most services

<sup>1</sup> Your PCP may be part of a medical group that has contracted with the health plan to perform some functions, including treatment authorization, referrals to specialists, and initial grievance processing.

<sup>2</sup> Once you meet your annual deductible and co-insurance, the plan pays 100 percent of medical claims for the remainder of the calendar year; however, you will continue to be responsible for co-payments for physician office visits, pharmacy, and other services, up to the annual out-of-pocket maximum.

<sup>3</sup> Non-preferred providers have not contracted with the health plan; therefore, you will be responsible for paying any applicable member deductibles or coinsurance, plus any amount in excess of the allowed amount.

## CalPERS Health Plan Choices

Depending on where you reside or work, your Basic and Medicare health plan options may include the following:

Basic EPO & HMO Health Plans	Basic PPO Health Plans	Supplement to Medicare PPO & HMO Health Plans	Medicare Managed Care Plans (Medicare Advantage)	Out-of-State Plan Choices	
Anthem Blue Cross EPO	California Association of Highway Patrolmen (CAHP) Health Plan <sup>1</sup>  PERS Select  PERS Choice  PERSCare  Peace Officers Research Association of California (PORAC) Police and Fire Health Plan <sup>1</sup>	CAHP Health Plan <sup>1</sup>	Anthem Medicare Preferred (PPO)	Kaiser Permanente (HMO) <sup>2</sup>	
Anthem Blue Cross Select HMO		CCPOA Medical Plan <sup>1</sup>	Kaiser Permanente Senior Advantage	PERS Choice (PPO)	
Anthem Blue Cross Traditional HMO		PERS Select	PERS Choice	UnitedHealthcare Group Medicare Advantage (PPO)	PERSCare (PPO)
Blue Shield Access+ HMO		PERS Choice	PERS Choice		PORAC Police and Fire Health Plan (PPO) <sup>1</sup>
Blue Shield Access+ EPO		PERSCare	PERSCare		UnitedHealthcare Group Medicare Advantage (PPO)
Blue Shield Access+ HMO					
Blue Shield Access+ EPO					
California Correctional Peace Officers Association (CCPOA) Medical Plan <sup>1</sup>			PORAC Police and Fire Health Plan <sup>1</sup>		
Health Net Salud y Más					
Health Net SmartCare					
Kaiser Permanente					
Sharp Performance Plus					
UnitedHealthcare SignatureValue Alliance					
Western Health Advantage (HMO)					

### Contacting a Health Plan

If you have a specific question about a plan's coverage, benefits, or participating providers, please contact the plan directly. See the "Health Plan Directory" on page 14 for health plan contact information.

<sup>1</sup> You must belong to the specific employee association and pay applicable dues to enroll in an Association Plan (CCPOA, CAHP or PORAC)

<sup>2</sup> Plan only available in certain states.

## Choosing Your Doctor and Hospital

---

Once you choose a health plan, you should select a primary care physician. Except in the case of an emergency, the doctors you can use — and the medical groups and hospitals you will have access to — will depend on your choice of health plan.

Many people find their doctor by asking neighbors or co-workers for a doctor's name. Others receive referrals from doctors they already know. Still others simply select a physician from their health plan who happens to be nearby. You can also use the *Find a Medical Plan* tool (described on page 10), which is available by logging into your my|CalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov). Before you

choose a health plan, you should call the doctor's office and ask if he or she is affiliated with the plan you are selecting and the hospital you prefer to use. Either way, you should confirm that the doctor is taking new patients in the plan you select.

If you need to be hospitalized, your health plan or medical group will have certain hospitals that you are able to use. If you prefer a particular hospital, you should make sure the health plan you select contracts with that hospital. See page 15 for a list of resources that can help you evaluate and select a doctor and hospital.

## Enrolling in a Health Plan Using Your Residential or Work ZIP Code

---

Some of our health plans are available only in certain counties and/or ZIP Codes. As you consider your health plan choices, you should determine which health plans are available in the ZIP Code in which you are enrolling.

In general, if you are an active employee or a working CalPERS retiree, you may enroll in a health plan using either your residential or work ZIP Code.

If you are a retired CalPERS member, you may select any health plan in your residential ZIP Code area. You cannot use the address of the CalPERS-covered employer from which you retired to establish ZIP Code eligibility.

To enroll in a Medicare Advantage plan, you must use your residential address. In addition, Medicare Part D Employer Group Waiver plans require you to provide a physical address.

If you have a combination of Basic and Medicare members on your health plan, you must choose a health plan that has both Basic and Medicare plan options available within your residential ZIP Code area.

If you use your residential ZIP Code, all enrolled dependents must reside in the health plan's service area. When you use your work ZIP Code, all enrolled dependents must receive all covered services (except emergency and urgent care) within the health plan's service area, even if they do not reside in that area.

To determine if the health plan you are considering provides services where you reside or work, see the "Health Plan Availability by County" chart on the following page. You can also use the *Health Plan search by ZIP Code*, which is available on the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov), to find out which plans are available in your area. If you have questions about plan availability or coverage, or wish to obtain a copy of the *Evidence of Coverage*, contact the health plans using the "Health Plan Directory" on page 14.

## Health Plan Availability by County: Basic Plans

Some health plans are available only in certain counties and/or ZIP Codes. Use the chart below to determine if the health plan you are considering provides services where you reside or work. Contact the plan before enrolling to make sure they cover your ZIP Code and that their provider network is accepting new patients in your area. You may

also use our online service, the *Health Plan Search by ZIP Code*, available at [www.calpers.ca.gov](http://www.calpers.ca.gov).

- Health plan covers all or part of county.
- ▲ Available out-of-state for PERS Choice and PERSCare, not available for PERS Select.

