



CalPERS PPO Basic Health Plans

2025 Open Enrollment





What's changing with my health plan?

- Effective 1/1/2025, Blue Shield and Included Health are the new PPO administrators!
- Blue Shield of California will administer the PPO plans and provide their PPO network of doctors and hospitals alongside Included Health's network of virtual providers.
- Included Health will offer member services and help members find the personalized care you need.
- To ensure a smooth transition:
 - Health benefits are not changing.
 - If your current in-network doctor is not available in Blue Shield's network, Platinum and limited Gold PPO members may continue to access their current in-network PPO doctors through 2025, at the same in-network cost share for physician office visits.
 - Pharmacy benefits will remain with the existing Pharmacy benefit manager.

What PPO plans are available?

	PERS Gold	PERS Platinum
Network	Select PPO	Full PPO
Eligibility	Within California	International
Coinsurance	80%/20%	90%/10%
Deductible	\$1,000 individual/ \$2,000 family*	\$500 individual/ \$1,000 family
Copays	Flat copays for office visits	Flat copays for office visits
Pharmacy manager	No change from 2024	No change from 2024
Consider this plan if you want:	The most budget-friendly CalPERS PPO plan offered	Access to the full PPO network, freedom to choose local providers members love
The copayments, coinsurance, and deductible structure will stay the same as the 2024 plan.		

*Reduce deductible up to \$500 for qualifying health achievements

PERS Gold



Reduce your deductible up to \$500 for making good health a priority
(\$100 credit per activity)

- Get a flu shot at a pharmacy within your plan's network or at your doctor's office.
- Complete a quit smoking program. If you're not a smoker let us know!
- Receive a biometric screening from your doctor, at a Quest Diagnostic Patient Center, or at home with a test kit.
- Participate in the second medical opinion program if you are scheduled for a non-emergency surgery in 2025.
- Take part in the condition care program if you have asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart failure, or coronary artery/vascular disease.



Included Health providing support for PPO Basic members starting 9/9 through Open Enrollment and beyond

During Open Enrollment through 2024

Live support

To answer questions about upcoming PPO plan changes

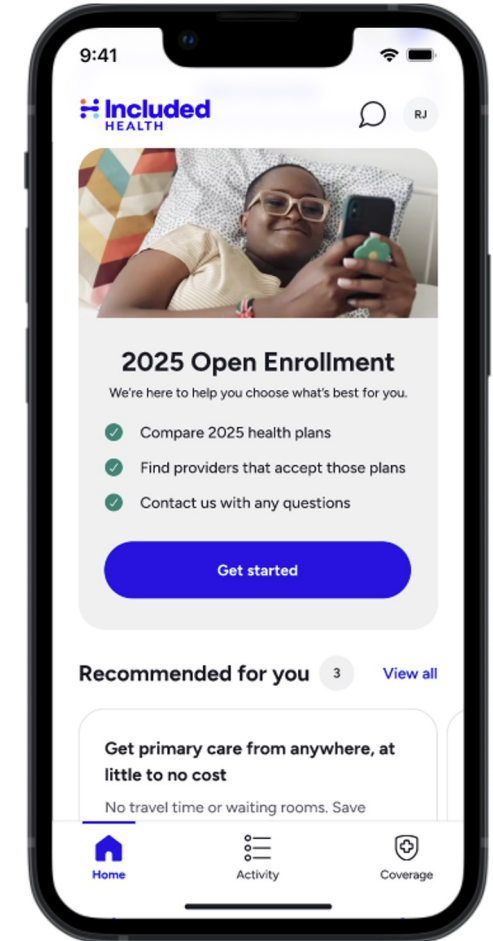
- Live advocacy for plan education
- Available via phone or chat

Finding providers

To check current providers' network statuses with Blue Shield of California's network and find in-network providers for the next plan year

- Available via app, 24/7

Supporting continuity of care and transition of care needs





Starting 1/1/25: A single point of entry for any healthcare need for PPO Basic members

