

# 2023 | Health Benefit Summary

Helping you make an informed decision about your health plan



## About CalPERS

CalPERS is the largest purchaser of public employee health benefits in California, and the second largest public purchaser in the nation after the federal government. Our program provides benefits for 1.5 million public employees, retirees, and their families.

Depending on where you reside or work, CalPERS offers active employees and retirees one or more types of health plans, which may include:

- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)
- Exclusive Provider Organization (EPO)  
(for members in certain California counties)

The CalPERS Board of Administration annually determines health plan availability, covered benefits, health premiums, and copayments.

Whether you are working or retired, your employer or former employer makes monthly contributions toward your health premiums. The amount of this contribution varies. Your cost may depend on your employer or former employer's contribution to your premium, the length of your employment, and the health plan you choose. For monthly contribution amounts, active employees should contact their employer, State retirees should contact CalPERS, and contracting agency retirees should contact their former employer.

## About This Publication

The *2023 Health Benefit Summary* provides only a general overview of certain benefits. It does not include details of all covered expenses or exclusions and limitations. Please refer to each health plan's *Evidence of Coverage* (EOC) booklet for the exact terms and conditions of coverage. Health plans mail EOCs to new members at the beginning of the year, and to existing members upon request. In case of a conflict between this summary and your health plan's EOC, the EOC establishes the benefits that will be provided.

The *2023 Health Benefit Summary* provides valuable information to help you make an informed choice about your health plan and health care providers. This publication compares covered services, copayments, and benefits for each CalPERS health plan. It also provides information about plan availability by county and a chart summarizing important differences among health plan types.

You can use this information to determine which health plan offers the services you need at the cost that works for you. The 2023 health plan premiums are available at the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov). Check with your employer to find out how much they contribute toward your premium.

We recommend that you only use this publication in conjunction with the current year's health premium rate schedule and EOCs. To obtain a copy of the health premium rate schedule for any health plan, please go to the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) or contact CalPERS at 888 CalPERS (or 888-225-7377).

### Other Health Publications

This publication is one of many resources CalPERS offers to help you choose and use your health plan. Others include:

- **Health Program Guide:** Describes Basic and Medicare health plan eligibility, enrollment, and choices
- **Medicare Enrollment Guide:** Provides information about how Medicare works with your CalPERS health benefits

You can obtain the above publications and other information about your CalPERS health benefits through myCalPERS at [my.calpers.ca.gov](http://my.calpers.ca.gov) or by calling CalPERS at 888 CalPERS (or 888-225-7377).

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# Considering Your Health Plan Choices

Selecting a health plan for you and your family is one of the most important decisions you will make. This decision involves balancing the cost of each plan, along with other features, such as access to doctors and hospitals, pharmacy services, and special programs for managing specific medical conditions. Choosing the right plan ensures that you receive the health benefits and services that matter to you.

If you are a new CalPERS member or you are considering changing your health plan during Open Enrollment, you will need to make two related decisions:

- Which health plan is best for you and your family?
- Which doctors and hospitals do you want to provide your care?

The combination of health plan and providers that is right for you depends on a variety of factors, such as whether you prefer a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO); your premium and out-of-pocket costs; and whether you want to have access to specific doctors and hospitals.

We realize that comparing health plan benefits, features, and costs can be complicated. This section provides information that can simplify your decision-making process. As you begin that process, the following are some questions you should ask:

- Do you prefer to receive your health care from an HMO or PPO? Your preference will impact the plans available to you, your access to health care providers, and how much you pay for certain services. See the chart on the next page for a summary of the differences among plan types.<sup>1</sup>
- What are the costs (premiums, copayments, deductibles, and coinsurance)? Beginning on page 16 of this publication, you will find information about benefits, copayments, and covered services. Visit the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to find out what the premiums are for the various plans.
- Does the plan provide access to the doctors and hospitals you want? Contact health plans directly for this information. See the “Health Plan Directory” on page 14 of this publication for health plan contact information.

<sup>1</sup> Note that in a few counties where access to HMOs is limited, a third option, Exclusive Provider Organization (EPO), is available. An EPO provides benefits similar to an HMO with some PPO features.

## Understanding How CalPERS Health Plans Work

The following chart will help you understand some important differences among health plan types.

