We're in this together

Your 2026 CalPERS open enrollment guide



Check out the plans

uhc.com/CalPERS

United Healthcare | CalPERS

UnitedHealthcare has you covered

Whether you're feeling great or you're managing a long-term health condition, you want a plan that covers you when you need it—and makes finding care easy. With robust benefits and a caring Customer Service team, UnitedHealthcare is here for you.

Explore how the 2 UnitedHealthcare plans work throughout this guide, and visit **uhc.com/CalPERS** for more details.

- **SignatureValue Alliance HMO**
- **SignatureValue Harmony HMO**



How the plans work

When you need care, your primary care provider (PCP) is here for you.

They'll help you work toward your health goals and take steps to reduce your health risks. If you need to see a specialist or get additional testing, there's no need to sort through providers and figure out where to go. Your PCP will make the referrals for you – so you can concentrate on taking care of yourself. For behavioral health, OB/GYN, accupuncture and chiropractor appointments, there's no referral needed.



If you're not feeling well and your PCP isn't available, you can use urgent care or virtual care. Once you become a member, use the **UnitedHealthcare® app** or sign in to **myuhc.com®** to search for providers and learn more about your plan.



How to find a provider or check if your current one is in network

1. Visit **uhc.com/CalPERS.** Under the **Health plans** tab, click **Search for network providers.**

2. For PCPs, click **Open the directory** by your plan name.

   Note: For chiropractors and acupuncturists or behavioral health clinicians, click **Search for chiropractors and acupuncturists** or **Search for behavioral health clinicians** lower on the page.

3. Once you've clicked **Continue,** you'll see a search bar. Above it, make sure your current location is correct. If not, click **Change Location.**

4. If you know the doctor's name or specialty, or the name of the facility, clinic or medical group, you can type it into the search bar.

   If you don't know the name, you can search by using a category circle below the search bar: **People, Places, Services and Treatments** or **Care by Condition.** For a PCP, click **People > Primary Care > All Primary Care Providers.**

5 reasons CalPERS members choose UnitedHealthcare

Yes, there are definitely more than 5. **But here are the reasons we hear about most.**



Two plan options

The SignatureValue Alliance and Harmony plans both connect you with a primary care provider (PCP) who'll help coordinate your care, and they have similar coverage details **(see page 6).** They include different participating medical groups, so choose the one where your preferred providers are in network **(see pages 7-10).**

With UnitedHealthcare, you also get access to 24/7 Virtual Visits, virtual and in-person behavioral health care, credentialed chiropractors and credentialed acupuncturists in California – with no referral required.

Caring support when you need it

We know that benefits are only helpful when you know how to use them. The UnitedHealthcare Customer Service team, available at **1-877-359-3714,** is here to help you:

- Improve your health, manage a chronic condition or understand complex medical issues
- Understand how your health plan works
- Get answers about a recent claim or how much you can expect to pay
- Find a network provider, get a new health plan ID card or save on health care costs – and much more.

Personalized digital tools

With **myuhc.com** and the **UnitedHealthcare app,** accessing your benefits is easy. You can compare cost estimates before you get care, search for providers, access your ID card and more.

UnitedHealthcare Rewards

Earn up to $300 for healthy activities including things you may already be doing, like tracking your steps or sleep. If you have a spouse/domestic partner enrolled in the plan, they can earn $300 too.

Programs to support your well-being

Choose **Real Appeal®** for help with weight loss, **Quit For Life®** for help quitting tobacco or vaping, **One Pass Select®** for discounted gym memberships, or **Maven Maternity** for supporting growing families. You can also get support for your everyday mental health with resources including the **Calm Health app.** If you'd like to see a therapist online or in person, find one in our large behavioral health network.