County	Anthem Blue Cross EPO	Anthem Blue Cross Select HMO	Anthem Blue Cross Traditional HMO	Blue Shield Access+ HMO	Blue Shield Access+ EPO	CAHP	CCPOA	Health Net Salud y Más	Health Net SmartCare	Kaiser Permanente	PERS Select, PERS Choice, & PERSCare	PORAC	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	Western Health Advantage HMO
Alameda		●	●	●		●	●		●	●	●	●		●	
Alpine						●					●	●			
Amador						●				●	●	●			
Butte			●	●		●	●				●	●			
Calaveras						●					●	●			
Colusa					●	●					●	●			●
Contra Costa		●	●	●		●	●		●	●	●	●		●	
Del Norte	●					●					●	●			
El Dorado		●	●	●		●	●			●	●	●			●
Fresno		●	●	●		●	●		●	●	●	●		●	
Glenn			●	●		●					●	●			
Humboldt			●	●		●					●	●			
Imperial		●	●	●		●	●				●	●			
Inyo						●					●	●			
Kern		●	●	●		●	●	●	●	●	●	●		●	
Kings			●	●		●	●		●	●	●	●		●	
Lake						●					●	●			
Lassen						●					●	●			
Los Angeles		●	●	●		●	●	●	●	●	●	●		●	
Madera			●	●		●	●			●	●	●		●	
Marin			●	●		●	●		●	●	●	●		●	●
Mariposa				●		●	●			●	●	●			
Mendocino			●		●	●					●	●			
Merced		●	●	●		●	●				●	●		●	
Modoc						●					●	●			
Mono						●					●	●			
Monterey		●				●					●	●			
Napa			●			●			●	●	●	●			●
Nevada		●	●	●		●	●				●	●			
Orange		●	●	●		●	●	●	●	●	●	●		●	



County	Anthem Blue Cross EPO	Anthem Blue Cross Select HMO	Anthem Blue Cross Traditional HMO	Blue Shield Access+ HMO	Blue Shield Access+ EPO	CAHP	CCPOA	Health Net Salud y Más	Health Net SmartCare	Kaiser Permanente	PERS Select, PERS Choice, & PERSCare	PORAC	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	Western Health Advantage HMO
Placer		•	•	•		•	•		•	•	•	•		•	•
Plumas						•					•	•			
Riverside		•	•	•		•	•	•	•	•	•	•		•	
Sacramento		•	•	•		•	•		•	•	•	•		•	•
San Benito			•			•					•	•			
San Bernardino		•	•	•		•	•	•	•	•	•	•		•	
San Diego		•		•		•	•	•	•	•	•	•	•	•	
San Francisco		•	•	•		•	•		•	•	•	•		•	
San Joaquin		•	•	•		•	•		•	•	•	•		•	
San Luis Obispo			•	•		•	•				•	•		•	
San Mateo			•	•		•	•		•	•	•	•		•	
Santa Barbara			•	•		•	•				•	•			
Santa Clara		•	•	•		•	•		•	•	•	•		•	
Santa Cruz		•	•	•		•	•		•	•	•	•		•	
Shasta						•					•	•			
Sierra					•	•					•	•			
Siskiyou						•					•	•			
Solano			•	•		•	•		•	•	•	•		•	•
Sonoma			•	•		•	•		•	•	•	•		•	•
Stanislaus		•	•	•		•	•			•	•	•		•	
Sutter						•				•	•	•			
Tehama						•					•	•			
Trinity						•					•	•			
Tulare		•	•	•		•	•		•	•	•	•			
Tuolumne						•					•	•			
Ventura		•	•	•		•	•			•	•	•		•	
Yolo		•	•	•		•	•		•	•	•	•		•	•
Yuba						•				•	•	•			
Out-of-State										•	▲	•			

## Health Plan Availability by County: Medicare Plans

Some health plans are available only in certain counties and/or ZIP Codes. Use the chart below to determine if the health plan you are considering provides services where you reside or work. Contact the plan before enrolling to make sure they cover your ZIP Code and that their provider network is accepting new patients in your area. You may

also use our online service, the *Health Plan Search by ZIP Code*, available at [www.calpers.ca.gov](http://www.calpers.ca.gov).

- Health plan covers all or part of county.
- ▲ Available out-of-state for PERS Choice and PERSCare, not available for PERS Select.

County	Anthem Medicare Preferred PPO	CAHP Medicare Supplement	CCPOA Medicare Supplement	Kaiser Permanente Senior Advantage	PERS Select, PERS Choice, & PERSCare Medicare Supplement	PORAC Medicare Supplement	UnitedHealthcare Group Medicare Advantage PPO
Alameda	●	●	●	●	●	●	●
Alpine		●			●	●	●
Amador		●		●	●	●	●
Butte	●	●	●		●	●	●
Calaveras		●			●	●	●
Colusa		●			●	●	●
Contra Costa	●	●	●	●	●	●	●
Del Norte		●			●	●	●
El Dorado	●	●	●	●	●	●	●
Fresno	●	●	●	●	●	●	●
Glenn	●	●			●	●	●
Humboldt	●	●			●	●	●
Imperial	●	●	●		●	●	●
Inyo		●			●	●	●
Kern	●	●	●	●	●	●	●
Kings	●	●	●	●	●	●	●
Lake		●			●	●	●
Lassen		●			●	●	●
Los Angeles	●	●	●	●	●	●	●
Madera	●	●	●	●	●	●	●
Marin	●	●	●	●	●	●	●
Mariposa		●	●	●	●	●	●
Mendocino	●	●			●	●	●
Merced	●	●	●		●	●	●
Modoc		●			●	●	●
Mono		●			●	●	●
Monterey		●			●	●	●
Napa	●	●		●	●	●	●
Nevada	●	●	●		●	●	●
Orange	●	●	●	●	●	●	●

County	Anthem Medicare Preferred PPO	CAHP Medicare Supplement	CCPOA Medicare Supplement	Kaiser Permanente Senior Advantage	PERS Select, PERS Choice, & PERS Care Medicare Supplement	PORAC Medicare Supplement	UnitedHealthcare Group Medicare Advantage PPO
Placer	●	●	●	●	●	●	●
Plumas		●			●	●	●
Riverside	●	●	●	●	●	●	●
Sacramento	●	●	●	●	●	●	●
San Benito	●	●			●	●	●
San Bernardino	●	●	●	●	●	●	●
San Diego		●	●	●	●	●	●
San Francisco	●	●	●	●	●	●	●
San Joaquin	●	●	●	●	●	●	●
San Luis Obispo	●	●	●		●	●	●
San Mateo	●	●	●	●	●	●	●
Santa Barbara	●	●	●		●	●	●
Santa Clara	●	●	●	●	●	●	●
Santa Cruz	●	●	●		●	●	●
Shasta		●			●	●	●
Sierra		●			●	●	●
Siskiyou		●			●	●	●
Solano	●	●	●	●	●	●	●
Sonoma	●	●	●	●	●	●	●
Stanislaus	●	●	●	●	●	●	●
Sutter		●		●	●	●	●
Tehama		●			●	●	●
Trinity		●			●	●	●
Tulare	●	●	●	●	●	●	●
Tuolumne		●			●	●	●
Ventura	●	●	●	●	●	●	●
Yolo	●	●	●	●	●	●	●
Yuba		●		●	●	●	●
Out-of-State		●		●	▲	●	●

# Tools to Help You Choose Your Health Plan

This section provides a variety of information that can help you evaluate your health plan choices. Included here are details about using your my|CalPERS account, the *Find a Medical Plan* tool, and the *Health Plan Choice Worksheet*.

