

# CalPERS Health Open Enrollment 2021

Starts September 20 & ends October 15

New premiums & health plan changes will take effect **January 1, 2022**



## 2022 Health Program Highlights

### Discover Your Options

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

#### Basic health plans include:

- Anthem Select HMO
- Anthem Traditional HMO
- Blue Shield of California Access+
- Blue Shield of California Trio
- Health Net Salud y Más
- Health Net SmartCare
- Kaiser Permanente
- Kaiser Permanente Out of State
- PERS Gold PPO
- PERS Platinum PPO
- Sharp Performance Plus
- UnitedHealthcare SignatureValue Alliance
- UnitedHealthcare SignatureValue Harmony (New)
- Western Health Advantage

#### Medicare plans include:

- Anthem Blue Cross Medicare Preferred
- Blue Shield Medicare PPO (New & available nationwide)
- Kaiser Permanente Senior Advantage
- Kaiser Permanente Out of State
- PERS Gold PPO Supplement to Medicare
- PERS Platinum PPO Supplement to Medicare (available out of state)
- Sharp Direct Advantage
- UnitedHealthcare Group Medicare Advantage Edge (New & available nationwide)
- UnitedHealthcare Group Medicare Advantage (available nationwide)
- Western Health Advantage MyCare Select (New)

### 2022 Health Premiums

CalPERS health plans will see an overall average premium increase of 4.86% in 2022. Members enrolled in CalPERS' Basic HMO plans will see a 4.69% average premium increase. Members enrolled in Basic PPO plans will see an average increase of 8.67%.

Rates for Medicare Advantage plans are decreasing across the board from the previous year. Overall, Medicare Advantage plan premiums will decrease 6.37% and Medicare Supplement plan premiums will increase 5.48%.

For the Association plans, the 2022 average premium increase for Basic plans is 2.66%. Medicare plans will decrease 1.30% overall.

Visit the [Plans & Rates](#) page on the [Health Benefits](#) section of the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to see the 2022 premiums for all health plans and their regions. The chart below shows the percentage premium change between 2021 and 2022 for State Basic, single-party premiums and is for comparison purposes only.

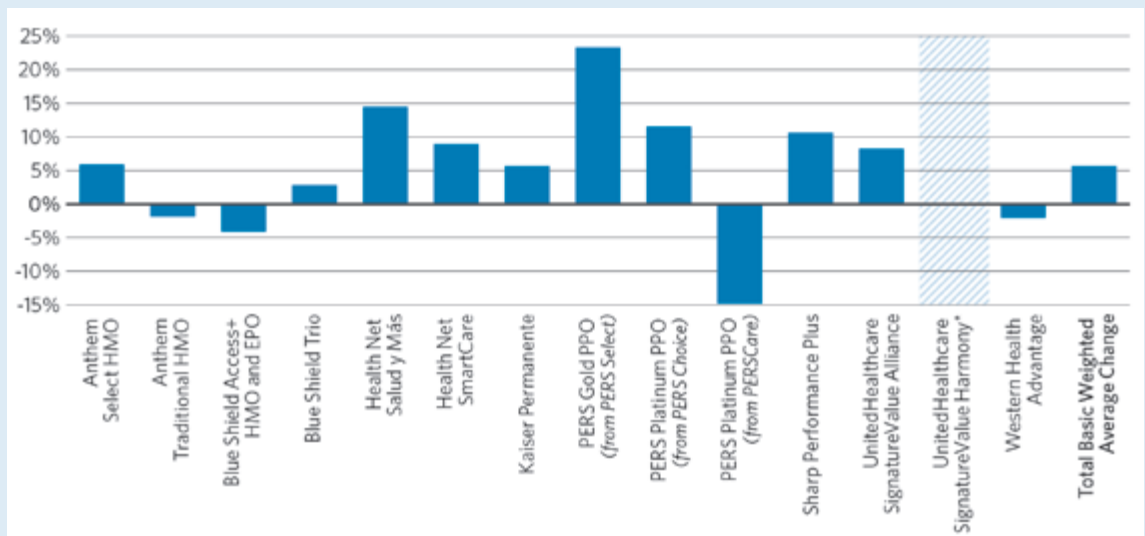
### 2022 Health Plan Changes

We're working to give members more choices, such as adding HMO plans and bringing more affordable Medicare Advantage plans into our program.

