



# Know your choices.

CalPERS Health Open Enrollment 2015

Starts September 14 and ends October 9

This newsletter provides information you need to know about CalPERS 2015 Health Open Enrollment, 2016 health premium rates, health program publications, and resources to help you decide the health plan that's right for you.

For Health Open Enrollment information online please visit our website at [www.calpers.ca.gov](http://www.calpers.ca.gov). You can also access information with your mobile device using the Quick Response (QR) code. This allows you to connect directly to the CalPERS Health Open Enrollment website.



## 2016 Health Program Highlights

CalPERS offers Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) health plan options for 2016, including Anthem Blue Cross, Blue Shield of California, Health Net, Kaiser Permanente, Sharp Health Plan and UnitedHealthcare (UHC). The Board of Administration is implementing a new Medicare Advantage plan for 2016 (see page 2 for details).

Of the health plans offering Basic HMO plans, Anthem, Blue Shield, Kaiser and UHC provide coverage through most of California. Health Net now provides coverage in 21 counties and Sharp's coverage centers on San Diego County. Anthem is expanding into San Diego County; UHC is expanding into Kings, Marin and San Diego counties. Anthem continues to serve as the Third Party Administrator for CalPERS' PPO health plans, PERSCare, PERS Choice and

PERS Select, as well as the Exclusive Provider Organization (EPO) plans in Del Norte and Monterey counties.

Every year, in March, CalPERS meets with its contracted health plans to negotiate premium proposals for the following year. During that process, initial premium changes are proposed and presented to the CalPERS Board in closed sessions in April, May and June. This year, as part of its effort to increase transparency in CalPERS

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## 2016 Health Program Highlights

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operations, the Pension and Health Benefits Committee (PHBC) discussed and released proposed initial premium rates to the public. In open session during the May Board meetings, the PHBC discussed and released initial 2016 single-party premiums for all health plans. The Board approved the final premium rates for 2016 in June.

You may visit the Health Benefits section of the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to see the differences in premiums for all health plans.

You'll also find charts listing the scheduled rate changes and estimated premium payments for each health plan. Please see your Health Plan Statement in your Open Enrollment packet for details about your specific health premiums and rates that are available to you.

You will also see a few other benefit changes in 2016. Blue Shield is enhancing its prescription benefit for Basic members by giving them the option to fill a 90-day prescription supply at select retail pharmacies when mail service is not feasible or desired. Anthem HMO, Blue Shield HMO and PERSCare/Choice/Select Basic subscribers will also have a new online tool available to them – Welvie – that will empower them to minimize unnecessary and inappropriate surgeries.

### UnitedHealthcare Group Medicare Advantage PPO plan

Faced with continued Medicare rate increases, the CalPERS Board of Administration selected UHC's proposal for the UnitedHealthcare Group Medicare Advantage PPO plan as the best among those proposed by all the health plans. Essentially, anyone enrolled in the new plan will be able to visit any non-Kaiser doctor, provider or facility that accepts Medicare and the set co-pay will be \$10.

The primary benefit of the UHC Group Medicare Advantage PPO plan is that it will allow plan members to receive care – at the same benefit level – from any willing Medicare provider. It covers Medicare Parts A, B and D and the plan will cover members in all 58 California counties and in all states and U.S. territories. In addition, the plan will offer dental and vision coverage as an option to public agency Medicare-eligible retirees who are not currently offered the coverage as part of their benefits. Members signing up for this dental and vision benefit will pay UHC directly for this coverage. The move fits with CalPERS' goal of providing sustainable high quality, accessible and affordable health benefits for our members.

CalPERS continues to offer the Kaiser Medicare Advantage plan

and PERSCare, PERS Choice and PERS Select Medicare Supplemental plans. Although members living out of state who are currently enrolled in PPO and Kaiser Medicare plans are not impacted by this change, they may find the UHC offering attractive because of its extensive nationwide coverage. Any member who thinks the UHC Group Medicare Advantage PPO plan is a better option can choose to leave those plans and enroll in the UHC plan during the Open Enrollment period.

To view a video presentation about 2016 CalPERS health plans' unique features — visit [www.calpers.ca.gov](http://www.calpers.ca.gov).

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

Please see your Health Plan Statement in your Open Enrollment packet for details about the health plans available to you and the premiums you will pay. You may wish to consider the premium rate when selecting your health plan.

# CalPERS Open Enrollment Center

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## » Choosing the Right Health Plan

We offer key resources on the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to help you choose the health plan that is right 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.

### Health Program Guide:

Understand Basic and Medicare health plan eligibility and enrollment requirements. Tells you how and when you can make health plan changes.

### 2015 Health Benefit Summary:

Compare benefits, covered services, and co-payment information for all CalPERS health plans.

### CalPERS Medicare Enrollment Guide:

Understand how Medicare works with your CalPERS health benefits and when you need to enroll in a CalPERS Medicare health plan.

## 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 Human Resources Department (or CalPERS, if you are a retiree)
- Do not continue using your previous health plan

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## » Changing Your Health Plan

You may change your health plan at the following times: If you move, when you retire, when you qualify for Medicare, and during the CalPERS Health Open Enrollment period. Open Enrollment starts September 14 and ends October 9, 2015. All changes become effective January 1, 2016. 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** — If you are a retiree, CalPERS is your Health Benefits Officer. You may change your health plan online 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 Member Account Management Division, P.O. Box 942715, Sacramento, CA 94229-2715, or by calling us toll free at **888 CalPERS** (or **888-225-7377**). Look for the insert, "A Guide to Changing Your Health Coverage" in your Open Enrollment Packet for instructions to make a health plan change online.

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.

## Summary of Benefits and Coverage (SBC) & Uniform Glossary

Choosing a health plan is an important decision. To assist you with this process each CalPERS health plan has produced SBCs. They provide important information in a standard format to help you better understand your health benefit coverage and more easily compare health plan options. 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](http://www.calpers.ca.gov) under the Health Program Publications section or the health plan websites below. To request a free copy of the SBCs, 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.ccpoabtf.org](http://www.ccpoabtf.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

<http://ibt.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 - Active Members

(888) 867-5581 - Medicare Eligible Retirees

[www.uhc.com/calpers](http://www.uhc.com/calpers)

## Additional Information for State Members

The Health Open Enrollment period for State-sponsored dental and vision plans is September 14 -October 9, 2015. The dental and vision programs are administered by the California Department of Human Resources (CalHR). For additional information about dental and vision benefits, contact CalHR at (916) 322-0300 or online at [www.calhr.ca.gov](http://www.calhr.ca.gov).

### **Dental**

If you are an active State employee, contact your Human Resources Department to enroll, change plans, or add/delete dependents. If you are a State retiree, contact CalPERS at 888 CalPERS (or 888-225-7377).

### **Vision**

New for 2016, State retirees will be able to choose between two vision plans. The new Retiree Premier Vision plan with enhanced benefits will be effective January 1, 2016. The basic Retiree Vision Plan will continue to be available to retirees.

Active State employees will still have both basic and Premier Vision plans available to them.

CalHR administers this program through Vision Service Plan (VSP). If you wish to enroll or make any changes, please contact VSP at (800) 877-7195.



### **Member Account Management Division**

P.O. Box 942715

Sacramento, CA 94229-2715

888 CalPERS (or 888-225-7377)

[www.calpers.ca.gov](http://www.calpers.ca.gov)