## Accessing Health Plan Information with my|CalPERS

---

You can use my|CalPERS at [my.calpers.ca.gov](http://my.calpers.ca.gov), our secure, personalized website, to get one-stop access to all of your current health plan information, including details about which family members are enrolled. You can also use it to search for other health plans that are available in your area, compare health plans, access CalPERS Health Program

forms, and find additional information about CalPERS health plans. If you are a **retiree**, CalPERS is your Health Benefits Officer. Retirees may change their health plan during Open Enrollment by calling CalPERS toll free at **888 CalPERS** (or **888-225-7377**) or by using your my|CalPERS account.

## my|CalPERS Health Plan Comparison Feature

---

### Health Plan Resources

Choosing a health plan that's right for you is unique for every person or family. my|CalPERS includes additional resources to help you choose a health plan. These resources provide access to more detailed health benefit information that can help you determine what is most important to you in determining the plan that best fits your needs.

### Evaluate Plan Features

Available health plans for you will be displayed based on the physical or mailing health eligibility ZIP Code in our system.

Create a customized plan search where you'll be able to review:

- Monthly premiums for each plan available to you
- Side-by-side comparisons of covered benefits, deductibles, and co-payments

### Save Your Searches

Save as many as ten comparison scenarios with ability to review, rename, or delete at a later date.

Log in to your my|CalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov) and select the "Health" tab and then select "Find a Medical Plan" to see what's available to you. To speak with someone at CalPERS about your health plan choices, call **888 CalPERS** (or **888-225-7377**).

## Comparing Your Options: Find a Medical Plan

---

Access your my|CalPERS account for a convenient way to evaluate your health plan options and make a decision about which plan is best for you and your family. With this easy-to-use health plan comparison tool, you can weigh plan benefits and costs, and view how the plans compare.

You can access your account 24/7 to help you make health plan decisions at any time. You can use it to:

- Review health plan options during Open Enrollment.
- Evaluate your health plan options and estimate costs.
- Review a health plan option when your employer first begins offering the CalPERS Health Benefits Program.

- Review health plan options due to changes in your marital status or enrollment area.
- Explore health plan options because you are planning for retirement or have become Medicare eligible.

Be sure to tell us what you think about your my|CalPERS plan search experience by completing a survey at the end of your research.

Get customized assistance selecting the health plan that is right for you and your family by logging into your my|CalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov), selecting the “Health” tab and then selecting “Find a Medical Plan.”

## Comparing Your Options: Health Plan Choice Worksheet

---

An alternative tool we provide to help you choose the best plan for yourself and your family is the *Health Plan Choice Worksheet*, which you can find on page 12 of this booklet. This worksheet can be used to compare factors such as cost, availability, benefits, and quality of care measures. Simply follow the steps listed in the left column of the

Worksheet. Several questions can be answered with a simple “yes” or “no,” while others will require you to insert information or call the health plan. Some of the information can be found on the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov). If you need assistance completing the form, contact CalPERS at **888 CalPERS** (or **888-225-7377**).

# Health Plan Choice Worksheet

Plan name and phone numbers:								
Select the type of plan: <i>(circle choice)</i>	HMO	PPO	EPO	Assoc. Plan <sup>1</sup>	HMO	PPO	EPO	Assoc. Plan <sup>1</sup>
<b>Step 1 – Cost</b>								
<b>Calculate your monthly cost.</b> Enter the monthly premium (see current year’s rate schedule). Premium amounts will vary based on 1-party/2-party/family and Basic/Medicare.								
<b>Enter your employer’s contribution.</b> For contribution amounts, active members should contact their employer; retired members should contact CalPERS.								
<b>Calculate your cost.</b> Subtract your employer’s contribution from the monthly premium. If the total is \$0 or less, your cost is \$0.								
<b>Step 2 – Availability</b>								
<b>Search available plans online.</b> Use our online service, the Health Plan Search by Zip Code, at <a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a> to find out if the plan is available in your residential or work ZIP Code. You may also call the plan’s customer service center.								
<b>Call the doctor’s office.</b> Confirm that they contract with the plan and are accepting new patients. Ask what specialists are available and the hospitals with which they are affiliated.								
<b>Step 3 – Comparisons</b>								
<b>How does the plan rate in quality of care measures?</b> See page 15 to find out.								
<b>Compare the benefits.</b> See pages 16–31. CalPERS plans offer a standard package of benefits, but there are some differences: acupuncture, chiropractic, etc.								
<b>Step 4 – Other</b>								
<b>Other considerations:</b> Does the plan offer health education? Do you or your family have special medical needs? What services are available when you travel? Are the provider locations convenient?								
<b>What changes are you planning in the upcoming year</b> (e.g., retirement, transfer, move, etc.)?								
<b>Other information</b>								
<b>Compare and select a plan.</b>								

<sup>1</sup> You must belong to the specific employee association and pay applicable dues to enroll in the Association Plans.

# CalPERS 2016 Health Plan Member Survey Results

Every year, CalPERS conducts a Health Plan Member Survey. This survey assesses members' experience with their health plan over the last 12 months. We survey 1,100 members in each Basic and Medicare health plan that has at least 2,000 members. We use a modified version of the Consumer Assessment of Healthcare Providers and Systems (CAHPS) Survey. CalPERS evaluates the survey results to compare scores across health plans and over time.

