

A Guide to Understanding Your Health Plan Statement

Your Health Plan Statement provides customized health enrollment information.

Open Enrollment dates:
September XX – October XX, 20XX



20XX Health Plan Statement

CalPERS ID: XXXXXXXXXXXX

Your health benefits information as of August 1, 20XX **1**

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Our records indicate that you are currently enrolled in: **3**

Your eligibility ZIP code¹ is: **4**

The following individuals are enrolled under your health plan:

Relationship	Name	Date of Birth	Health Coverage
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6 **Notice of Privacy Practices:** CalPERS is responsible for protecting the health information we have about you. You also have rights regarding your health information. CalPERS Notice of Privacy Practices explains how health information may be used and disclosed, and how you can exercise your rights. To access the most recent Notice of Privacy Practices, you may visit our website at www.calpers.ca.gov. If you have any questions, you may also contact us at **888 CalPERS** (or **888-225-7377**).

¹ The eligibility ZIP code is used to determine the health plans in which you are eligible to enroll. If you are an active employee, you may choose either your residential or current work address ZIP code to establish eligibility. If you are a working retiree, you may use the ZIP code of your current employer for health plan eligibility. If you are a retiree, you may only use your residential address to establish eligibility.

20XX Monthly Premium

(will be in effect January 1 – December 31, 20XX)

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20XX Monthly Premium

7

20XX Monthly Premium

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Discover the Health Plans Available to You

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CalPERS is offering the following health plans for 20XX (subject to your eligibility ZIP code):**

To find out more about each plan, visit www.calpers.ca.gov under the **Plans and Rates** section.

Basic HMO/EPO Plans

Anthem Blue Cross¹
Blue Shield of CA¹
Health Net of CA
Kaiser Permanente
Sharp Health Plan
UnitedHealthcare
Western Health Advantage

Basic PPO Plans

PERS Gold
PERS Platinum

Medicare Plans

Anthem Medicare Preferred
Blue Shield of CA
Kaiser Permanente
PERS Gold
PERS Platinum
Sharp Health Plan
UnitedHealthcare
Western Health Advantage

Association Plans²

CA Association of Highway Patrolmen
CA Correctional Peace Officers Association
Peace Officers Research Association of CA

Out-of-State Plans

Blue Shield (Medicare only)
Kaiser Permanente
Peace Officers Research Association of CA²
PERS Platinum
UnitedHealthcare (Medicare only)

**This list may change based on Board decisions

¹ These plans offer an Exclusive Provider Organization (EPO) option.

² You must belong to the specific employee association and pay applicable dues to enroll in an association plan. All association plans offer a Medicare option.

1. As of Date

Provides your health enrollment information as of August 1 of the current year. Any health enrollment changes processed on or after this date are not reflected.

2. Custom Messages

Informs you of specific health benefit changes that may impact you in the upcoming year.

3. Current Health Plan

Provides the name of the health plan you're enrolled in.

4. ZIP Code Eligibility

Determines which health plans are available to you based on your ZIP code.

5. Current Enrollment

Lists you and your enrolled family members.

6. Notice of Privacy Practices

This notice informs you of your privacy rights regarding the medical information CalPERS has on file about you.

7. 20XX Monthly Premium

Provides your current year monthly premium.

8. 20XX Monthly Premium

Provides your following year monthly premium if you don't change your health plan.

9. Health Plans Available

Provides online resources to view the plans and premiums specifically available to you and a list of the CalPERS health plans available the following year.

Shop for your CalPERS health plan online through myCalPERS

Log in to your [myCalPERS](#) account to access, view, download, and print your Health Plan Statement.

If you experience difficulties logging in or need to retrieve your username or password, follow the prompts to identify yourself and answer your security questions in the myCalPERS login screen.