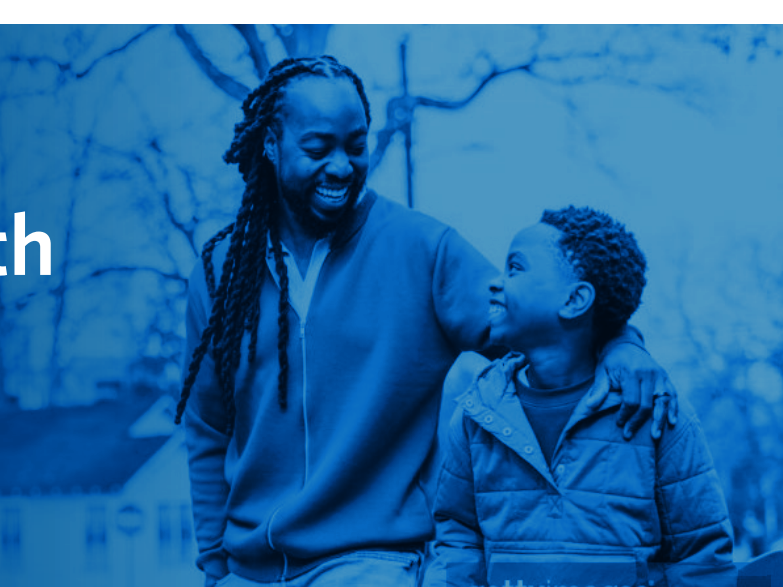




2026 CalPERS Health Open Enrollment

Starts September 14 and ends October 9.
New premiums and health plan changes
will take effect January 1, 2027.



Find the Plan That's Right for You

CalPERS offers these health maintenance organization (HMO), exclusive provider organization (EPO), and preferred provider organization (PPO) plan options:

Basic (Non-Medicare) Plans	
HMO	
Anthem Blue Cross Select	Kaiser Permanente Out-of-State
Anthem Blue Cross Traditional	Kaiser Permanente Nevada
Blue Shield Access+	Sharp Performance Plus
Blue Shield Trio	Sutter Health Plan
Health Net Salud y Más	Western Health Advantage
Kaiser Permanente	
EPO	PPO
Blue Shield	PERS Gold
	PERS Platinum
Medicare Plans	
Medicare Advantage	
Anthem Blue Cross Medicare Preferred PPO	Kaiser Permanente Senior Advantage Summit HMO
Blue Shield Group Medicare Advantage PPO	Kaiser Permanente Senior Advantage Summit Out-of-State HMO
Kaiser Permanente Senior Advantage HMO	Sharp Direct Advantage HMO
Kaiser Permanente Senior Advantage Out-of-State HMO	UnitedHealthcare Group Medicare Advantage PPO
Medicare Supplement	
PERS Gold Medicare Supplement PPO	
PERS Platinum Medicare Supplement PPO	

2027 Health Premiums

CalPERS health plans will see an overall weighted average premium increase of 4.97% in 2027. Members enrolled in CalPERS' Basic HMO plans will see a 4.49% average premium increase. Members enrolled in Basic PPO plans will see an average increase of 7.34%.

Medicare plan premiums will increase 0.51% overall.

Visit the **Plans & Rates** page on the **Health Benefits** section of the CalPERS website at www.calpers.ca.gov to see the 2027 premiums for all health plans and regions, or log in to your myCalPERS account at my.calpers.ca.gov.

2027 Health Program Changes

UnitedHealthcare Basic HMO Plans Exiting

UnitedHealthcare SignatureValue Alliance and Harmony HMOs will no longer be available through the CalPERS Health Program effective January 1, 2027. These are the Basic (non-Medicare) plans only. UnitedHealthcare Group Medicare Advantage will remain for retired Medicare members.

Members enrolled in these Basic and Combination plans should review their health plan options during Open Enrollment and choose a new plan. Members who do not choose a new plan will be enrolled in an available plan for 2027. This information and more can be found at www.calpers.ca.gov/UHC.

New Sutter Health Plan HMO

Sutter Health Plan Basic HMO, offering Sutter Medical Group, will be available in Placer, Sacramento, San Joaquin, Solano, Stanislaus, and Yolo counties.

Kaiser Permanente Expansion into Nevada

Kaiser Permanente HMO (Basic and Medicare) will be available in northwestern Nevada (Carson City, Douglas, Lyon, Storey, and Washoe counties).