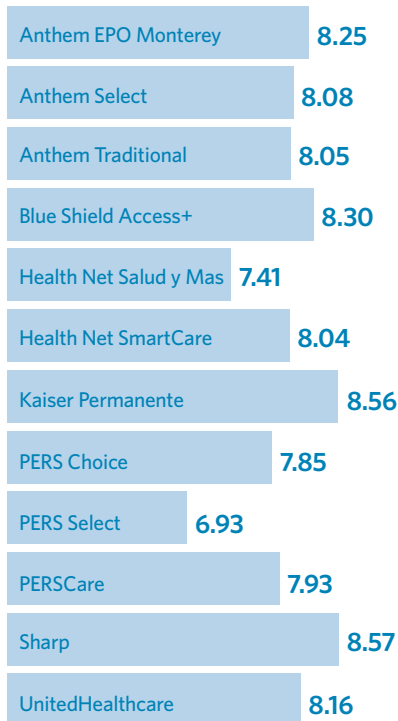
Appraising how other CalPERS members rate their health plan may help you choose a plan that is right for you. Please note that your experience may differ

depending on your needs, expectations and behavior, as well as your provider and treatment choices.

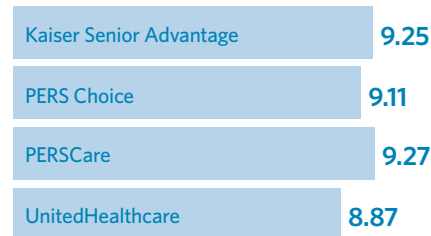
## Member Rating of Health Plans

Members were asked to rate their health plan on a 10-point scale with 10 being most satisfied. The following charts show the average rating by plan respondents in eligible Medicare and Basic health plans.

### 2016 Basic Plan Ratings



### 2016 Medicare Plan Ratings



Note: Association Plans (CCPOA, CAHP, and PORAC) are available only to members who belong to the applicable association, therefore we did not include their ratings.

The CalPERS Health Benefits Program Annual Report displays additional member satisfaction scores including specialist and primary care physician, access to care, and other important information about the Health Program. To view the report visit CalPERS online at [www.calpers.ca.gov](http://www.calpers.ca.gov).

# Additional Resources

As a health care consumer, you have access to many resources, services, and tools that can help you find the right health plan, doctor, medical group, and hospital for yourself and your family.

## Health Plan Directory

---

Following is contact information for the health plans. Contact your health plan with questions about: ID cards; verification of provider participation; service area boundaries (covered ZIP Codes); benefits, deductibles, limitations, exclusions; and *Evidence of Coverage* booklets.

### Anthem Blue Cross<sup>2</sup> HMO & EPO

(855) 839-4524

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

### Anthem Medicare Preferred<sup>2</sup> PPO

(833) 848-8730

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

### Blue Shield of California

(800) 334-5847

[www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)

### California Association of Highway Patrolmen (CAHP)

(800) 734-2247

[www.theca hp.org](http://www.theca hp.org)

### California Correctional Peace Officers Association (CCPOA)

Medical Plan

(800) 257-6213

[www.ccpoabtf.org](http://www.ccpoabtf.org)

### Health Net of California<sup>1</sup>

(888) 926-4921

[www.healthnet.com/calpers](http://www.healthnet.com/calpers)

### Kaiser Permanente

(800) 464-4000

[www.kp.org/calpers](http://www.kp.org/calpers)

### OptumRx

Pharmacy Benefit Manager

Active Member Services

(855) 505-8110

Medicare Member Services

(855) 505-8106

[www.optumrx.com/calpers](http://www.optumrx.com/calpers)

### PERS Select<sup>2</sup> PERS Choice<sup>2</sup> PERSCare<sup>2</sup>

Administered by Anthem Blue Cross

(877) 737-7776

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

Supplement to Medicare

(877) 737-7776

### Peace Officers Research

Association of California (PORAC)

(800) 288-6928

<http://ibtoforac.org>

### Sharp Health Plan<sup>1</sup>

(855) 995-5004

[www.sharphealthplan.com/calpers](http://www.sharphealthplan.com/calpers)

### UnitedHealthcare<sup>1</sup>

Active Member Services

(877) 359-3714

Retiree Member Services

(888) 867-5581

[www.uhc.com/calpers](http://www.uhc.com/calpers)

### Western Health Advantage<sup>1</sup>

(888) 942-7377

[www.westernhealth.com/calpers](http://www.westernhealth.com/calpers)

<sup>1</sup> Pharmacy benefits administered by OptumRx for the Basic plan only.

<sup>2</sup> Pharmacy benefits administered by OptumRx for both Basic and Medicare plans.



## Obtaining Health Care Quality Information

---

Following is a list of resources you can use to evaluate and select a doctor and hospital.

### Hospitals

#### CalQualityCare

[www.CalQualityCare.org](http://www.CalQualityCare.org)

From hospitals to home care, CalQualityCare.org makes it easy to find providers and compare the quality of health care in California.

#### U.S. Department of Health and Human Services

[www.medicare.gov/hospitalcompare](http://www.medicare.gov/hospitalcompare)

Hospital Compare has information about the quality of care at over 4,000 Medicare-certified hospitals across the country.

#### The Leapfrog Group

[www.leapfroggroup.org](http://www.leapfroggroup.org)

This is a coalition of health purchasers who have found that hospitals meeting certain standards have better care results.

### Doctors and Medical Groups

#### Medical Board of California

[www.mbc.ca.gov](http://www.mbc.ca.gov)

This is the California State agency that licenses medical doctors, investigates complaints, disciplines those who violate the law, conducts physician evaluations, and facilitates rehabilitation where appropriate.

#### Have you done a checkup on your doctor's license?

The Medical Board of California encourages consumers to check up on their doctor's license. Such a checkup is simple and helps you make an informed choice when choosing a doctor. To determine a doctor's status, go to the Medical Board's website at [www.mbc.ca.gov](http://www.mbc.ca.gov) or if you do not have a computer, call (800) 633-2322 and Medical Board staff will look up the doctor for you.

#### Office of the Patient Advocate

[www.opa.ca.gov](http://www.opa.ca.gov)

This website includes a State of California-sponsored "Report Card" that contains additional clinical and member experience data on HMOs, PPOs and medical groups in California.

### Benefit Comparison Charts

The benefit comparison charts on pages 16–31 summarize the benefit information for each health plan. For more details, see each plan's *Evidence of Coverage* (EOC) booklet.

