



Explore
Learn
Decide
my.calpers.ca.gov

CalPERS Health Open Enrollment 2017

Starts September 11 and ends October 6

2018 Health Program Highlights

CalPERS is offering 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, Sharp Health Plan, UnitedHealthcare, and Western Health Advantage. Medicare plan options include Kaiser Permanente Senior Advantage, UnitedHealthcare Medicare Advantage PPO, Anthem Medicare Preferred, and the PERS Select/PERS Choice/PERSCare PPO Medicare supplement plans.

The new Anthem Medicare Preferred Plan will be available for the 2018 year in 36 counties coupled with its Basic HMO Traditional plan. Contracting agency Medicare members will have an option to purchase dental and vision benefits from Anthem.

Kaiser Permanente is expanding its coverage to 13 counties in Washington State in 2018: Grays Harbor, Island, King, Kitsap, Lewis, Mason, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, and Whatcom.

Western Health Advantage, a new plan partner for 2018, will provide coverage in the counties of Colusa, El Dorado, Marin, Napa, Placer, Sacramento, Solano, Sonoma, and Yolo.

Health Net SmartCare is moving into Placer County, while the Anthem Blue Cross Select HMO is adding Monterey County to replace the Anthem Monterey Exclusive Provider Organization plan (subject to regulatory approval).

We encourage you to visit the **Health Benefits** section of the CalPERS website at www.calpers.ca.gov to see the 2018 premiums for all health plans. You'll also find charts listing the scheduled premium rate changes and estimated premium payments for each health plan.

Benefit Changes in 2018

CalPERS introduced five health plan benefit changes for the PERS Select, PERS Choice, and PERSCare PPO plans, including:

- Expanding the use of Ambulatory Surgery Centers for Basic plans to include 12 new outpatient medical procedures, including sigmoidoscopies, tonsillectomies, and kidney stone treatments. A full list of the procedures will be listed in each health plan's Evidence of Coverage.
- Adding a site of care program to guide members who need certain prescription drug infusions to lower-cost sites than hospitals (e.g., doctor's office, ambulatory infusion center, or home infusion).

- A mobile application called Quick Care to help members quickly identify nearby clinics and doctors' walk-in offices, avoiding the need to use more expensive emergency room care for their urgent care needs.
- Expanding the Welvie Program to include Medicare subscribers. Welvie is an online tool that educates members, and informs and empowers their decision making when it comes to preference-sensitive surgeries.
- Adding the well-regarded, and much sought after, SilverSneakers program to the CalPERS PPO Medicare plans. SilverSneakers is a community fitness program specifically designed for older adults.

Changing Your Health Plan

Open Enrollment starts September 11 and ends October 6, 2017. All changes made during Open Enrollment become effective January 1, 2018. Here's how you can change your health plan during Open Enrollment:

- **Active Employees** - Contact your Health Benefits Officer or Human Resources Department for required forms and documentation.
- **Retirees** - CalPERS is your Health Benefits Officer. You may change your plan online during Open Enrollment through my|CalPERS at my.calpers.ca.gov. You may also mail your request to CalPERS Health Account Management Division P.O. Box 942715, Sacramento, CA 94229-2715, or call us toll free at **888 CalPERS (888-225-7377)**.

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 pay warrant to ensure the correct 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 Health Benefits Officer or Human Resources Department (or CalPERS, if you are a retiree).
- If you change health plans, do not continue to use your previous health plan after December 31, 2017.

Summary of Benefits and Coverage

Choosing a health plan is an important decision. To assist with this process each CalPERS health plan produces a Summary of Benefits and Coverage (SBC) that provides important information to help you better understand your health benefits and more easily compare health plans. The Uniform Glossary contains common insurance terms to help you better understand the SBCs. To view the SBCs and Uniform Glossary online, visit www.calpers.ca.gov under the **Plans and Rates** section, or the health plan websites. To request a free copy of the SBCs, please contact the health plan directly.

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 September 11 - October 6, 2017. 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.

Did You Know?

As a CalPERS member you can use my|CalPERS to explore, learn, and decide on your health plan options. To help you manage your Open Enrollment decisions, your Health Plan Statement, 2017 Open Enrollment resources, and CalPERS publications are available online through my|CalPERS.

A new health plan comparison tool, **Find a Medical Plan**, is now available on my|CalPERS. It will help you review health plans available in 2018, allowing you to set up side-by-side comparisons of plan features and premiums. Simply log into your my|CalPERS account at my.calpers.ca.gov, and select the **Health** tab, and then the **Find a Medical Plan** option.