



## Plans & Rates (Active Member)

Visit your health plan's website to learn how benefits, claims, and payment of claims are covered, as well as the service limitations and exclusions that may apply. You can also log in to myCalPERS [↗](#) to use the **Search Health Plans** tool to research the health plan coverage and benefits most important to you and your family.

Some health plans are available only in certain counties and/or ZIP Codes. Contact the health plan before enrolling to make sure they cover your ZIP Codes and that their provider network is accepting new patients in your area. You may also use our online service, the Health Plan Search by ZIP Code.

Open Enrollment is an annual process that occurs in the fall. During this time, you can enroll, change health plans, add eligible dependents, delete dependents, or cancel coverage. View Annual Health Plan Changes for details on health plans, service areas, and benefit design changes.

**Are you a retiree?** View Retiree Plans & Rates customized just for you.

## Rates & Employer Contributions

View How CalPERS Sets Health Premiums to get details on the rates and plans process.

2024

2023

### State & California State University (CSU) Members

View the 2024 health premiums approved by the CalPERS Board of Administration:

- [CalPERS 2024 In-State Premiums \(PDF\)](#)
- [CalPERS 2024 Out-of-State Premiums \(PDF\)](#)

### Employer Contribution Amounts

## Active State Members

Below are the contribution rates. Your cost is any amount above the employer contribution. Active subscribers are subject to the 80/80 or 85/80 formula. Active subscribers should contact their employer to inquire which formula applies to their bargaining unit.

## CalPERS Health Program

### State Employer Health Benefit Contributions

Formula	Single (1)	Two-Party (2)	Family (3+)
80/80 Formula (Bargaining Units 1, 3, 4, 11, 14, 15, 20 and 21)*	\$912	\$1,657	\$2,101
80/80 Formula (Bargaining Units 6, 10, 12 and 13)	\$747	\$1,492	\$1,936
85/80 Formula (Bargaining Units 5 and 9)	\$794	\$1,538	\$1,982

\*The health contributions include an additional \$165 health care supplemental contribution that was bargained for SEIU-represented employees.

### State Employer Consolidated Benefits (CoBen)\*\*

Formula	Single (1)	Two-Party (2)	Family (3+)
80/80 CoBen (Bargaining Units 2, 7, 16, 18 and 19)	\$793	\$1,567	\$2,040
80/80 CoBen (Bargaining Unit 17)***	\$958	\$1,732	\$2,205
85/80 CoBen (Bargaining Unit 8)	\$840	\$1,613	\$2,086
85/80 CoBen (Excluded)	\$842	\$1,624	\$2,100

\*\*CoBen is the employer-provided benefit allowance for employees in bargaining units 2, 7, 8, 16, 17, 18, 19, and excluded employees to offset the cost of health, dental, and vision benefits.

\*\*\*The CoBen contributions include an additional \$165 health care supplemental contribution that was bargained for SEIU-represented employees.

Refer to the applicable Memorandum of Understanding [↗](#) or the Benefits Calculator [↗](#) on the CalHR website [↗](#) for more information.

## Active CSU Members

Group	Single (1)	Two-Party (2)	Family (3+)
All Employees (Except Unit 6)	\$983	\$1,890	\$2,366
Unit 6	\$988	\$1,900	\$2,386

## CalPERS 2024 Statewide COBRA Health Premiums

**Effective Date: January 1, 2024**

COBRA premiums are calculated at 102% of the Basic premiums, but some carriers may charge less than these maximum amounts.

