

Basic PPO Members

What you need to know about your PERS Gold and PERS Platinum plans

For an even better PPO health care experience, CalPERS is partnering with Blue Shield of California and Included Health starting January 1, 2025. This new partnership is dedicated to ensuring you receive the highest quality care for your unique needs.

What's changing?

Blue Shield will be the new administrator for the PPO plans and Included Health will help you find the personalized care you need, using Blue Shield's network of doctors and hospitals and Included Health's network of virtual providers.

Most members will be able to have the same primary care and specialist providers. If your doctor is not in the network, CalPERS and Blue Shield have plans in place to minimize the disruption to you and ensure you have access to high-quality providers. This is where Included Health will help.

Included Health is available by phone, online, or app to help you navigate your health care and PPO health benefits. Whether you need to find out if your doctor is in-network, get a new primary care doctor, have questions about a medical bill, or want an easy way to keep track of your

insurance information, Included Health is your first stop for comprehensive, personalized health care.

What's not changing

- Copays, deductibles, and coinsurance
- For PERS Gold members — your ability to lower the deductible through various activities
- Service areas
- Pharmacy benefits administered through OptumRx

Starting September 9, find out if your doctor is in the PPO network

While most members will be able to have the same primary care and specialist providers, there are resources for you to confirm your doctors are in-network:

- Call Included Health's dedicated line for CalPERS PPO Basic members, (855) 633-4436
- Download the Included Health app and log in
- Visit the CalPERS Included Health website at includedhealth.com/calpers
- Search for your doctor using the **Health Plan Search by ZIP Code** on the CalPERS website or in your myCalPERS account

Open Enrollment

CalPERS Open Enrollment is September 16–October 11. If you have questions about the PPO plan change, call Included Health for live assistance or visit the website.

Your First Stop: Included Health

For personalized health care services, such as:

- » Assistance with finding out if your doctor is in network
- » Assistance with finding a doctor or urgent care
- » Care coordination, particularly if you have complex conditions
- » When you want a second medical opinion
- » Virtual primary care and behavioral health providers
- » Live clinical advice with a nurse over the phone 24/7
- » Tracking your deductibles, copay, coinsurance
- » Understanding your medical bills

Continuity of care services available

Members receiving treatment for certain specified conditions will receive assistance to secure continuity of care with their current clinicians for the time specified by the continuity of care provisions under state law:

- Those with an approved and scheduled surgery
- Individuals with acute or chronic illnesses, physical or behavioral
- Those who are pregnant at the time of the transition
- Children under 3 years of age receiving care from their doctor

Contact Included Health to assist you with your continuity of care options.

Contact Included Health

includedhealth.com/calpers

(855) 633-4436

CalPERS New PPO Administrators starting January 1, 2025

FAQ

Why is CalPERS changing PPO administrators?

CalPERS wanted to create an even better PPO health care experience for our PERS Gold and PERS Platinum members. In our new PPO contract, we sought to lower health care costs over time while improving the quality of care for our members. The partnership between CalPERS, Blue Shield, and Included Health will help lower costs and drive quality and equity improvements. It aims to enhance care coordination and health care outcomes for our members, particularly those with complex health conditions. Included Health will also help expand access to supplemental virtual primary care and behavioral health care services.

How will Included Health benefit me?

Included Health is available by phone, online, or mobile app to help you navigate your health care and PPO health benefits. Whether you need a new primary care doctor or behavioral health services, have questions about a medical bill, or want care coordination or an easy way to keep track of your insurance information, use Included Health as your first stop for comprehensive, personalized health care.

Where can I find the list of counties and other ZIP codes for PERS Gold members who might be eligible for out-of-network exceptions if their provider is no longer in network?

For PPO members in 22 rural counties and selected other ZIP codes where an HMO or EPO plan isn't available, Blue Shield will provide a one-year out-of-network exception for office



Hear from CalPERS, Blue Shield, and Included Health and learn more about our new PPO plan administrators by viewing our webinar. Scan the QR code with your mobile phone's camera.

visits for members to receive care/ services as if in-network. The counties and ZIP codes can be found at www.calpers.ca.gov/PPO.

Can I still see any provider I want?

Yes, PPO members will continue to have the freedom to see any provider they want; however, your costs are lower if you see in-network providers. And Included Health is available to help you find high-quality providers in-network.

Will this cost me more?

No, the services provided by Included Health are included as a part of your monthly premiums; you do not pay extra for their services.

Am I required to use Included Health services?

Yes, for administrative and care services, Included Health is your first point of contact. The additional services

they offer are optional, such as finding an in-network, high-quality doctor, receiving a second opinion, or setting an appointment with a virtual behavioral health doctor.

How do I get started with Included Health?

Call Included Health at (855) 633-4436, visit the website and/or download the Included Health app at includedhealth.com/calpers.

How does this change to Blue Shield affect me?

Most PPO members will be able to continue seeing their existing doctor as an in-network provider as they have virtually all the same hospitals, facilities, and systems, and significant overlap of physicians and clinicians as Anthem, the current administrator. Included Health will assist you with care coordination and finding an in-network clinician.

When will I receive my new member ID card with updated information?

You will receive a new member ID card that will include the phone number and website for Included Health starting mid-November through December.

Do I need to do anything during Open Enrollment?

If you wish to remain enrolled in your PPO plan, there is no action for you to take during Open Enrollment.

Are you in a Combination plan?

The Basic PPO plan member will contact Included Health as your first stop for personalized health care. The Medicare member will contact Blue Shield and will not see any changes to the provider networks or the care coordination provided by your doctor today.