

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 my|CalPERS 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**.