Plan Name	Single (1)	Two-Party (2)	Family (3+)
Anthem Blue Cross Del Norte EPO	\$1,240.19	\$2,480.37	\$3,224.49
Anthem Blue Cross Select HMO	\$944.08	\$1,888.16	\$2,454.61
Anthem Blue Cross Traditional HMO	\$1,221.90	\$2,443.80	\$3,176.93
Blue Shield Access+ EPO	\$910.34	\$1,820.68	\$2,366.88
Blue Shield Access+ HMO	\$910.34	\$1,820.68	\$2,366.88
Blue Shield Trio HMO	\$826.44	\$1,652.89	\$2,148.75
CAHP	\$862.45	\$1,674.31	\$2,189.84
CCPOA - North	\$1,012.42	\$2,030.14	\$2,741.18
CCPOA - South	\$834.67	\$1,674.56	\$2,263.07
Health Net Salud y Más	\$670.10	\$1,340.20	\$1,742.26
Kaiser Permanente (CA)	\$983.43	\$1,966.87	\$2,556.93
Kaiser Permanente (Out-of-State) <sup>1</sup>	\$1,338.70	\$2,677.40	\$3,480.62
PERS Gold	\$876.50	\$1,752.99	\$2,278.89
PERS Platinum	\$1,240.19	\$2,480.37	\$3,224.49
PORAC	\$870.06	\$1,742.16	\$2,264.40
Sharp Performance Plus	\$849.90	\$1,699.81	\$2,209.75

Plan Name	Single (1)	Two-Party (2)	Family (3+)
UnitedHealthcare SignatureValue Alliance	\$900.64	\$1,801.28	\$2,341.67
UnitedHealthcare SignatureValue Harmony	\$778.97	\$1,557.95	\$2,025.33
Western Health Advantage HMO	\$823.37	\$1,646.75	\$2,140.78

<sup>1</sup> These premiums cover all Kaiser out-of-state areas.

## Public Agency & School Members

Since health care costs vary throughout California, regional pricing adjusts premiums to reflect the actual cost of health care in your specific region. This ensures that your CalPERS premiums are appropriate and competitive for where you live.

To find your specific health plan premium rates, choose your region from the options below:

- Region 1 Premiums (PDF) - View rates for Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.
- Region 2 Premiums (PDF) - View rates for Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura.
- Region 3 Premiums (PDF) - View rates for Los Angeles, Riverside, and San Bernardino.
- Out-of-State Premiums (PDF) - View rates for health plans available outside of California.

## CalPERS 2024 Public Agencies and Schools COBRA Health Premiums

**Effective Date: January 1, 2024**

COBRA premiums are calculated at 102% of the Basic premiums, but some carriers may charge less than these maximum amounts.

View the 2024 COBRA premiums by region (PDF).

# Health Plans

[View all health plan Summary of Coverage and Evidence of Coverage documents.](#)

All health plans have geographical restrictions except for PERS Platinum. To find health plans available in your area, refer to Health Plan Search by ZIP Code.

Plan Name	Administrator	Offers Medicare?	Plan Information
Anthem Blue Cross (Basic) (HMO) <ul style="list-style-type: none"> <li>• Select HMO</li> <li>• Traditional HMO</li> </ul>	Anthem Blue Cross <a href="#">↗</a> (855) 839-4524	No	OptumRx <a href="#">↗</a> is the Pharmacy Benefit Manager (PBM) providing prescription benefits for this health plan.  Access Anthem Blue Cross' Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a> .
Anthem Blue Cross Del Norte (EPO)	Anthem Blue Cross <a href="#">↗</a> (877) 737-7776	No	Anthem Blue Cross EPO is available only in Del Norte county.  OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.  Access Anthem Blue Cross' Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a> .
Anthem Blue Cross Medicare Preferred (PPO)	Anthem Blue Cross <a href="#">↗</a> (855) 251-8825	Yes	OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.
Blue Shield of California (HMO) <ul style="list-style-type: none"> <li>• Blue Shield Access+ HMO</li> <li>• Blue Shield Trio HMO</li> </ul>	Blue Shield of California <a href="#">↗</a> (800) 334-5847	No	Blue Shield of California administers their own prescription drug benefits.  Access Blue Shield of California's Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a> .

