



Annual Health Plan Changes

We're working to give members more choices for affordable health plans and to ensure our benefit coverage provides equitable, high-quality health care. We realize that any changes to health plans impact your decisions during Open Enrollment. We will communicate all changes to plans and premiums to you prior to Open Enrollment in the fall.

2024 | 2023

We're providing you with information on the 2024 health plan changes approved in November 2022 (PDF) and March 2023 (PDF) by the CalPERS Board of Administration.

There's no action for you to take now.

These proposals become part of our rate development process when we set health premiums. The Pension & Health Benefits Committee will review preliminary 2024 health premiums in June 2023 and approve final premiums in July 2023.

Health plans indicated below will have changes in 2024. There are no other changes to our health plans or benefits except those described here. For a full list of our available health plans, view the Plans & Rates page.

Basic Plans

Health Maintenance Organization (HMO) and Exclusive Provider Organization (EPO)

Health Plan	Changes
Basic HMO Plans with OptumRx pharmacy services	Pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications
Anthem Blue Cross Traditional	Exits Glenn County

Health Plan	Changes
Blue Shield Access+ EPO	Expansion into Del Norte and San Benito counties
Health Net SmartCare of California	Exits all counties; no longer part of CalPERS health plan offerings
UnitedHealthcare SignatureValue Alliance	Expansion into 12 counties for public agencies and schools members: Alameda, Contra Costa, Marin, Merced, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, and Stanislaus
UnitedHealthcare SignatureValue Harmony	Expansion into Santa Clara and Santa Cruz counties

Preferred Provider Organization (PPO)

Health Plan	Changes
Basic PPO Plans	<p>Site of Care lab services incentive, waives coinsurance when members use preferred lab providers for routine lab tests</p> <p>Pharmacy mail-order program with opt-out option guiding members to use home delivery for non-specialty maintenance medications</p>

Medicare Plans

Health Plan	Changes
Kaiser Permanente Senior Advantage Summit	Expansion into eight out-of-state regions: Colorado, Hawaii, Georgia, Northwest (Oregon, Washington), Mid-Atlantic (Virginia, Maryland, District of Columbia), and Washington
Anthem Blue Cross Medicare Preferred PPO	New supplemental benefits: Personal Emergency Response System (PERS) devices and in-home support services
UnitedHealthcare Medicare Advantage Edge	Changing from \$0 to a \$50 copay for emergency room visits
Western Health Advantage MyCare Select	Expansion into Humboldt County

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