# CalPERS Health Plan Benefit Comparison— Basic Plans

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

BENEFITS	EPO & HMO Basic Plans							
	Anthem Blue Cross EPO Select HMO Traditional HMO	Blue Shield Access+ HMO & Access+ EPO	Health Net Salud y Más & SmartCare	Kaiser Permanente	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	CCPOA (Association Plan)	Western Health Advantage HMO
<b>Calendar Year Deductible</b>								
Individual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Maximum Calendar Year Co-pay or Co-insurance (excluding pharmacy)</b>								
Individual	\$1,500 (co-pay)	\$1,500 (co-pay)	\$1,500 (co-pay)	\$1,500 (co-pay)	\$1,500 (co-pay)	\$1,500 (co-pay)	\$1,500 (co-pay)	\$1,500 (co-pay)
Family	\$3,000 (co-pay)	\$3,000 (co-pay)	\$3,000 (co-pay)	\$3,000 (co-pay)	\$3,000 (co-pay)	\$3,000 (co-pay)	\$4,500 (co-pay)	\$3,000 (co-pay)
<b>Hospital (including Mental Health and Substance Abuse)</b>								
Deductible (per admission)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Inpatient	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	\$100/ admission	No Charge
Outpatient Facility/ Surgery Services	No Charge	No Charge	No Charge	\$15	No Charge	No Charge	\$50	No Charge

PPO Basic Plans										
BENEFITS	PERS Select		PERS Choice		PERSCare		CAHP <i>(Association Plan)</i>		PORAC <i>(Association Plan)</i>	
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
<b>Calendar Year Deductible</b>										
Individual	\$500 (not transferable between plans)		\$500 (not transferable between plans)		\$500 (not transferable between plans)		N/A		\$300	\$600
Family	\$1,000 (not transferable between plans)		\$1,000 (not transferable between plans)		\$1,000 (not transferable between plans)		N/A		\$900	\$1,800
<b>Maximum Calendar Year Co-pay or Co-insurance (excluding pharmacy)</b>										
Individual	\$3,000 (co-insurance)	N/A	\$3,000 (co-insurance)	N/A	\$2,000 (co-insurance)	N/A	\$2,000 (co-insurance)	N/A	\$3,000	N/A
Family	\$6,000 (co-insurance)	N/A	\$6,000 (co-insurance)	N/A	\$4,000 (co-insurance)	N/A	\$4,000 (co-insurance)	N/A	\$6,000	N/A
<b>Hospital (including Mental Health and Substance Abuse)</b>										
Deductible (per admission)	N/A		N/A		\$250		N/A		N/A	
Inpatient	20–30% (hospital tiers)	40%	20%	40%	10%	40%	10%	Varies	10%	
Outpatient Facility/ Surgery Services	20–30% (hospital tiers)	40%	20%	40%	10%	40%	10%	40%	10%	

# CalPERS Health Plan Benefit Comparison—Basic Plans, *Continued*

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

BENEFITS	EPO & HMO Basic Plans							
	Anthem Blue Cross	Blue Shield	Health Net	Kaiser Permanente	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	CCPOA (Association Plan)	Western Health Advantage HMO
	EPO Select HMO Traditional HMO	Access+ HMO & Access+ EPO	Salud y Más & SmartCare					
<b>Emergency Services</b>								
Emergency Room Deductible	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Emergency (co-pay waived if admitted as an inpatient or for observation as an outpatient)	\$50	\$50	\$50	\$50	\$50	\$50	\$75	\$50
Non-Emergency (co-pay waived if admitted as an inpatient or for observation as an outpatient)	\$50	\$50	\$50	\$50	\$50	\$50	\$75	\$50
<b>Physician Services (including Mental Health and Substance Abuse)</b>								
Office Visits (co-pay for each service provided)	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Inpatient Visits	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outpatient Visits	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Urgent Care Visits	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Preventive Services	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Surgery/Anesthesia	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Diagnostic X-Ray/Lab</b>								
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

BENEFITS	PPO Basic Plans									
	PERS Select		PERS Choice		PERSCare		CAHP (Association Plan)		PORAC (Association Plan)	
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
<b>Emergency Services</b>										
Emergency Room Deductible	\$50 (applies to hospital emergency room charges only)		\$50 (applies to hospital emergency room charges only)		\$50 (applies to hospital emergency room charges only)		\$50 (co-pay reduced to \$25 if admitted on an inpatient basis)		N/A	
Emergency (co-pay waived if admitted as an inpatient or for observation as an outpatient)	20% (applies to other services such as physician, x-ray, lab, etc.)		20% (applies to other services such as physician, x-ray, lab, etc.)		10% (applies to other services such as physician, x-ray, lab, etc.)		10% (applies to other services such as physician, x-ray, lab, etc.)		10%	
Non-Emergency (co-pay waived if admitted as an inpatient or for observation as an outpatient)	20%	40%	20%	40%	10%	40%	\$50+10%	\$50+40%	50% (for non-emergency services provided by hospital emergency room)	
<b>Physician Services (including Mental Health and Substance Abuse)</b>										
Office Visits (co-pay for each service provided)	\$20	40%	\$20	40%	\$20	40%	\$15	40%	\$20	10%
Inpatient Visits	20%	40%	20%	40%	10%	40%	10%	40%	10%	10%
Outpatient Visits	\$20	40%	\$20	40%	\$20	40%	10%	40%	10%	10%
Urgent Care Visits	\$20	40%	\$20	40%	\$20	40%	\$15	40%	10%	10%
Preventive Services	No Charge	40%	No Charge	40%	No Charge	40%	No Charge	40%	No Charge	
Surgery/Anesthesia	20%	40%	20%	40%	10%	40%	10%	40%	10%	10%
<b>Diagnostic X-Ray/Lab</b>										
	20%	40%	20%	40%	10%	40%	10%	40%	10%	10%