Plan Name	Administrator	Offers Medicare?	Plan Information
Blue Shield of California (EPO)	Blue Shield of California <a href="#">↗</a>  (800) 334-5847	No	<p>Blue Shield EPO is available in Alpine, Calaveras, Colusa, Inyo, Lake, Lassen, Mendocino, Modoc, Mono, Plumas, Shasta, Siskiyou, Sierra, Tehama, Trinity, and Tuolumne counties. Starting January 1, 2024, the EPO will be available in Del Norte and San Benito counties.</p> <p>Blue Shield of California prescription benefits are administered by CVS Caremark.</p> <p>Access Blue Shield of California's Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a>.</p>
Blue Shield of California Medicare (PPO)	Blue Shield of California <a href="#">↗</a>  (888) 802-4599	Yes	Blue Shield of California administers their own prescriptions.
California Association of Highway Patrolmen (CAHP) (PPO) <a href="#">↗</a> <ul style="list-style-type: none"> <li>• CAHP Basic Health Plan</li> <li>• CAHP Supplement to Medicare</li> <li>• CAHP Medicare PDP</li> </ul>	Anthem Blue Cross Accolade Customer Service  (866) 518-1767	Yes	<p>You must belong to the specific employee association and pay applicable dues to enroll in the CAHP. Note: The Prudent Buyer Network for CAHP's Basic and Combination Plan is available only in California and in limited areas of selected states outside of California.</p> <p>CAHP prescription benefits are administered by Express Scripts.</p>

Plan Name	Administrator	Offers Medicare?	Plan Information
California Correctional Peace Officers Association (CCPOA) Access+ (HMO) <a href="#">↗</a>	Blue Shield of California (800) 257-6213	No	<p>You must belong to the specific employee association and pay applicable dues to enroll in the CCPOA. The CCPOA plan is available only to dues-paying members of that organization and their families.</p> <p>CCPOA prescription benefits are administered through Blue Shield of California.</p>
California Correctional Peace Officers Association (CCPOA) (PPO) <a href="#">↗</a> <ul style="list-style-type: none"> <li>CCPOA Medical Plan Medicare (PPO)</li> </ul>	Blue Shield of California (800) 776-4466	Yes	<p>You must belong to the specific employee association and pay applicable dues to enroll in the CCPOA. The CCPOA plan is available only to dues-paying members of that organization and their families.</p> <p>CCPOA prescription benefits are administered through Blue Shield of California.</p>
Health Net of California (HMO) <ul style="list-style-type: none"> <li>Salud y Más</li> <li>Smartcare</li> </ul>	Health Net of California <a href="#">↗</a> (888) 926-4921	No	<p>Health Net SmartCare will no longer be available as of January 1, 2024.</p> <p>OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.</p> <p>Access Health Net of California's Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a>.</p>
Kaiser (HMO) <ul style="list-style-type: none"> <li>Kaiser Permanente Senior Advantage</li> <li>Kaiser Permanente Senior Advantage Summit</li> </ul>	Kaiser Permanente <a href="#">↗</a> (800) 305-1220 Senior Advantage & Senior Advantage Summit (855) 717-9598	Yes	<p>Kaiser administers its own prescription benefits.</p> <p>Kaiser Permanente Senior Advantage Summit is available as of January 1, 2023.</p> <p>Access Kaiser Permanente's Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a>.</p>

Plan Name	Administrator	Offers Medicare?	Plan Information
<p>Peace Officers Research Association of California (PORAC) (PPO) <a href="#">↗</a></p> <ul style="list-style-type: none"> <li>• PORAC Prudent Buyer Health Plan</li> <li>• PORAC Out-of-State Basic Health Plan</li> <li>• PORAC Supplement to Original Medicare</li> <li>• PORAC Medicare PDP</li> </ul>	<p>Anthem Blue Cross (800) 655-6397</p>	<p>Yes</p>	<p>You must belong to the specific employee association and pay applicable dues to enroll in the PORAC. The PORAC plan is available only to dues-paying members of that organization and their families.</p> <p>PORAC prescription are administered by Anthem Blue Cross.</p>
<p>PERS Platinum (PPO)</p> <ul style="list-style-type: none"> <li>• PERS Platinum Basic Plan</li> <li>• PERS Platinum Supplement to Medicare Plan</li> <li>• PERS Platinum Medicare PDP</li> </ul>	<p>Anthem Blue Cross <a href="#">↗</a> (877) 737-7776</p>	<p>Yes</p>	<p>This plan has no geographical restrictions. It provides coverage anywhere in the world.</p> <p>OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.</p> <p>Access Anthem Blue Cross' Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a>.</p>
<p>PERS Gold (PPO)</p> <ul style="list-style-type: none"> <li>• PERS Gold Basic Plan</li> <li>• PERS Gold Supplement to Medicare Plan</li> <li>• PERS Gold Medicare PDP</li> </ul>	<p>Anthem Blue Cross <a href="#">↗</a> (877) 737-7776</p>	<p>Yes</p>	<p>This plan is only available in California.</p> <p>OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.</p> <p>Access Anthem Blue Cross' Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a>.</p>