Coverage details

Health plan details	SignatureValue Alliance HMO	SignatureValue Harmony HMO
Medical copays and coinsurance	**You pay**	**You pay**
Deductible		
Employee	N/A	N/A
Family	N/A	N/A
Out-of-pocket limit		
Employee	$1,500	$1,500
Family	$3,000	$3,000
Lifetime maximum	**Unlimited**	**Unlimited**
Doctors and specialists		
Doctor visit	$15 copay	$15 copay
Specialist visit	$15 copay	$15 copay
Chiropractic/acupuncture	$15 copay	$15 copay
24/7 Virtual Visits	$15 copay	$15 copay
Preventive care		
Well-child visits	No charge	No charge
Mammogram	No charge	No charge
Immunizations	No charge	No charge
Annual physical	No charge	No charge
Urgent and emergency care		
Urgent care visit	$15 copay	$15 copay
Emergency room	$50 copay	$50 copay
Ambulance	No charge	No charge
Hospital care		
Outpatient surgery	No charge	No charge
Lab and X-ray	No charge	No charge
Hospital stay	No charge	No charge
Maternity stay	No charge	No charge
Mental health and substance use		
Outpatient visits	$15 copay	$15 copay
Inpatient visits	No charge	No charge
Prescription drugs (offered through CVS Caremark)	**You pay**	**You pay**
Retail pharmacy		
Generic	$5	$5
Brand formulary	$20	$20
Non-formulary	$50	$50
Mail-order pharmacy		
Generic	$10	$10
Brand formulary	$40	$40
Non-formulary	$100	$100

This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, including limitations and exclusions.
For complete pharmacy coverage details, visit **caremark.com/CalPERS** or call **1-833-291-3649.**

Participating medical groups* – Alliance

Group name
Alameda County
Brown & Toland – East Bay Alliance
Hill Physicians East Bay
Palo Alto Medical Foundation
Sutter East Bay Medical Foundation
Contra Costa County
Hill Physicians East Bay
Sutter East Bay Diablo Division
Fresno County
Community Health Partners – PCP
Santé Community Physicians
Kern County
Bakersfield Family Medical Center
Kings County
Santé Community Physicians
Los Angeles County
AltaMed Health Services Corp
Chaffey Medical Group
High Desert Medical Group
Korean American Medical Group
Lakeside Medical Group Central – Burbank/North Hollywood
Lakeside Medical Group Central – Central Valley
Lakeside Medical Group Central – Glendale
Lakeside Medical Group Central – North Valley
Lakeside Medical Group Central – Santa Clarita
Lakeside Medical Group Central – Verdugo Hills
Lakeside Medical Group East – Glendora
Lakeside Medical Group East – Pomona
Lakeside Medical Group East – San Gabriel Valley
Lakeside Medical Group East – West Covina
Lakeside Medical Group West – Agoura Hills
Lakeside Medical Group West – Tarzana
Lakeside Medical Group West – West Hills – Canoga

Group name
Los Angeles County (cont.)
Optum – Bixby Knolls
Optum – Long Beach
Optum – Los Angeles
Optum – Los Angeles/San Gabriel Valley/Orange County
Optum – Magan Medical Clinic
Optum – San Fernando
Optum – San Fernando Valley
Optum – San Gabriel
Optum – South Bay
Optum – Valencia
Optum Care Network – AppleCare Select
Optum Care Network – Arcadia
Optum Care Network – Burbank/Glendale
Optum Care Network – Central LA
Optum Care Network – Citrus
Optum Care Network – East LA
Optum Care Network – East West
Optum Care Network – Glendale/Verdugo
Optum Care Network – Huntington Memorial
Optum Care Network – LA County
Optum Care Network – Little Company of Mary
Optum Care Network – Long Beach
Optum Care Network – Methodist
Optum Care Network – Monarch
Optum Care Network – Montebello
Optum Care Network – Northridge
Optum Care Network – Pasadena
Optum Care Network – San Dimas
Optum Care Network – San Fernando Valley
Optum Care Network – San Fernando Valley West
Optum Care Network – San Gabriel Valley
Optum Care Network – South Bay
Regal Medical Group – Caduceus
Regal Medical Group – Central Valley Region

*For the most up-to-date listing of participating medical groups near you, visit **uhc.com/CalPERS** or call our Customer Service team at **1-877-359-3714.**

Participating medical groups* – Alliance
(continued)