# CalPERS Health Plan Benefit Comparison—Basic Plans, *Continued*

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

EPO & HMO Basic Plans								
BENEFITS	Anthem Blue Cross	Blue Shield	Health Net	Kaiser Permanente	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	CCPOA (Association Plan)	Western Health Advantage HMO
	EPO Select HMO Traditional HMO	Access+ HMO & Access+ EPO	Salud y Más & SmartCare					
<b>Prescription Drugs</b>								
Deductible	N/A	N/A	N/A	N/A	N/A	N/A	Tier 2, 3, and 4: \$50 (not to exceed \$150/family)	N/A
Retail Pharmacy (not to exceed 30-day supply)	Generic: \$5 Brand Formulary: \$20 Non-Formulary: \$50	Generic: \$5 Brand Formulary: \$20 Non-Formulary: \$50	Generic: \$5 Brand Formulary: \$20 Non-Formulary: \$50	Generic: \$5 Brand: \$20	Generic: \$5 Brand Formulary: \$20 Non-Formulary: \$50	Generic: \$5 Brand Formulary: \$20 Non-Formulary: \$50	Tier 1: \$10 Tier 2: \$25 Tier 3 and 4: \$50	Generic: \$5 Brand Formulary: \$20 Non-Formulary: \$50
Retail Pharmacy Maintenance Medications filled after 2 <sup>nd</sup> fill (i.e. a medication taken longer than 60 days) (not to exceed 30-day supply)	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	N/A	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	Tier 1: \$10 Tier 2: \$25 Tier 3 and 4: \$50	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100
Mail Order Pharmacy Program (not to exceed 90-day supply for maintenance drugs)	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	Generic: \$10 Brand: \$40 (31-100 day supply)	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	Tier 1: \$20 Tier 2: \$50 Tier 3: \$100	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100
Mail order maximum co-payment per person per calendar year	\$1,000	\$1,000	\$1,000	N/A	\$1,000	\$1,000	N/A	\$1,000
<b>Durable Medical Equipment</b>								
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

PPO Basic Plans										
BENEFITS	PERS Select		PERS Choice		PERSCare		CAHP <i>(Association Plan)</i>		PORAC <i>(Association Plan)</i>	
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
<b>Prescription Drugs</b>										
Deductible	N/A		N/A		N/A		N/A		N/A	
Retail Pharmacy (not to exceed 30-day supply)	Generic: \$5 Preferred: \$20 Non-Preferred: \$50		Generic: \$5 Preferred: \$20 Non-Preferred: \$50		Generic: \$5 Preferred: \$20 Non-Preferred: \$50 <i>(not to exceed 34-day supply)</i>		Generic: \$6 Single Source: \$25 Multi Source: \$35		Generic: \$10 Brand Formulary: \$25 Non-Formulary: \$45 Compound: \$45	
Retail Pharmacy Maintenance Medications filled after 2 <sup>nd</sup> fill <i>(i.e. a medication taken longer than 60 days)</i> (not to exceed 30-day supply)	Generic: \$10 Preferred: \$40 Non-Preferred: \$100		Generic: \$10 Preferred: \$40 Non-Preferred: \$100		Generic: \$10 Preferred: \$40 Non-Preferred: \$100 <i>(not to exceed 34-day supply)</i>		Generic: \$12 Single Source: \$50 Multi Source: \$70		N/A	
Mail Order Pharmacy Program (not to exceed 90-day supply for maintenance drugs)	Generic: \$10 Preferred: \$40 Non-Preferred: \$100		Generic: \$10 Preferred: \$40 Non-Preferred: \$100		Generic: \$10 Preferred: \$40 Non-Preferred: \$100		Generic: \$12 Single Source: \$50 Multi Source: \$70		Generic: \$20 Brand Formulary: \$40	Non- Formulary: \$75
Mail order maximum co-payment per person per calendar year	\$1,000		\$1,000		\$1,000		N/A		N/A	
<b>Durable Medical Equipment</b>										
	20%	40%	20%	40%	10%	40%	10%	40%	20%	20%
	<i>(pre-certification required for equipment)</i>		<i>(pre-certification required for equipment)</i>		<i>(pre-certification required for equipment \$1,000 or more)</i>					

# CalPERS Health Plan Benefit Comparison—Basic Plans, *Continued*

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

		EPO & HMO Basic Plans						
BENEFITS	Anthem Blue Cross	Blue Shield	Health Net	Kaiser Permanente	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	CCPOA (Association Plan)	Western Health Advantage HMO
	EPO Select HMO Traditional HMO	Access+ HMO & Access+ EPO	Salud y Más & SmartCare					
<b>Infertility Testing/Treatment</b>								
	50% of Covered Charges	50% of Covered Charges	50% of Covered Charges	50% of Covered Charges	50% of Covered Charges	50% of Covered Charges	50% of Allowed Charges	50% of Covered Charges
<b>Occupational / Physical / Speech Therapy</b>								
Inpatient (hospital or skilled nursing facility)	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outpatient (office and home visits)	\$15	\$15	\$15	\$15	\$15	\$15	No Charge	\$15
<b>Diabetes Services</b>								
Glucose monitors	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Self-management training	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
<b>Acupuncture</b>								
	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	N/A	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)
<b>Chiropractic</b>								
	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15 exam (up to 20 visits) No Charge diagnostic services; chiropractic appliances (up to \$50)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)



BENEFITS		PPO Basic Plans									
		PERS Select		PERS Choice		PERSCare		CAHP <i>(Association Plan)</i>		PORAC <i>(Association Plan)</i>	
		PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
<b>Infertility Testing/Treatment</b>											
		Not Covered		Not Covered		Not Covered		Not Covered		50%	50%
<b>Occupational / Physical / Speech Therapy</b>											
Inpatient (hospital or skilled nursing facility)		No Charge		No Charge		No Charge		10%	40%	\$20; Speech therapy: 10%	10%
Outpatient (office and home visits)		20%	40%; Occupational therapy: 20%	20%	40%; Occupational therapy: 20%	10%	40%; Occupational therapy: 10%	10%	40%	\$20	10%
		(pre-certification required for more than 24 visits)		(pre-certification required for more than 24 visits)		(pre-certification required for more than 24 visits)		(pre-certification required for more than 24 visits)			
<b>Diabetes Services</b>											
Glucose monitors		Coverage Varies		Coverage Varies		Coverage Varies		Coverage Varies		Coverage Varies	
Self-management training		\$20	60% non-PPO	\$20	60% non-PPO	\$20	60% non-PPO	\$15	60% non-PPO	\$20	60% non-PPO
<b>Acupuncture</b>											
		\$15/visit	40%	\$15/visit	40%	\$15/visit	40%	10%	40%	\$20 (10% for all other services)	10%
		(acupuncture/chiropractic; combined 20 visits per calendar year)		(acupuncture/chiropractic; combined 20 visits per calendar year)		(acupuncture/chiropractic; combined 20 visits per calendar year)		(acupuncture/chiropractic; combined 20 visits per calendar year)			
<b>Chiropractic</b>											
		\$15/visit	40%	\$15/visit	40%	\$15/visit	40%	10%	40%	\$20/up to 20 visits	10%
		(acupuncture/chiropractic; combined 20 visits per calendar year)		(acupuncture/chiropractic; combined 20 visits per calendar year)		(acupuncture/chiropractic; combined 20 visits per calendar year)		(acupuncture/chiropractic; combined 20 visits per calendar year)			

