



CalPERS Health Open Enrollment 2020

Starts September 21 & ends October 16

New premiums & health plan changes
will take effect January 1, 2021

2021 Health Program Highlights

Discover Your Options

CalPERS offers the following Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) options:

CalPERS Basic health plan options include:

HMOs:

- Anthem Blue Cross Select
- Anthem Blue Cross Traditional
- Blue Shield of California Access+
- Blue Shield of California Trio
- Health Net Salud y Más
- Health Net SmartCare
- Kaiser Permanente
- Sharp Performance Plus
- UnitedHealthcare SignatureValue Alliance
- Western Health Advantage

PPOs:

- PERSCare
- PERS Choice
- PERS Select

CalPERS Medicare health plan options include:

- Anthem Blue Cross Medicare Preferred
- Kaiser Permanente Senior Advantage
- PERSCare/PERS Choice/PERS Select PPO Medicare Supplement Plans
- Sharp Direct Advantage Medicare (new plan for 2021)
- UnitedHealthcare Group Medicare Advantage PPO

2021 Health Premiums

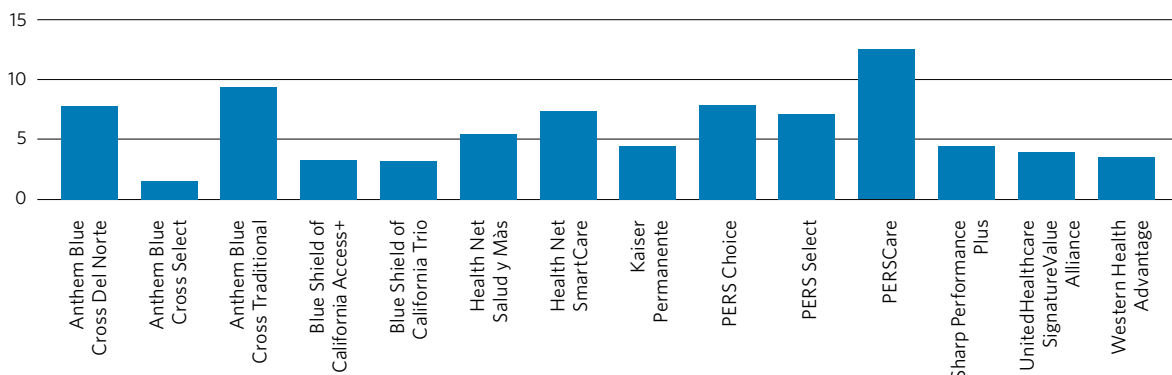
CalPERS health plans will see an overall average premium increase of 4.32% in 2021. Members enrolled in CalPERS' Basic (non-Medicare) HMO plans will see a 4.44% average premium increase. Members enrolled in Basic PPO plans will see an overall average increase of 8.54%.

Rates for CalPERS' Medicare plans are decreasing across the board from the previous year. Medicare HMO and PPO plans will see premiums decrease by 4.46% and 0.65%, respectively.

The following chart represents the percentage premium change between 2020 and 2021 for state Basic, single-party premiums and is for comparison purposes only.

Visit the **Health Benefits** section of the CalPERS website at calpers.ca.gov to see the 2021 premiums for all health plans and their regions.

2021 State Health Plan Premium Changes - Basic Plans
Percentage of Premium Change



2021 Health Plan Changes

Besides premiums, please review the following health plan changes for 2021:

- Blue Shield Trio HMO plan will expand into Santa Barbara, San Luis Obispo, and Ventura counties. This expansion benefits members in Santa Barbara county in particular, where a lower-cost HMO option doesn't currently exist.
- Anthem Blue Cross Medicare Preferred is expanding their service area to 23 counties. The change allows Anthem Select subscribers who are enrolled in a combination plan an option to choose either Anthem Select or Anthem Traditional plans to remain in the Anthem network.
- Kaiser Permanente Senior Advantage is adding supplemental benefits of post-hospital discharge meal service, post-discharge transportation, and routine transportation to medical care.
- UnitedHealthcare Group Medicare Advantage is adding post-hospital discharge meal delivery, post-discharge transportation, and non-skilled in-home care benefits.
- Sharp Direct Advantage Medicare plan will be offered in San Diego County to allow members to remain in the Sharp network when they become eligible for Medicare. Dental benefits will be an option, for an additional \$12 fee, to Medicare covered contracting agency members.
- There are no copay, benefit, or co-insurance changes for 2021, except for association plans which do not fall under CalPERS purview.
- For the Association plans, the 2021 weighted average premium increase for Basic plans is 3.63% and 4.52% for the Association Medicare plans.

Resources and Reminders

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 January 2021 warrant to ensure the 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 employer's personnel specialist or health benefits officer in human resources (or CalPERS, if you are a retiree).
- If you change health plans, do not continue to use your previous health plan after December 31, 2020.

Search for Primary Care Doctors and Specialists

Search for your primary care doctor and specialist using the **Search Health Plans** tool in myCalPERS to see which plans they participate in. Medicare members will need to contact the plans directly, as they do today, to verify their doctor is included in their Medicare plan. Keep in mind that information shown in the tool is subject to change. Therefore, before making any plan changes, check with your health plan or your doctor's office to ensure your doctor is available in your plan.

Save Time Completing Your Enrollment Form

We made it easier for active members to make changes. When you use myCalPERS, the *Health Benefits Plan Enrollment for Active Employees (HBD-12)* form will prepopulate as much information as possible. And, we allow electronic signatures by employees on the health enrollment forms you submit to your employer.

Dental & Vision Plan Information for State & CSU Members

The Open Enrollment period for State of California and California State University (CSU) dental and vision plans starts September 21 and ends October 16, 2020.

State of California Employees & Retirees

The California Department of Human Resources (CalHR) administers the dental and vision programs for State of California active employees and retirees. For additional information about state employee dental and vision benefits, go to the CalHR website at calhr.ca.gov.

CSU Employees & Retirees

The California State University (CSU) Office of the Chancellor administers the dental and vision programs for CSU active employees and retirees. For additional information for CSU active employees regarding dental and vision benefits, please contact your campus benefits office. CSU retirees should visit the CSU retirees website at calstate.edu/csu-retirees for specific plan information.



Head to myCalPERS at my.calpers.ca.gov to view customized health benefit information. The **Search Health Plans** tool shows CalPERS health plans available in your area and allows you to search for your doctor or specialist. **New email or phone number?** Select My Account and Contact Information to update your personal email address or phone numbers.