

# A Guide to Understanding Your Health Plan Statement

Your Health Plan Statement provides customized health enrollment information.

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Open Enrollment dates:  
September 19 – October 14, 2022

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## 2022 Health Plan Statement

CalPERS ID: XXXXXXXXXXXX

Your health benefits information as of August 1, 2022 **1**

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

Your eligibility ZIP code<sup>1</sup> 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](http://www.calpers.ca.gov). If you have any questions, you may also contact us at **888 CalPERS** (or **888-225-7377**).

<sup>1</sup> 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.

# 2023 Monthly Premium

(will be in effect January 1 – December 31, 2023)

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2022 Monthly Premium

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2023 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 2023 (subject to your eligibility ZIP code):**

To find out more about each plan, visit [www.calpers.ca.gov](http://www.calpers.ca.gov) under the **Plans and Rates** section.

### Basic HMO/EPO Plans

Anthem Blue Cross<sup>1</sup>  
Blue Shield of CA<sup>1</sup>  
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<sup>2</sup>  
PERS Gold  
PERS Platinum  
Sharp Health Plan  
UnitedHealthcare  
Western Health Advantage

### Association Plans<sup>3</sup>

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<sup>2</sup>  
Peace Officers Research Association of CA<sup>3</sup>  
PERS Platinum  
UnitedHealthcare (Medicare only)

<sup>1</sup> These plans offer an Exclusive Provider Organization (EPO) option.

<sup>2</sup> There are two Kaiser Permanente Medicare plans. Kaiser Permanente Senior Advantage Summit plan is only available in California. Kaiser Permanente Senior Advantage plan is available in certain states. Benefits out-of-state may differ from those in California.

<sup>3</sup> 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 the date indicated. Any health enrollment changes processed on or after this date will not be 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 are enrolled in.

### [4. ZIP Code Eligibility](#)

Determines which health plans are available specifically to you, based on your ZIP code. If you wish to search which health plans are available to you based on your ZIP code, you can use this [link](#) to get started.

### [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. 2022 Monthly Premium](#)

Provides your 2022 monthly premium.

### [8. 2023 Monthly Premium](#)

Provides your 2023 monthly premium if you do not 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 2023 CalPERS health plans.

## Discover your options online through myCalPERS

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