



# Your Guide to Choosing a Health Plan

While CalPERS provides a variety of health plans, only you can decide which one best fits your specific situation. Consider the following factors when choosing a new health plan for you and your family. Plus, there are 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, and treatment costs
- Available health plans<sup>1</sup>**
  - Your eligibility ZIP code determines the health plans available to you
- Available networks and doctors<sup>1</sup>**
  - Doctors, medical groups, hospitals, specialists, 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, home health services, etc.
- Other factors**
  - What services are available when you travel?
  - Are provider locations convenient?
  - What programs for wellness, fitness, and health education are offered by the plan?
  - Take advantage of [Health Plan Events & Resources](#)

## Tools & Resources

- Search Health Plans tool<sup>1</sup>**
  - Monthly premiums for each plan
  - Side-by-side benefit comparisons and copay information
  - Doctor availability by health plan
  - Member satisfaction ratings
- Plans & Rates**
  - Premiums and employer contributions for State & CSU members
  - Health plan links:
    - Health plan's website
    - Prescription drug services
    - Evidence of Coverage
- Health Program Guide**
  - Eligibility and enrollment requirements
  - How and when to make health plan changes
- Health Benefit Summary**
  - Side-by-side health plan comparisons
  - Covered services and copayment information
- Medicare Enrollment Guide**
  - How Medicare works with your CalPERS health benefits
  - When and how to enroll in a CalPERS Medicare health plan

<sup>1</sup> Log in to your myCalPERS account or register at [my.calpers.ca.gov](http://my.calpers.ca.gov).