*Continued on Reverse*

## 2022 State Health Plan Premium Changes

### Basic Plans Percentage of Premium Change



\*New plan for 2022, therefore no comparison to the prior year is available.

### Basic HMO and EPO Plan Changes by County

- **Blue Shield Access+ HMO:** Reenters into eight Bay Area counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma.
- **Blue Shield Access+ EPO:** Expands into Lassen and Shasta.
- **Blue Shield Trio:** Expands into Orange, Santa Cruz, and Stanislaus.
- **UnitedHealthcare SignatureValue Harmony:** New plan in Los Angeles, Orange, Riverside, San Bernardino, and San Diego.
- **Western Health Advantage:** Expands into Humboldt county.

### Basic PPO Plan Changes

CalPERS' three PPO plans, PERSCare, PERS Choice, and PERS Select, will transition to two plans, PERS Gold and PERS Platinum. The two PPO plans will offer more distinction in benefit design, networks, and premium pricing.

- **PERSCare:** Transitions to PERS Platinum. Retains the same 10% coinsurance benefit design and network as PERSCare.
- **PERS Choice:** Transitions to PERS Platinum. Offers a 10% coinsurance benefit design and retains the same broad network as PERS Choice.
- **PERS Select:** Transitions to PERS Gold. Retains the same 20% coinsurance benefit design and network as PERS Select.

### Medicare Plan Changes

- **Anthem Blue Cross Medicare Preferred:** Expands into 21 additional counties for coverage in all 58 counties with new supplemental benefits:
  - 12 telephone nutritional counseling sessions
  - 1 monthly shipment of recommended non-perishable staples
  - 12 non-emergency medical transportation one-way trips
- **Blue Shield Medicare PPO:** New nationwide Medicare Advantage plan with additional benefits:
  - Quarterly \$80 over-the-counter drug benefit
  - Personal emergency response system
  - Post-discharge meals
  - 24 non-emergency medical transportation one-way trips
- **PERSCare Supplement to Medicare:** Transitions to PERS Platinum Supplement to Medicare. No changes to benefit design or network.
- **PERS Choice Supplement to Medicare:** Transitions to PERS Platinum Supplement to Medicare Plan. No changes to benefit design or network.
- **PERS Select Supplement to Medicare:** Transitions to PERS Gold Supplement to Medicare. No change to benefit design or network.
- **UnitedHealthcare Medicare Advantage Edge:** New nationwide plan.
- **Western Health Advantage (WHA) MyCare Select:** New Medicare Advantage plan to be available in nine counties: Colusa, El Dorado, Marin, Napa, Placer, Sacramento, Solano, Sonoma, and Yolo.

## Resources and Reminders

### Important Health Enrollment Reminders

- 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.
- Review your January 2022 warrant to ensure the correct health plan premium deduction was made.
- 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 (or CalPERS, if you are a retiree).
- If you change health plans, do not use your previous health plan after December 31, 2021.

### Things to Consider if Changing Your Health Plan

If you change your health plan, will you be able to keep your current doctor? Search for your primary care doctor and specialist using the **Search Health Plans** tool in myCalPERS to see which plans they participate in. Your health plan search results include member satisfaction ratings to help inform your decision. Medicare members will need to contact the plans directly, as they do today, to verify doctor availability. 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.

### 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 20 and ends October 15, 2021.

### 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 these benefits, and to learn more about the Open Enrollment Fair for state employees, visit the CalHR website at [calhr.ca.gov](http://calhr.ca.gov).

### CSU Employees & Retirees

The 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 should visit the CSU retirees website at [calstate.edu/csu-retirees](http://calstate.edu/csu-retirees) for plan information.



## Tell us about yourself.

Help us achieve better health outcomes for you and all our members by creating your Health Demographic Profile in myCalPERS today! It takes less than 5 minutes to complete and is confidential and secure.

Your response will help us to see if health care access, treatment, or outcomes are different based on demographics.