# CalPERS Health Plan Benefit Comparison— Medicare Plans

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

	Medicare Plans			
BENEFITS	Kaiser Permanente Senior Advantage	Anthem Medicare Preferred (PPO)	UnitedHealthcare Group Medicare Advantage (PPO)	CCPOA Medicare Supplement (Association Plan)
<b>Calendar Year Deductible</b>				
Individual	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A
<b>Maximum Calendar Year Co-pay or Co-insurance (excluding pharmacy)</b>				
Individual	\$1,500 (co-pay)	\$1,500 (co-pay/co-insurance)	\$1,500 (co-pay)	\$1,500 (co-pay)
Family	\$3,000 (co-pay)	N/A	N/A	\$4,500 (3 or more)
<b>Hospital (including Mental Health and Substance Abuse)</b>				
Inpatient	No Charge	No Charge	No Charge	\$100/admission
Outpatient Facility/ Surgery Services	\$10	No Charge	No Charge	No Charge
<b>Skilled Nursing Facility</b>				
Medicare (up to 100 days/benefit period)	No Charge	No Charge	No Charge	No Charge
<b>Home Health Services</b>				
Medicare	No Charge	No Charge	No Charge	\$15/visit (up to 100 visits per calendar year)
<b>Hospice</b>				
Medicare	No Charge	No Charge	No Charge	No Charge

BENEFITS	Medicare Plans						CAHP Medicare Supplement (Association Plan)	PORAC (Association Plan)
	PERS Select		PERS Choice		PERSCare			
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO		
<b>Calendar Year Deductible</b>								
Individual	N/A		N/A		N/A		N/A	N/A
Family	N/A		N/A		N/A		N/A	N/A
<b>Maximum Calendar Year Co-pay or Co-insurance (excluding pharmacy)</b>								
Individual	N/A		N/A		\$3,000 (co-insurance)	N/A	N/A	\$15,000 calendar year stop-loss
Family	N/A		N/A		N/A		N/A	N/A
<b>Hospital (including Mental Health and Substance Abuse)</b>								
Inpatient	No Charge		No Charge		No Charge		No Charge	No Charge
Outpatient Facility/ Surgery Services	No Charge		No Charge		No Charge		No Charge	No Charge
<b>Skilled Nursing Facility</b>								
Medicare (up to 100 days/benefit period)	No Charge		No Charge		No Charge		No Charge	No Charge
<b>Home Health Services</b>								
Medicare	No Charge		No Charge		No Charge		No Charge	No Charge
<b>Hospice</b>								
Medicare	No Charge		No Charge		No Charge		No Charge	No Charge

# CalPERS Health Plan Benefit Comparison—Medicare Plans, Continued

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

	Medicare Plans			
BENEFITS	Kaiser Permanente Senior Advantage	Anthem Medicare Preferred (PPO)	UnitedHealthcare Group Medicare Advantage (PPO)	CCPOA Medicare Supplement (Association Plan)
<b>Emergency Services</b>				
Medicare (waived if admitted or kept for observation)	\$50	\$50	\$50	No Charge
<b>Ambulance Services</b>				
Medicare	No Charge	No Charge	No Charge	No Charge
<b>Surgery/Anesthesia</b>				
	No Charge inpatient; \$10 outpatient	No Charge	No Charge	No Charge
<b>Physician Services (including Mental Health and Substance Abuse)</b>				
Office Visits	\$10	\$10	\$10	\$10
Inpatient Visits	No Charge	No Charge	No Charge	No Charge
Outpatient Visits	\$10	\$10	\$10	\$10
Urgent Care Visits	\$10	\$25	\$25	\$10
Preventive Services	No Charge	No Charge	No Charge	No Charge
<b>Diagnostic X-Ray/Lab</b>				
	No Charge	No Charge	No Charge	No Charge
<b>Durable Medical Equipment</b>				
Medicare	No Charge	10% (co-insurance)	No Charge	No Charge

BENEFITS	Medicare Plans						CAHP Medicare Supplement (Association Plan)	PORAC (Association Plan)
	PERS Select		PERS Choice		PERSCare			
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO		
<b>Emergency Services</b>								
Medicare (waived if admitted or kept for observation)	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Ambulance Services</b>								
Medicare	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Surgery/Anesthesia</b>								
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Physician Services (including Mental Health and Substance Abuse)</b>								
Office Visits	No Charge	No Charge	No Charge	No Charge	No Charge	\$10	No Charge	No Charge
Inpatient Visits	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outpatient Visits	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Urgent Care Visits	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Preventive Services	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Diagnostic X-Ray/Lab</b>								
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Durable Medical Equipment</b>								
Medicare	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