Plan Name	Administrator	Offers Medicare?	Plan Information
Sharp Health Plan (Basic) (HMO) Sharp Performance Plus	Sharp Health Plan <a href="#">↗</a> (855) 995-5004	No	OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.  Access Sharp Health Plan's Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a> .
Sharp Direct Advantage (Medicare) (HMO)	Sharp Health Plan <a href="#">↗</a> (833) 346-4322	Yes	CVS Caremark <a href="#">↗</a> is the PBM for Sharp Direct Advantage (Medicare) (HMO).
UnitedHealthcare (Basic) (HMO)  • UnitedHealthcare SignatureValue Alliance  • UnitedHealthcare SignatureValue Harmony	UnitedHealthcare <a href="#">↗</a> (877) 359-3714	No	OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.  Access UnitedHealthCare's Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a> .
UnitedHealthcare (Medicare) (PPO)  • UnitedHealthcare Group Medicare Advantage  • UnitedHealthcare Medicare Advantage Edge	UnitedHealthcare <a href="#">↗</a> (888) 867-5581	Yes	The UnitedHealthcare® Group Medicare Advantage (PPO) plans include Medicare Part D prescription drug coverage.  OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.
Western Health Advantage (HMO)	Western Health Advantage <a href="#">↗</a> (888) 942-7377	No	OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.  Access Western Health Advantage's Transparency in Coverage Machine Readable Files on their website <a href="#">↗</a> .

Plan Name	Administrator	Offers Medicare?	Plan Information
Western Health Advantage MyCare Select (Medicare) (HMO)	Western Health Advantage <a href="#">↗</a> (888) 942-7377	Yes	OptumRx <a href="#">↗</a> is the PBM providing prescription benefits for this health plan.

## About Our Plans

- **HMO** - A Health Maintenance Organization (HMO) plan provides health care from specific doctors and hospitals under contract with the plan. You pay co-payments for some services, but you have no deductible, no claim forms, and a geographically restricted service area.
- **PPO** - A Preferred Provider Organization (PPO) is similar to a traditional "fee-for-service" plan, but you must use doctors in the PPO provider network or pay higher co-insurance (percentage of charges). You must usually meet an annual deductible before some benefits apply. You're responsible for a certain co-insurance amount and the plan pays the balance up to the allowable amount.
- **EPO** - The Exclusive Provider Organization (EPO) plan offers the same covered services as an HMO plan, but you must seek services from the plan's network of preferred providers. You are also able to access physicians and specialists that participate in the network without a referral. You pay copayments, for some services, but you have no deductible, no claim forms, and a geographically restricted service area.
- **Combination Plans** - A combination plan means at least one family member is enrolled in a Medicare health plan and at least one family member is enrolled in a Basic health plan through the same health carrier. CalPERS requires all family members to have the same health carrier.

## Additional Resources

- [Accessing Health Care During a Disaster](#)
- [Health & Wellness Programs by Health Plan](#)
- [Non-Discrimination Notice \(PDF\)](#)
- [Open Enrollment](#)
- [Provider Disruption \(PDF\)](#)

- [Your Rights and Protections Against Surprise Medical Bills \(PDF\)](#)

## Videos

Health Care Costs – Ask Yourself

- Will my employer pay toward my premium?
- Will coverage continue?
  - Into retirement?
  - For dependents after I pass on?

Check with your employer regarding your health benefits.



Health Care Costs  
Video Length: 02:29

[View CalPERS Videos](#) ➔

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