Group name
Los Angeles County (cont.)
Regal Medical Group – Downey
Regal Medical Group – Downtown Los Angeles Region
Regal Medical Group – East San Gabriel
Regal Medical Group – Glendale Physicians Alliance
Regal Medical Group – Greater Covina
Regal Medical Group – Long Beach
Regal Medical Group – San Gabriel Region
Regal Medical Group – St. Francis
Regal Medical Group – West Valley
Regal Medical Group – Whittier
Regal Medical Group Burbank – Glendale
Seoul Medical Group
Sierra IPA
Sierra Medical Group – Santa Clarita
Sierra Medical Group Clinic
Torrance Memorial IPA
Madera County
Santé Community Physicians
Marin County
Brown & Toland Medical Group
Merced County
Sutter Gould Los Banos
Orange County
ADOC – Fountain Valley Division
ADOC – Los Alamitos Division
AltaMed Health Services Corp
Optum – Orange County
Optum Care Network – Arta Health
Optum Care Network – Monarch
Optum Care Network – South Coast
Regal Medical Group – Orange County
Seoul Medical Group – Orange County
Placer County
Sutter Independent Physicians
Sutter Medical Group Sacramento/Placer

Group name
Riverside County
Desert Oasis Healthcare
Optum – Beaver Medical Group
Optum – California Oaks
Optum Care Network – Citrus Valley
Optum Care Network – Corona
Optum Care Network – Desert Cities
Optum Care Network – Moreno Valley
Optum Care Network – Riverside
Optum Care Network – Southwestern Valleys
PromiseCare – Family Seniors Medical Group
PromiseCare – Hemet Com Medical Group
PromiseCare – Menifee Valley Community Medical Group
PromiseCare – Temecula Valley Physician Medical Group
Redlands – Yucaipa Medical Group
Regal Medical Group – Riverside
Regal Medical Group – Temecula
Sacramento County
Sutter Independent Physicians
Sutter Medical Group Sacramento/Placer

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Participating medical groups* – Alliance
(continued)

Group name
San Bernardino County
Alliance Desert Physicians
Chaffey Medical Group
Fenix Medical Group
Lakeside Medical Group East – Pomona
Optum – Beaver Medical Group
Optum – Pinnacle Medical Group
Optum Care Network – Inland Valley
Optum Care Network – Redlands
Optum Care Network – San Bernardino
Redlands – Yucaipa Medical Group
Regal Medical Group – APSI
Regal Medical Group – Chino Valley
Regal Medical Group – San Bernardino
Sierra Medical Group – Santa Clarita
VVIPA Medical Group
San Diego County
Greater Tri-Cities IPA Medical Group
Mercy Physicians Medical Group – Scripps Care
Optum Care Network – N County SD Alliance
Optum Care Network – SDPMG (formerly Scripps Phy MG)
Rady Children's Health Network
Scripps Clinic
Scripps Coastal Medical Center
San Francisco County
Brown & Toland Medical Group
Sutter Pacific Medical Foundation
Sutter West Bay Medical Group
San Joaquin County
Sutter Gould Medical Foundation – Lodi
Sutter Gould Medical Foundation – San Joaquin
Sutter Gould Medical Foundation – Tracy

Group name
San Luis Obispo County
Coastal Communities Physician Network
San Mateo County
Brown & Toland Medical Group
Palo Alto Medical Foundation Camino
Palo Alto Medical Foundation Mills-Peninsula
Palo Alto Mills-Peninsula Division
Santa Clara County
El Camino Health Network
Palo Alto Medical Foundation
Palo Alto Medical Foundation Camino
Santa Cruz County
Palo Alto Medical Foundation Santa Cruz
Solano County
Sutter Medical Group Solano
Sonoma County
Sutter Medical Group of the Redwoods
Stanislaus County
Sutter Gould Medical Foundation
Sutter Gould Medical Foundation Turlock
Ventura County
Lakeside Medical Group West – Agoura Hills
Lakeside Medical Group West – Simi Valley
Lakeside Medical Group West – Thousand Oaks
Regal Medical Group – Ventura County
Yolo County
Sutter Medical Group – Yolo



