

## Summary of Benefits and Coverage (SBC)

Choosing a health plan is an important decision. To assist you with this process, and in accordance with the Affordable Care Act, each CalPERS health plan has produced an SBC. The SBC provides important information in a standard format to help you better understand your health benefit coverage and more easily compare health plan options.

To view the SBC online, visit [www.calpers.ca.gov](http://www.calpers.ca.gov) or the health plan websites below. To request a free copy of the SBC, contact the health plan directly at the number below.

**Anthem Blue Cross**  
(855) 839-4524  
[www.anthem.com/ca/calpersmo](http://www.anthem.com/ca/calpersmo)

**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)**  
(800) 257-6213  
[www.ccpoabt f.org](http://www.ccpoabt f.org)

**Health Net of California**  
(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)

**Peace Officers Research Association of California (PORAC)**  
(800) 288-6928  
[www.porac.org/sbcs](http://www.porac.org/sbcs)

**PERS Select, PERS Choice, PERSCare**  
(877) 737-7776  
[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

**Sharp Health Plan**  
(855) 995-5004  
[www.sharphealthplan.com/calpers](http://www.sharphealthplan.com/calpers)

**UnitedHealthcare**  
(877) 359-3714  
[www.uhc.com/calpers](http://www.uhc.com/calpers)

## Do Not Enroll Ineligible Family Members

It is against the law to enroll ineligible family members. If you do so, you may have to pay all costs incurred by the ineligible person from the date the coverage began.

### Eligible Family Members

- Spouse
- Registered domestic partner
- Children (natural, adopted, domestic partner's, or step) up to age 26
- Certified disabled dependent children age 26 and older
- Children, up to age 26, if the employee has assumed a parent-child relationship and is considered the primary care parent.

### Ineligible Family Members

- Former spouses/former registered domestic partners
- Children age 26 and older
- Disabled children over age 26 who were never enrolled or who were deleted from coverage
- Children of a former spouse/former registered domestic partner
- Grandparents
- Parents



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



# Healthy decisions start now

Open Enrollment September 15 – October 10, 2014

This newsletter provides information to help you learn about Health Open Enrollment, including highlights for 2015 and resources—health program publications, health plan rates, and more—to help you explore and decide on the health plan that's right for you.

For more Open Enrollment information please visit the Member area of our website at [www.calpers.ca.gov](http://www.calpers.ca.gov) and select Health Benefits. This year, you can once again access it by using a Quick Response (QR) code. The QR code (below) will allow you to use your smartphone and connect directly to the CalPERS Open Enrollment website.



## 2015 Health Program Highlights

CalPERS offers Six Health Maintenance Organization (HMO) options for 2015, including Anthem Blue Cross, Blue Shield of California, Health Net, Kaiser Permanente, Sharp Health Plan and UnitedHealthcare.

Anthem, Blue Shield, Kaiser and United provide plan coverage throughout most of California. Health Net covers seven counties in Southern California and Sharp's coverage centers on San Diego County. Anthem provides Exclusive Provider Organization (EPO) coverage in Monterey County. In addition, Anthem continues to serve as the Third Party Administrator for CalPERS

self-funded Preferred Provider Organization (PPO) health plans, PERSCare, PERS Choice and PERS Select. In a plan change for 2015, Blue Shield is dropping its NetValue coverage in Humboldt County and removing Sharp Medical Group from its network. Also, United Healthcare is expanding its coverage into Solano and San Joaquin counties.

CalPERS' health plan subscribers will see rates that reduce premiums for more than 570,000 members by about 3 percent from 2014 rates under the health benefits package approved by the CalPERS Board of Administration in June. CalPERS uses a risk adjustment

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## 2015 Health Program Highlights

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process to negotiate and set premium rates. This method rewards health plans for developing programs that serve high-risk individuals and serving parts of the state they would otherwise try to avoid. Charts listing the scheduled rate changes and estimated premium payments for each health plan may be found at [www.calpers.ca.gov](http://www.calpers.ca.gov) in the Health Benefits section.

Health plan subscribers will see a few substantial benefit changes in 2015. Blue Shield will no longer require members to use its Centers of Excellence for spinal and hip replacements, and it will eliminate the \$250 outpatient hospital co-pay for upper endoscopies, colonoscopies, cataract surgeries and spinal injections. In addition, any HMO plan that does not currently offer acupuncture and chiropractic benefits will provide 20 annual combined visits for those services.

For 2015, the Affordable Care Act (ACA) limits maximum out-of-pocket (MOOP) amounts for health plans to \$6,600/\$13,200 for individuals/families, for both medical and pharmacy benefits combined. The addition of MOOP amounts for the HMOs, PPOs, and EPO will allow the plans to meet the law's requirement with no impact on premiums.

