

# Your Guide to Choosing a Health Plan

Only you can decide which health plan is best for you and your family. CalPERS offers a variety of Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), and Exclusive Provider Organization (EPO) plans to choose from. Here are some factors to consider when choosing a new health plan. There are also many tools and resources available to help in your research. If you want to keep your current health plan, no action is needed.



## Factors to Consider

- Costs**
  - Your monthly premium
  - Your employer's contribution
  - Your contribution
  - Copays, deductibles, coinsurance, and treatment costs
- Available health plans**
  - Your eligibility ZIP code determines the health plans available to you
- Available networks and doctors**
  - Doctors, medical groups, hospitals, specialists, behavioral health, labs, pharmacies, etc.
  - You may be able to keep your current doctor and switch to a more cost-efficient plan
- Covered benefits**
  - Acupuncture, chiropractic, diabetes services, physical/occupational/speech therapies, skilled nursing, behavioral health, home health services, etc. Some Medicare plans offer supplemental benefits.
- Other factors**
  - What services are available when you travel?
  - Are provider locations convenient?
  - Take advantage of [Health Plan Events & Resources](#) to learn about programs for wellness, fitness, and health education offered by the plan.

## Tools & Resources

- Search Health Plans tool in myCalPERS**
  - Monthly premiums for each plan
  - Customized side-by-side benefit comparisons and copay information
  - Search for your doctor and see which health plan they are available in
  - Member satisfaction ratings for each health plan
- Plans & Rates**
  - Premiums and employer contributions for State & CSU members
  - Health plan links:
    - Health plan's website
    - Prescription drug services
    - **Evidence of Coverage:** describes the exact terms and conditions of coverage
    - **Summary of Benefits and Coverage:** describes what the plan pays for and what you pay for
- Health Program Guide**
  - Eligibility and enrollment requirements
  - How and when to make health plan changes
  - Information about events that can affect your health benefits
- Health Benefit Summary**
  - Side-by-side health plan comparisons
  - Covered services and copayment information
  - Plan availability by county
  - Differences between HMOs, PPOs, and EPOs
- Medicare Enrollment Guide**
  - How Medicare works with your CalPERS health benefits
  - When and how to enroll in a CalPERS Medicare health plan