Features	HMO	PPO	EPO
Accessing health care providers	Contracts with providers (doctors, medical groups, hospitals, labs, pharmacies, etc.) to provide you services at a fixed price	Gives you access to a network of health care providers (doctors, hospitals, labs, pharmacies, etc.) known as preferred providers	Gives you access to the EPO network of health care providers (doctors, hospitals, labs, pharmacies, etc.)
Selecting a primary care physician (PCP)	Most HMOs require you to select a PCP who will work with you to manage your health care needs <sup>1</sup>	All PPO plan members will have an assigned PCP; however you can choose not to go through your PCP <sup>2</sup>	All EPO plan members will have an assigned PCP; however you can choose not to go through your PCP
Seeing a specialist	Requires advance approval from the medical group or health plan for some services, such as treatment by a specialist or certain types of tests	Allows you access to many types of services without receiving a referral or advance approval	Allows you access to many types of services without receiving a referral or advance approval
Obtaining care	Generally requires you to obtain care from providers who are a part of the plan network  Requires you to pay the total cost of services if you obtain care outside the HMO's provider network without a referral from the health plan (except for emergency and urgent care services)	Encourages you to seek services from preferred providers to ensure your coinsurance and copayments are counted toward your calendar year out-of-pocket maximums <sup>3</sup>  Allows you the option of seeing non-preferred providers, but requires you to pay a higher percentage of the bill <sup>4</sup>	Requires you to obtain care from providers who are a part of the plan network  Requires you to pay the total cost of services if you obtain care outside the EPO's provider network without a referral from the health plan (except for emergency and urgent care services)
Paying for services	Requires you to make a small copayment for most services	Limits the amount preferred providers can charge you for services  Considers the PPO plan payment plus any deductibles and copayments you make as payment in full for services rendered by a preferred provider	Requires you to make a small copayment for most services

<sup>1</sup> Your PCP may be part of a medical group that has contracted with the health plan to perform some functions, including treatment authorization, referrals to specialists, and initial grievance processing.

<sup>2</sup> Members enrolled in the PERS Gold plan may access a lower copayment if they select a personal doctor.

<sup>3</sup> Once you meet your annual deductible and maximum coinsurance, the plan pays 100% of medical services/claims from Preferred Providers for the remainder of the calendar year; however, you will continue to be responsible for copayments for physician office visits, pharmacy, and other services, up to the annual out-of-pocket maximum.

<sup>4</sup> Non-preferred providers have not contracted with the health plan; therefore, you will be responsible for paying any applicable member deductibles or coinsurance, plus any amount in excess of the allowed amount.

## CalPERS Health Plan Choices

Depending on where you reside or work, your Basic and Medicare health plan options may include the following:

Basic EPO & HMO Health Plans	Basic PPO Health Plans	Supplement to Medicare PPO & HMO Health Plans	Medicare Managed Care Plans (Medicare Advantage)	Out-of-State Plan Choices	
Anthem Blue Cross EPO	California Association of Highway Patrolmen (CAHP) Health Plan <sup>1</sup>  PERS Gold  PERS Platinum  Peace Officers Research Association of California (PORAC) Police and Fire Health Plan <sup>1</sup>	CAHP Health Plan <sup>1</sup>	Anthem Medicare Preferred (PPO)	Blue Shield Medicare (PPO)	
Anthem Blue Cross Select HMO		PERS Gold	Blue Shield Medicare (PPO)	Kaiser Permanente (HMO) <sup>2</sup>	
Anthem Blue Cross Traditional HMO		PERS Platinum	PERS Platinum	CCPOA Medical Plan Medicare (PPO)	Kaiser Permanente Senior Advantage <sup>2</sup>
Blue Shield Access+ HMO		Peace Officers Research Association of California (PORAC) Police and Fire Health Plan <sup>1</sup>	PORAC Police and Fire Health Plan <sup>1</sup>	Kaiser Permanente Senior Advantage	PERS Platinum (PPO)
Blue Shield Access+ EPO				Kaiser Permanente Senior Advantage Summit	PORAC Police and Fire Health Plan (PPO) <sup>1</sup>
Blue Shield Trio HMO				Sharp Direct Advantage (HMO)	UnitedHealthcare Group Medicare Advantage (PPO)
California Correctional Peace Officers Association (CCPOA) Medical Plan <sup>1</sup>				UnitedHealthcare Group Medicare Advantage (PPO)	UnitedHealthcare Group Medicare Advantage Edge (PPO)
Health Net Salud y Más				UnitedHealthcare Group Medicare Advantage Edge (PPO)	
Health Net SmartCare				Western Health Advantage MyCare Select (HMO)	
Kaiser Permanente					
Sharp Performance Plus					
UnitedHealthcare SignatureValue Alliance					
UnitedHealthcare SignatureValue Harmony					
Western Health Advantage					

### Contacting a Health Plan

If you have a specific question about a plan's coverage, benefits, or participating providers, please contact the plan directly. See the "Health Plan Directory" on page 14 for health plan contact information.

<sup>1</sup> You must belong to the specific employee association and pay applicable dues to enroll in an Association Plan (CCPOA, CAHP or PORAC)

<sup>2</sup> Plan only available in certain states. Benefits out-of-state may differ from those in California.

## Choosing Your Doctor and Hospital

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Once you choose a health plan, you should select a primary care physician. Except in the case of an emergency, the doctors you can use — and the medical groups and hospitals you will have access to — will depend on your choice of health plan.

Many people find their doctor by asking neighbors or co-workers for a doctor's name. Others receive referrals from doctors they already know. Still others simply select a physician from their health plan who happens to be nearby. You can also use the *Search Health Plans* tool (described on page 11), which is available by logging into your myCalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov). Before you

choose a health plan, you should call the health plan's member services to inquire about physician availability. When choosing an HMO plan, you should confirm that the doctor is taking new patients in the plan you select.

