

# 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 is a checklist to use as you shop health plans. 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**
  - Monthly premium
  - Out-of-pocket costs such as copays, deductibles, and coinsurance
  - Your employer's contribution
  - Your contribution toward the monthly premium
- Available health plans**
  - Your eligibility ZIP code determines the health plans available to you
  - If you are working, you can use your residential or work ZIP code for eligibility
- 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**
  - Services available when you travel
  - Convenience of provider locations
  - Other behavioral health resources (e.g., behavioral health and wellness digital applications) available. Take advantage of [Health & Wellness Programs](#) to learn about programs such as wellness, fitness, maternity, and behavioral health support offered by the plan at little to no-cost to you.
- Prescription Drug Services**
  - Pharmacies available to you

## Tools & Resources

- Search Health Plans tool in [myCalPERS](#)**
  - Monthly premiums for available plans
  - Customized side-by-side benefit comparisons, covered services, and copay information
  - Search for your Basic or Medicare doctor, specialists, medical groups or Basic plans, 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 copay information
  - Plan availability by county
  - Differences between HMOs, PPOs, and EPOs
  - Health Plan Choice Worksheet to compare factors across plans
- Medicare Enrollment Guide**
  - How Medicare works with your CalPERS health benefits
  - When and how to enroll in a CalPERS Medicare health plan