*For the most up-to-date listing of participating medical groups near you, visit **uhc.com/CalPERS** or call our Customer Service team at **1-877-359-3714.**

Participating medical groups* – Harmony

Group name
Contra Costa County
Group to be announced
Group to be announced
Los Angeles County
MemorialCare Medical Group
Optum – Bixby Knolls
Optum – Long Beach
Optum – Los Angeles
Optum – Los Angeles/San Gabriel/Orange County
Optum – Magan Medical Clinic
Optum – San Fernando
Optum – San Fernando Valley
Optum – San Gabriel
Optum – South Bay
Optum – Valencia
Optum Care Network – AppleCare Select
Optum Care Network – Arcadia
Optum Care Network – Burbank/Glendale
Optum Care Network – Central LA
Optum Care Network – Citrus
Optum Care Network – East LA
Optum Care Network – East West
Optum Care Network – Glendale/Verdugo
Optum Care Network – Huntington Memorial
Optum Care Network – LA County
Optum Care Network – Little Company of Mary
Optum Care Network – Long Beach
Optum Care Network – Methodist
Optum Care Network – Montebello
Optum Care Network – Northridge
Optum Care Network – Pasadena
Optum Care Network – San Dimas
Optum Care Network – San Fernando Valley
Optum Care Network – San Fernando Valley West
Optum Care Network – San Gabriel Valley
Optum Care Network – South Bay
Torrance Memorial IPA
Napa County
Group to be announced

Group name
Orange County
Edinger Medical Group
MemorialCare Independent Physicians (formerly GNP-MemorialCare)
MemorialCare Medical Group
Optum – Orange County
Optum Care Network – Arta Health
Optum Care Network – Monarch
Optum Care Network – South Coast
Riverside County
Optum Care Network – Citrus Valley
Optum Care Network – Corona
Optum Care Network – Desert Cities
Optum Care Network – Moreno Valley
Optum Care Network – Riverside
Optum Care Network – Southwestern Valleys
San Bernardino County
Optum – Beaver Medical Group
Optum – Pinnacle Medical Group
Optum Care Network – Inland Valley
Optum Care Network – Redlands
Optum Care Network – San Bernardino
San Diego County
Optum Care Network – N County SD Harmony
SCMG Graybill North Coastal
Sharp Community Medical Group
Sharp Community Medical Group – Palomar Health Medical Group
Sharp Community Medical Group – Grossmont
Sharp Community – Chula Vista
Sharp Community – Coronado
Sharp Community – Inland North
Sharp Rees-Stealy Medical Group
UC San Diego Medical Group – Harmony
UC San Diego Medical Group, Affiliates – Harmony
Santa Clara County
Group to be announced
Santa Cruz County
Group to be announced
Solano County
Group to be announced
Group to be announced

*For the most up-to-date listing of participating medical groups near you, visit **uhc.com/CalPERS** or call our Customer Service team at **1-877-359-3714**.

Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Phone: Toll-free **1-800-368-1019, 1-800-537-7697** (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تنبيه: إذا كنت تتحدث العربية (**Arabic**)، فإن خدمات المساعدة اللغوية متاحة لك. يُرجى الاتصال برقم الهاتف المدرج على بطاقة الهوية الخاصة بك.

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते है, आपको भाषा सहायता सेबाएं, निःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dęę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

Get ready for 2026 open enrollment. We're here to help.

Visit our open enrollment site or call us with any questions.

uhc.com/CalPERS

1-877-359-3714, TTY **711**



United Healthcare®

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to a health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor to level-funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable, and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

The Quit For Life program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico), it features a subscription-based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription-based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition, you should seek immediate care at an emergency department or call 911. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

Laws in some states allow you to choose a specialist, like an OB/GYN, as your PCP. Sign in to **uhc.com/CalPERS** to see the providers in your network.

Health plan coverage provided by or through UnitedHealthcare Insurance Company, UHC of California and UnitedHealthcare Benefits Plan of California. Administrative services provided by United Healthcare Services, Inc. or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC).

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