CalPERS will also adopt a High Performance Generic Step Therapy (HPGST) in 2015 in an effort to provide clinically appropriate prescription drugs at the lowest cost. The HPGST will encourage members to use more cost effective, first-line generic drugs where appropriate.

For more detailed information on these and other changes specific to your plan, please refer to the Evidence of Coverage (EOC) booklet available on your health plan's website or CalPERS On-Line at [www.calpers.ca.gov](http://www.calpers.ca.gov).

### Health Region Changes

In April 2014, the CalPERS Board of Administration voted to move public agencies in Yolo County that contract with CalPERS for their employees' health coverage into the Sacramento health coverage region. This move will allow those public employees who work and live in Yolo County access to coverage at the same typically lower costs as their associates who work in Yolo County but live in neighboring Sacramento County. The change will take effect January 1, 2015.

### How CalPERS is Working to Cut Your Costs

CalPERS has implemented initiatives over the years that helped improve member health and wellness, while lowering the costs of member health-care. In 2010, the CalPERS health benefits program generated savings by removing high-cost hospitals, emphasizing health and disease management and expanding self-funded PERS Select health plans. We have also implemented a nationally recognized, integrated health care program that helped generate \$20 million in cost savings, and the use of lower-cost, high-quality surgical centers for colonoscopies and knee and hip replacements, as well as arthroscopic and cataract surgeries.

To view a video presentation about 2015 CalPERS health plans' unique features — visit the Members area of our website at [www.calpers.ca.gov](http://www.calpers.ca.gov) and select Health Benefits.

We continue to generate significant pharmacy benefit savings by emphasizing the use of less expensive generic drugs, in place of brand name drugs. We are also continuing the Dependent Eligibility Verification project, an initiative estimated to have already saved CalPERS more than \$40 million and is expected to save much more by its completion in 2015.

## See How a Change Can Save You Money

Scan the QR code to compare premiums or visit us at [www.calpers.ca.gov](http://www.calpers.ca.gov).



# CalPERS Open Enrollment Center

## » Choosing the Right Health Plan

Open Enrollment is your opportunity to make important health plan decisions for you and your family. That is why we offer key resources on our Website and detailed information in this packet. Learn about the variety of health plans we offer. Explore the information within this packet, or visit us at [www.calpers.ca.gov](http://www.calpers.ca.gov), consider all factors and make an informed decision. Decide on the right health plan for you.

### Health Plan Chooser:

Weigh the benefits and costs for each plan, search for specific doctors, and view overall plan satisfaction ratings.

### Health Plan Search by ZIP Code:

Identify which plans are available in your area. Just enter the ZIP Code for your residential or work address, select your Member Category, and then Search to view your results.

### Health Program Guide:

Describes Basic and Medicare health plan eligibility and enrollment requirements, and tells you how and when you can make health plan changes.

### 2015 Health Benefit Summary:

Provides valuable information to help you make an informed decision about your health plan; compares benefits, covered services, and co-payment information for all CalPERS health plans.

### CalPERS Medicare Enrollment Guide:

Provides information about how Medicare works with your CalPERS health benefits, including when you need to enroll in a CalPERS Medicare health plan.

## » Changing Your Plan

Once you've compared the various health plan factors, here's how you can change your health plan during Open Enrollment:

• **Active Employees** — Contact your Health Benefits Officer or Personnel Office for required forms and documentation.

Health Account Services, P.O. Box 942715, Sacramento, CA 94229-2715, or by calling us toll free at **888 CalPERS** (or 888-225-7377).

• **Retirees** — If you are a retiree, CalPERS is your Health Benefits Officer. You may change health plans during Open Enrollment through my|CalPERS at [my.calpers.ca.gov](http://my.calpers.ca.gov), by requesting a change in writing and mailing the request to CalPERS

Submit your request to change health plans early in the Open Enrollment period to avoid delays should we need additional information. You will receive new health plan ID cards from your health plan. Be sure to become

## Important Health Enrollment Reminders

- Check your health plan premium deduction when you change health plans, enroll for the first time, or add/delete dependents
- Carefully review your pay warrant to ensure the correct premium deduction was made
- If you change plans during Open Enrollment and your January warrant doesn't show the new premium payment please wait; you should see the correct payment in your February warrant
- If you don't see the correct premium in your February warrant, contact your Health Benefits Officer (or CalPERS, if you are a retiree)
- Do not continue using your previous health plan

## Retired Members:

Manage your account and make health plan changes through my|CalPERS at [my.calpers.ca.gov](http://my.calpers.ca.gov).

familiar with your new health plan by reviewing the health plan's Evidence of Coverage (EOC) booklet. You can obtain a copy of the EOC through your health plan.