



Discover Your Options

CalPERS Health Open Enrollment 2019

Starts September 9 and ends October 4

2020 Health Program Highlights

Your Options

CalPERS offers seven Health Maintenance Organization (HMO) and three Preferred Provider Organization (PPO) options for Basic (non-Medicare) subscribers, including:

- Anthem Blue Cross
- Blue Shield of California
- Health Net
- Kaiser Permanente
- PERS Select/PERS Choice/PERSCare
- Sharp Health Plan
- UnitedHealthcare
- Western Health Advantage

CalPERS Medicare health plan options include:

- Anthem Medicare Preferred
- Kaiser Permanente Senior Advantage
- PERS Select/PERS Choice/PERSCare PPO Medicare Supplement Plans
- UnitedHealthcare Group Medicare Advantage PPO

Notable Health Premiums

CalPERS health plans will see an overall average premium increase of 4.65 percent in 2020.

Members enrolled in CalPERS' Basic (non-Medicare) Health Maintenance Organization (HMO) plans will see a 5.98 percent average premium increase. Members enrolled in Basic Preferred Provider Organization (PPO) plans will see an overall average increase of 3.28 percent. CalPERS Medicare plan enrollees will see their premiums increase by an average 1.52 percent.

Health care costs are rising due to a number of factors, including increases in hospital admissions, outpatient surgical procedures, and pharmacy costs.

The following graph represents the percentage premium change for each health plan, between 2019 and 2020. Note this reflects only the state Basic premiums, for comparison purposes only.

Visit the Health Benefits section of the CalPERS website at www.calpers.ca.gov to see the 2020 premiums for all health plans and their regions.

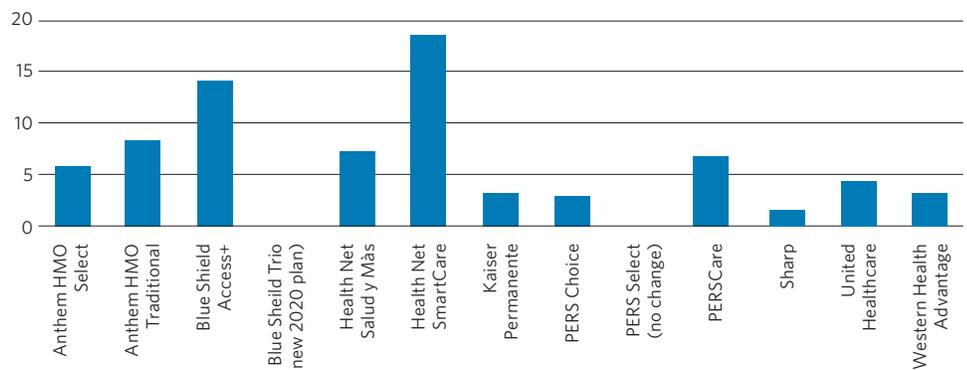


Head to my|CalPERS to view customized health benefit information. The Search Health Plans tool shows CalPERS health plans available in your area and whether your doctor accepts those plans.

my.calpers.ca.gov

2020 State Health Plan Premium Changes - Basic Rates

Percentage of Premium Change



2020 Health Plan Changes

Besides premiums, please review the following health plan changes for 2020:

- Blue Shield will introduce a new, narrow-network health plan called Trio for the following six counties: El Dorado, Los Angeles, Nevada, Placer, Sacramento, and Yolo.
- Anthem will introduce a new Medicare and combination plan for Monterey County. Contracting agency Medicare members enrolling in this plan may include dental and vision benefits for an additional fee.

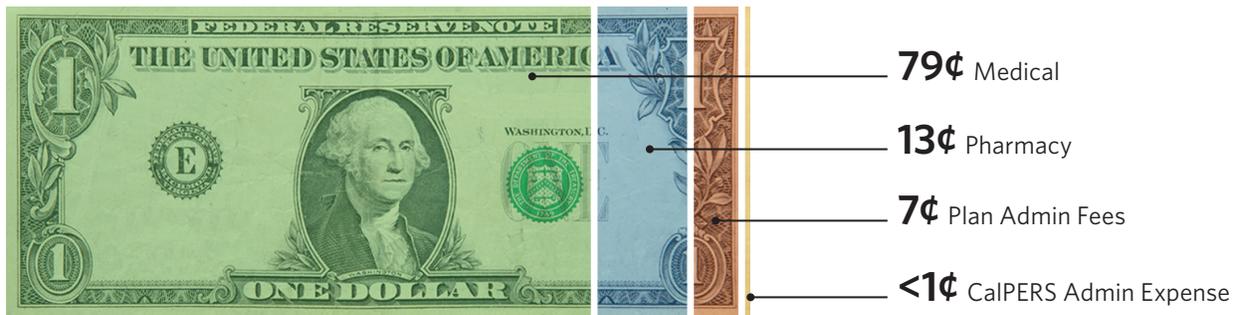
There are no co-pay, benefit, or co-insurance changes for 2020, with the exception of association plans which do not fall under CalPERS purview.

New premiums and health plan changes will take effect January 1, 2020.

Resources and Reminders

What Makes Up Your Health Premium

The Health Buck (below) shows that for every dollar of a health premium, medical costs make up 79 cents, pharmacy costs 13 cents, health plan administration fees 7 cents, and CalPERS administrative expense less than one cent. Federal law requires a minimum of 80 cents of every dollar to be spent on medical and pharmacy. CalPERS health plans spend 92 cents, far exceeding requirements. Still, we continue to decrease health care costs and partner with our plans to innovate solutions without sacrificing health care quality.



Important Health Enrollment Reminders

- Be aware that a medical group ending its contract with a health plan does not create a qualifying event to change plans outside of Open Enrollment.
- You will receive new health plan ID cards if you change your health plan or enroll for the first time.
- Carefully review your January 2020 pay warrant to ensure the health plan premium deduction was made when you change health plans, enroll for the first time, or add/delete dependents.
- If you change plans during Open Enrollment and you don't see the correct deduction applied by your February warrant, contact your employer's personnel specialist or health benefits officer in human resources (or CalPERS, if you are a retiree).
- If you change health plans, do not continue to use your previous health plan after December 31, 2019.

Additional Information for State and CSU Members

The Open Enrollment period for State of California and California State University (CSU)-sponsored dental and vision plans is also September 9 to October 4, 2019. Dental and vision programs are administered by the California Department of Human Resources (CalHR) for state employees, and by the Office of the Chancellor for CSU employees. For dental and vision contact information, visit the CalPERS website at www.calpers.ca.gov.



Open Enrollment Goes Mobile

Today, we live on our mobile phones. You can make important health decisions there, too. Access our mobile tool for customized Open Enrollment resources. Whether by phone or tablet, mobile.my.calpers.ca.gov helps you discover your options.