# CalPERS Health Plan Benefit Comparison—Medicare Plans, Continued

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

	Medicare Plans			
BENEFITS	Kaiser Permanente Senior Advantage	Anthem Medicare Preferred (PPO)	UnitedHealthcare Group Medicare Advantage (PPO)	CCPOA Medicare Supplement (Association Plan)
<b>Prescription Drugs</b>				
Deductible	N/A	N/A	N/A	N/A
Retail Pharmacy (not to exceed 30-day supply)	Generic: \$5 Preferred: \$20	Generic: \$5 Preferred: \$20 Non-Preferred: \$50	Generic: \$5 Preferred: \$20 Non-Preferred: \$50	Tier 1: \$5 Tier 2: \$20 Tier 3: \$35 Tier 4 and 5: \$50
Retail Pharmacy Long-Term Prescription Medications filled after 2nd fill (i.e. 90-day supply)	N/A	Generic: \$10 Preferred: \$40 Non-Preferred: \$100 (for non-Medicare Part D covered drugs)	Generic: \$10 Preferred: \$40 Non-Preferred: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$70 Tier 4 and 5: \$150
Mail Order Pharmacy Program (not to exceed 90-day supply)	Generic: \$10 Preferred: \$40 (31-100 day supply)	Generic: \$10 Preferred: \$40 Non-Preferred: \$100	Generic: \$10 Preferred: \$40 Non-Preferred: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$70 Tier 4 and 5: \$150
Mail order maximum co-payment per person per calendar year	N/A	\$1,000	\$1,000	N/A
<b>Occupational / Physical / Speech Therapy</b>				
Inpatient (hospital or skilled nursing facility)	No Charge	No Charge	No Charge	No Charge
Outpatient (office and home visits)	\$10	\$10	\$10	No Charge
<b>Diabetes Services</b>				
Glucose monitors, test strips	No Charge	10% (co-insurance)	No Charge	No Charge
Self-management training	No Charge	No Charge	No Charge	\$10

BENEFITS	Medicare Plans							
	PERS Select		PERS Choice		PERSCare		CAHP Medicare Supplement (Association Plan)	PORAC (Association Plan)
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO		
<b>Prescription Drugs</b>								
Deductible	N/A		N/A		N/A		N/A	\$100
Retail Pharmacy (not to exceed 30-day supply)	Generic: \$5 Preferred: \$20 Non-Preferred: \$50		Generic: \$5 Preferred: \$20 Non-Preferred: \$50		Generic: \$5 Preferred: \$20 Non-Preferred: \$50		Generic: \$6 Single Source: \$25 Multi Source: \$35	Generic: \$10 Preferred: \$25 Non-Preferred: \$45
Retail Pharmacy Long-Term Prescription Medications filled after 2nd fill (i.e. 90-day supply)	Generic: \$10 Preferred: \$40 Non-Preferred: \$100 (not to exceed 30 day supply)		Generic: \$10 Preferred: \$40 Non-Preferred: \$100 (not to exceed 30 day supply)		Generic: \$10 Preferred: \$40 Non-Preferred: \$100 (not to exceed 34 day supply)		Generic: \$6 Single Source: \$25 Multi Source: \$35	N/A
Mail Order Pharmacy Program (not to exceed 90-day supply)	Generic: \$10 Preferred: \$40 Non-Preferred: \$100 (for non-Medicare Part D covered drugs)		Generic: \$10 Preferred: \$40 Non-Preferred: \$100 (for non-Medicare Part D covered drugs)		Generic: \$10 Preferred: \$40 Non-Preferred: \$100 (for non-Medicare Part D covered drugs)		Generic: \$12 Single Source: \$50 Multi Source: \$70	Generic: \$20 Preferred: \$40 Non-Preferred: \$75
Mail order maximum co-payment per person per calendar year	\$1,000		\$1,000		\$1,000		N/A	N/A
<b>Occupational / Physical / Speech Therapy</b>								
Inpatient (hospital or skilled nursing facility)	No Charge		No Charge		No Charge		No Charge	No Charge
Outpatient (office and home visits)	No Charge		No Charge		No Charge		No Charge	No Charge
<b>Diabetes Services</b>								
Glucose monitors, test strips	No Charge		No Charge		No Charge		No Charge	No Charge
Self-management training	No Charge		No Charge		No Charge		No Charge	No Charge

# CalPERS Health Plan Benefit Comparison—Medicare Plans, Continued

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

	Medicare Plans			
BENEFITS	Kaiser Permanente Senior Advantage	Anthem Medicare Preferred (PPO)	UnitedHealthcare Group Medicare Advantage (PPO)	CCPOA Medicare Supplement (Association Plan)
<b>Hearing Services</b>				
Routine Hearing Exam	\$10	No Charge	No Charge	No Charge
Physician Services	\$10	\$10	\$10	\$15
Hearing Aids	\$1,000 max/ 36 months	\$1,000 max/ 36 months	\$1,000 max/ 36 months	\$500 max/member
<b>Vision Care</b>				
Vision Exam	\$10	\$10	\$10	\$10
Eyeglasses (following cataract surgery)	No Charge	No Charge	No Charge	No Charge
Contact Lenses (following cataract surgery)	No Charge	No Charge	No Charge	No Charge
<b>More Benefits Beyond Medicare (Services covered beyond Medicare coverage)</b>				
Acupuncture	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	N/A
Chiropractic	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	\$15/visit (up to 20 visits per calendar year)



BENEFITS	Medicare Plans					CAHP Medicare Supplement (Association Plan)	PORAC (Association Plan)	
	PERS Select		PERS Choice		PERSCare			
	PPO	Non-PPO	PPO	Non-PPO	PPO			Non-PPO
<b>Hearing Services</b>								
Routine Hearing Exam	No Charge		No Charge		No Charge		20%	
Physician Services	No Charge		No Charge		No Charge		20%	
Hearing Aids	20% (\$1,000 max/36 months)		20% (\$1,000 max/36 months)		20% (\$2,000 max/24 months)		10% (\$1,000 max/ 36 months)	
<b>Vision Care</b>								
Vision Exam	One exam per calendar year		One exam per calendar year		One exam per calendar year		N/A	
Eyeglasses	One set of frames during a 24-month period; \$30 maximum allowance		One set of frames during a 24-month period; \$30 maximum allowance		One set of frames during a 24-month period; \$30 maximum allowance		No Charge	
Contact Lenses	\$100 maximum allowance		\$100 maximum allowance		\$100 maximum allowance		No Charge	
<b>More Benefits Beyond Medicare</b> (Services covered beyond Medicare coverage)								
Acupuncture	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)		\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)		\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)		20%	
Chiropractic	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)		\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)		\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)		20%	







---

CalPERS Health Benefits Program  
P.O. Box 942715  
Sacramento, CA 94229-2715  
888 CalPERS (or 888-225-7377)  
[www.calpers.ca.gov](http://www.calpers.ca.gov)

HBD-110  
Produced by CalPERS  
Communications and Stakeholder Relations  
Office of Public Affairs  
July 2017.7.1