



PERS PPO Basic Plans

2027 Open Enrollment

PERS *Gold*

PERS *Platinum*



Open Enrollment is 9/14-10/9!

Partnering together, Included Health will continue to be your PERS Gold and PERS Platinum member facing support and Blue Shield will continue to be your network of providers and administer the PERS plans.



What is changing for 2027 for PPO plans?

- Starting 7/1/27, members will have access to more fertility options. More details to come.





What PPO plans are available?

PERS Gold		PERS Platinum
Network	Narrow Network	Broad Network
Eligibility	Within California	Nationwide and International
Coinsurance	80% / 20%	90% / 10%
Deductible	\$1,000 individual (\$500 inpatient + \$500 outpatient) / \$2,000 family* (for Preferred Providers)	\$500 individual / \$1,000 family (for Preferred Providers)
	\$2,500 individual / \$5,000 family* (for Non-Preferred Providers)	\$2,000 individual / \$4,000 family (for Non-Preferred Providers)
Copays	Flat copays for office visits	Flat copays for office visits
Pharmacy manager	CVS Caremark	CVS Caremark
Consider this plan if you want:	A CalPERS PPO plan designed with your health and budget in mind	A CalPERS PPO plan that offers Blue Shield's full PPO network and highest level of coverage
The copayments, coinsurance, and deductible structure will stay the same as the 2026 plan.		



PERS Gold plan highlights

PERS *Gold*



Assistance with finding in-network providers, from primary care physicians (PCPs) to specialists. Flexibility to see any provider you choose for most services – no referral required. Seeing in-network providers will always be the lowest cost.



Preventive care is 100% covered when you see an in-network doctor.



Access to virtual care with Included Health: See a doctor, therapist, or psychiatrist from your phone, tablet, or computer.



Lower your inpatient deductible up to \$500 and meet your health goals by participating in programs and activities such as annual check-ups, flu shots, maternity care, or condition management.



Alternative care: Up to 20 combined visits each year with an in-network acupuncturist or chiropractor are included.



Coverage when you travel out of your home state or the country and need urgent or emergency care.

Get the most out of your plan

- **Laboratory services:** Reduce your out-of-pocket costs by obtaining covered lab services at a **Quest Diagnostics** or **Labcorp location** for 100% coverage.
- **Outpatient surgery:** If you need a procedure, such as an arthroscopy or a colonoscopy, you can save money by going to an ambulatory surgical center (ASC) instead of a hospital.
- **Hip and knee joint replacement surgery:** Most joint replacement surgeries now take place on an outpatient basis, which usually means a shorter recovery time, less pain, and a lower risk of infection. You can have your surgery done for little to no out-of-pocket cost by choosing one of the program's 32 facilities within California.



You can receive up to a \$500 credit towards your Inpatient Deductible completing the following activities with Preferred Providers

PERS Gold

Inpatient Deductible Credits Services	Eligible Activities	Number of Credits Available
Preventive Screenings	Completion of preventive screenings or immunizations as follows: 1. Cancer Screening (breast, cervical colorectal or lung) 2. Metabolic Health Screening (hypertension, diabetes, lipid monitoring or diabetes screening during pregnancy) 3. Preventive Adult Immunization (e.g., flu shot, COVID-19, DTaP, shingles,)	Maximum of \$400 credit
Mental Health Screenings	4. Completion of a Depression or Anxiety Screening (e.g., depression screening with the PHQ-2 or PHQ-9 or anxiety screening with the GAD-7)	Maximum of \$100 credit
Diabetes Prevention Program	5. For eligible members, participation in Blue Shield of California's Diabetes Prevention Program is required.	Maximum of \$100 credit
Expert Medical Opinion-Second opinion	6. For any elective surgery, members must get a second opinion prior to the surgery.	Maximum of \$100 credit
Care and Case management participation	7. For eligible members, participation in Included Health's Care Management Program is required. Eligible members include members with chronic conditions such as asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart failure, or coronary artery or vascular disease.	Maximum of \$100 credit

A member may earn up to 4 credits from the Preventive Services under items 1 to 3. Each of the numbered activities from items 4 to 7 is worth a \$100 credit. If you complete more than 5 activities, the maximum credit towards your deductible will be \$500.



PERS Platinum plan highlights

PERS *Platinum*



Assistance with finding in-network providers, from primary care physicians (PCPs) to specialists. Flexibility to see any provider you choose for most services – no referral required.



Preventive care is 100% covered when you see an in-network doctor.



Access to virtual care: See a doctor, therapist, or psychiatrist from your phone, tablet, or computer.



Comprehensive coverage designed for CalPERS members living inside or outside California or abroad including coverage when you travel out of your home state or the country and need routine, urgent, or emergency care.



Alternative care: Up to 20 combined visits each year with an in-network acupuncturist or chiropractor are included.



More access: With PERS Platinum you have access to the full PPO network of providers. Seeing in-network providers will always be the lowest cost.

Get the most out of your plan

- **Laboratory services:** Reduce your out-of-pocket costs by obtaining covered lab services at a **Quest Diagnostics** or **Labcorp location** for 100% coverage.
- **Outpatient surgery:** If you need a procedure, such as an arthroscopy or a colonoscopy, you can save money by going to an ambulatory surgical center (ASC) instead of a hospital.
- **Hip and knee joint replacement surgery:** Most joint replacement surgeries now take place on an outpatient basis, which usually means a shorter recovery time, less pain, and a lower risk of infection. You can have your surgery done for little to no out-of-pocket cost by choosing one of the program's 32 facilities within California.



PERS Basic plan members can come to Included Health with any healthcare need



"Why is this bill so high?"



"I need help finding providers that meet my needs"



"My child came home from school sick"



"It's so hard to find a PCP with availability"



"I want to see a therapist who understands *me*"



"My wife has cancer and I'm overwhelmed"



Answers to coverage questions

Cost of care and plan details

Billing and claims support

Guidance to PERS plan benefits

High-quality provider match

On-demand advice or care from a clinician

Primary Care, Therapy, and Psychiatry

Second opinion from experts

Personalized support for complex conditions



24/7 live support



Self-service



Care Navigation



Video visits



Important steps to take during Open Enrollment

- **Confirm your providers are In-Network with next year's plan**
 - When choosing plans, go to Included Health to check if your current providers are in-network. If your provider is not in-network, Included Health can help you find a high quality, in-network option.
- **If you are a current PERS plan member - Confirm your Matched PCP with Included Health**
 - PPO plan members will have a matched PCP. If you are currently enrolled, you can view your matched PCP and make changes by logging into your Included Health account.
 - New enrollees can select their matched PCP once ID cards are available.
- **Once you enroll in a PERS PPO plan, download the Included Health app!**



For assistance or specific questions contact Included Health, available 24/7

Go to includedhealth.com/calpers for
up-to-date plan documents and access to
all benefit materials and resources

Call the Included Health Care Team at
1-855-633-4436



Download the mobile
app to navigate your
plan and chat with IH
Care Team