CalPERS 2017 Health Open Enrollment
Starts September 11 and Ends October 6

Low Health Premium Increases for 2018

Open Enrollment for CalPERS' Health Benefits program runs September 11
through October 6 this year. It’s the period during which eligible members may
enroll in CalPERS health plans, add eligible family members, or make changes to
their existing plans for the 2018 health coverage year.

CalPERS members and their families will see health premium rate increases for
2018 that are the lowest in 20 years. In June, the CalPERS Board of
Administration approved a premium package with an overall average rate
increase of 2.33 percent.

Members have the opportunity to explore, learn, and decide on their health plan
options through my|CalPERS at my.calpers.ca.gov. They'll find all the Open
Enrollment information they need, including their individual annual Health Plan
Statements, the 2018 Health Benefit Summary, the Health Program Guide, and
the Medicare Enrollment Guide.

Health Plan Statements and Open Enrollment resources are available online
through my|CalPERS beginning August 28, and will be mailed on the same date
to members who chose to continue that option.

CalPERS is making it easier for members to make decisions about their 2018
health coverage through a newly revised health plan comparison tool available in
my|CalPERS called Find a Medical Plan. In one convenient location, members
can use Find a Medical Plan to set up scenarios showing side-by-side, benefit-
to-benefit comparisons of multiple CalPERS health plans. Then, they'll be able to
save up to 10 of the scenarios for future reference.

Expanded Health Plan Choices

CalPERS is adding Western Health Advantage to its list of Basic (non-Medicare)
HMO plans in 2018. WHA will serve members in Placer, El Dorado, Sacramento,
Yolo, Colusa, Solano, Napa, Sonoma, and Marin counties.

Kaiser Permanente will expand its CalPERS coverage to 13 counties in
Washington state. Health Net SmartCare will expand to the Placer County cities
of Lincoln, Loomis, Roseville, Rocklin, and Granite Bay. And Anthem Blue Cross
Select HMO is adding Monterey County to replace the Anthem Exclusive
Provider Organization plan (subject to regulatory approval).
Notable Health Plan Changes

Medicare subscribers will have a new health plan option available to them through Anthem Blue Cross beginning January 2018. Anthem will offer a Medicare Advantage plan, coupled with its Basic HMO Traditional plan. This change will provide an additional Medicare plan option for families that need both Medicare and non-Medicare coverage. Retired contracting agency members will also have an option to purchase dental and vision benefits from Anthem.

The availability of the well-regarded SilverSneakers community fitness program is another benefit subscribers to Medicare PPO plans can look forward to next year.

CalPERS PPO plans are adding 12 procedures to the Value Based Purchasing Design program. This program encourages the use of high-quality, lower cost ambulatory surgery centers for certain outpatient procedures, providing members with another less expensive option for covering the costs of common surgeries. The added surgeries include gastrointestinal procedures, sigmoidoscopies, hysterectomies, tonsillectomies, and kidney stone fragmentations.

All health plan changes take effect January 1, 2018. We encourage you to log in to your myCalPERS account at my.calpers.ca.gov to find a complete listing of 2018 health plans, premium rates, and benefit changes. You may also find these resources in the Health Benefits sections of the CalPERS website at www.calpers.ca.gov.