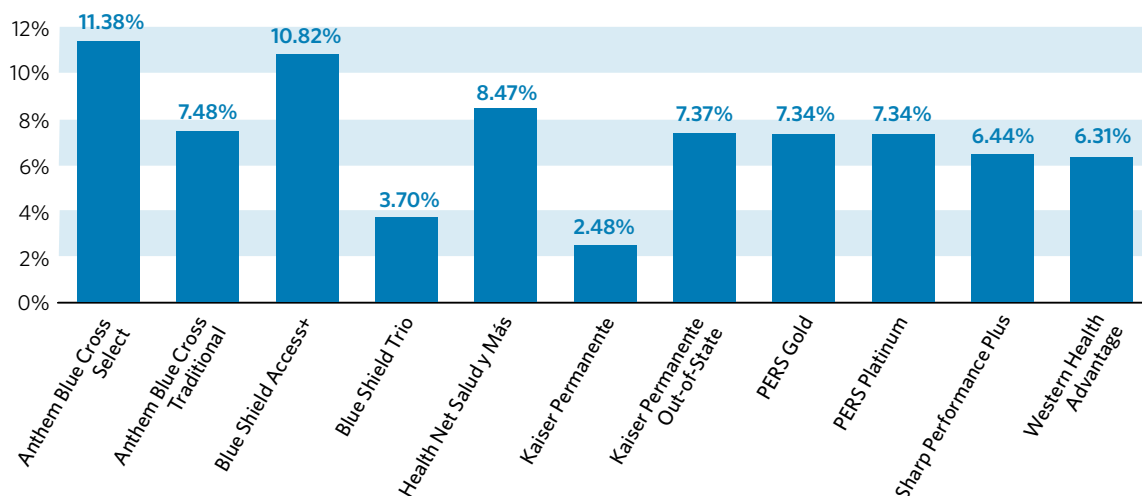
Blue Shield EPO Expansion into Eight Counties

Blue Shield EPO will expand into Alpine, Amador, El Dorado, Nevada, Placer, San Bernardino, Sutter, and Yuba counties.

State Health Plan Premium Changes 2026 to 2027

Basic Plans

Percentage of premium change for comparison purposes.



Medicare Plan Changes

Blue Shield Medicare PPO will become Blue Shield Group Medicare Advantage PPO.

Blue Shield Group Medicare Advantage PPO and UnitedHealthcare Group Medicare Advantage PPO will separate health and pharmacy resulting in separate ID cards and evidence of coverage documents. This change will not affect covered benefits, copays, or the prescription drug formulary.

Benefit Design Change

Beginning July 1, 2027, all Basic health plans will offer coverage for the diagnosis and treatment of infertility.

Dental & Vision Plans

Open Enrollment

Open Enrollment for the State of California and California State University (CSU) dental and vision plans starts September 14 and ends October 9, 2026.

Information for State Members

CalHR administers dental, vision, and voluntary benefits for State of California members. There will be changes to dental plan options in 2027. Learn more by visiting www.benefits.calhr.ca.gov/open-enrollment.

Information for CSU Members

The CSU Office of the Chancellor administers the dental and vision programs for CSU active employees and retirees. For information about these benefits, contact your campus benefits office. CSU retirees, visit www.calstate.edu/retirement for plan information.

Information for Public Agency and School Members

Active members should contact their employer for information on dental and/or vision benefits.

Retired Public Agency and School members enrolled in Medicare may have the option to enroll in a Medicare plan offering dental and/or vision coverage for an additional fee, which is billed directly to members by the health plan, separate from their monthly health premium. Learn more at www.calpers.ca.gov/dentalvision.

Resources

Find the Plan That's Right for You

Explore tools, guides, and other Open Enrollment resources at www.calpers.ca.gov/OEResources for everything you need to find the plan that's right for you. Access customized information at my.calpers.ca.gov to prepare for changes you'd like to make during Open Enrollment.

Important Health Enrollment Reminders

- Be aware that a medical group ending its contract with a health plan, changes to the memoranda of understanding, bargaining unit agreements, or employer contribution amounts do not create a qualifying event to change plans outside of Open Enrollment.
- You will receive new health plan ID cards if you change plans or enroll for the first time.
- If you change health plans, do not use your previous health plan after December 31, 2026.

Prefer to Read This Newsletter in Spanish?

Scan the QR code or visit www.calpers.ca.gov/OENNewsletterEspanol for a Spanish version.