Administrative

Member trying to find and understand health benefits

Parent looking for urgent care options for sick child

Continuum of Care

Member looking for easy access to a PCP

Member looking for a knowledgeable therapist

Complex

Spouse trying to navigate a rare diagnosis for partner

1. Provide Assistance

Personal Advocate
Claims and Billing
Coverage & Plan Design
Spending and Cost of Care

2. Improve Access

Guidance to CalPERS Benefits
Provider Matching
Condition and Treatment Options
Expert Opinions

3. Deliver Care

Primary Care
Routine and Urgent Care
Behavioral Health Therapy and Psychiatry
Complex Case Management



How we support CalPERS PPO members

Through a dedicated CalPERS care team and through an easy-to-use app and platform

CalPERS Pod

Dedicated to CalPERS

Clinicians
oversee clinical questions
on the patient's behalf

Care Coordinators (CCs)
advocates for members, includes Spanish speakers

... can connect to **MULTIDISCIPLINARY TEAM**

Records specialists

Claims advocates

NPs, PAs, RNs

Dietitians

Therapists

Psychiatrists

Social Workers

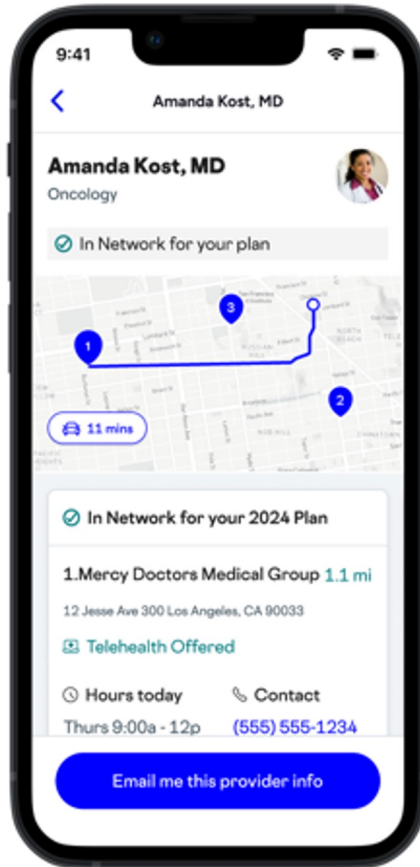
Physicians

Clinical Pharmacists



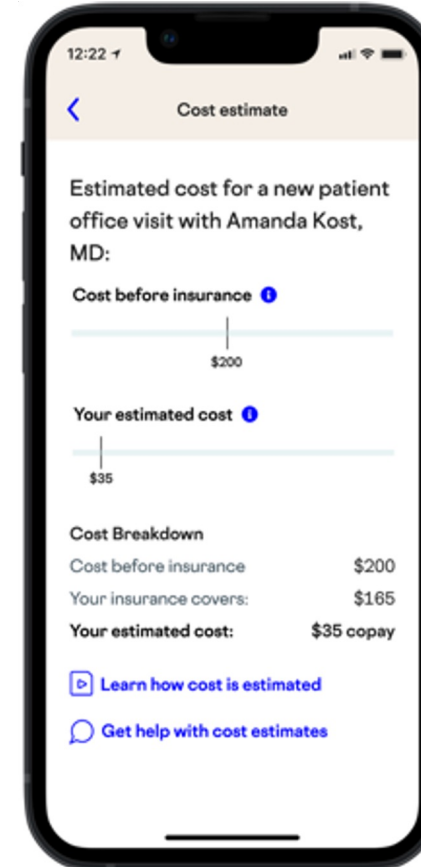
How we support CalPERS PPO members

Through a dedicated CalPERS care team and through an easy-to-use app and platform



**Local in-network
high-quality PCPs and
specialists**

**Supplemental virtual
care
for BH, urgent care,
and PCP**



**Guidance to relevant
benefits
for help with certain
needs**

**National experts
providing escalated
support**



Access health plan information 24/7



Included Health Care Team

Navigate all your CalPERS health benefits from a single place or connect with a care coordinator who can guide you to the right resource. Your care coordinator can help you maximize your benefits and much more.

Available 24/7: (855) 633-4436



Included Health website

For up-to-date plan documents and access to benefit material, visit the CalPERS-dedicated Included Health website.

www.Includedhealth.com/calpers



Thank you