If you need to be hospitalized, your health plan or medical group will have certain hospitals that you are able to use. If you prefer a particular hospital, you should make sure the health plan you select contracts with that hospital. See page 15 for a list of resources that can help you evaluate and select a doctor and hospital.

## Enrolling in a Health Plan Using Your Residential or Work ZIP Code

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Some of our health plans are available only in certain counties and/or ZIP Codes. As you consider your health plan choices, you should determine which health plans are available in the ZIP Code in which you are enrolling.

In general, if you are an active employee or a working CalPERS retiree, you may enroll in a health plan using either your residential or work ZIP Code.

If you are a retired CalPERS member, you may select any health plan in your residential ZIP Code area. You cannot use the address of the CalPERS-covered employer from which you retired to establish ZIP Code eligibility.

To enroll in a Medicare Advantage plan, you must use your residential address. In addition, Medicare Part D Employer Group Waiver plans require you to provide a physical address.

If you have a combination of Basic and Medicare members on your health plan, you must choose a health plan that has both Basic and Medicare plan options available within your residential ZIP Code area.

If you use your residential ZIP Code, all enrolled dependents must reside in the health plan's service area. When you use your work ZIP Code, all enrolled dependents must receive all covered services (except emergency and urgent care) within the health plan's service area, even if they do not reside in that area.

To determine if the health plan you are considering provides services where you reside or work, see the "Health Plan Availability by County" chart on the following page. You can also use the *Health Plan search by ZIP Code*, which is available on the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov), to find out which plans are available in your area. If you have questions about plan availability or coverage, or wish to obtain a copy of the *Evidence of Coverage*, contact the health plans using the "Health Plan Directory" on page 14.

## Health Plan Availability by County: Basic Plans

Some health plans are available only in certain counties and/or ZIP Codes. Use the chart below to determine if the health plan you are considering provides services where you reside or work. Contact the plan before enrolling to make sure they cover your ZIP Code 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*, available at [www.calpers.ca.gov](http://www.calpers.ca.gov).

All counties subject to regulatory approval.

- Health plan covers all or part of county.
- ▲ Only PERS Platinum is available out-of-state.
- Only applies to some agencies; does not apply to public agencies or schools.

County	Anthem Blue Cross EPO	Anthem Blue Cross Select HMO	Anthem Blue Cross Traditional HMO	Blue Shield Access+ HMO	Blue Shield Access+ EPO	Blue Shield Trio HMO	CAHP	CCPOA Medical Plan	Health Net Salud y Más	Health Net SmartCare	Kaiser Permanente	PERS Gold & PERS Platinum	PORAC	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	UnitedHealthcare SignatureValue Harmony	Western Health Advantage HMO
Alameda		●	●	●			●	●		●	●	●	●		■		
Alpine					●		●					●	●				
Amador							●				●	●	●				
Butte			●	●		●	●	●				●	●				
Calaveras					●		●					●	●				
Colusa					●		●					●	●				●
Contra Costa		●	●	●			●	●		●	●	●	●		■		
Del Norte	●						●					●	●				
El Dorado		●	●	●		●	●	●			●	●	●				●
Fresno		●	●	●			●	●		●	●	●	●		●		
Glenn			●	●			●					●	●				
Humboldt			●	●			●					●	●				●
Imperial		●	●	●			●	●				●	●				
Inyo					●		●					●	●				
Kern		●	●	●		●	●	●	●	●	●	●	●		●		
Kings			●	●		●	●	●		●	●	●	●		●		
Lake					●		●					●	●				
Lassen					●		●					●	●				
Los Angeles		●	●	●		●	●	●	●	●	●	●	●		●	●	
Madera			●	●			●	●			●	●	●		●		
Marin			●	●			●	●		●	●	●	●		■		●
Mariposa				●			●	●			●	●	●				
Mendocino			●		●		●					●	●				
Merced		●	●	●			●	●				●	●		■		
Modoc					●		●					●	●				
Mono					●		●					●	●				
Monterey		●				●	●					●	●				
Napa			●				●			●	●	●	●				●
Nevada		●	●	●		●	●	●				●	●				
Orange		●	●	●		●	●	●	●	●	●	●	●		●	●	



County	Anthem Blue Cross EPO	Anthem Blue Cross Select HMO	Anthem Blue Cross Traditional HMO	Blue Shield Access+ HMO	Blue Shield Access+ EPO	Blue Shield Trio HMO	CAHP	CCPOA Medical Plan	Health Net Salud y Más	Health Net SmartCare	Kaiser Permanente	PERS Gold & PERS Platinum	PORAC	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	UnitedHealthcare SignatureValue Harmony	Western Health Advantage HMO
Placer		●	●	●		●	●	●			●	●	●		●		●
Plumas					●		●					●	●				
Riverside		●	●	●		●	●	●	●	●	●	●	●		●	●	
Sacramento		●	●	●		●	●	●			●	●	●		●		●
San Benito			●				●					●	●				
San Bernardino		●	●	●		●	●	●	●	●	●	●	●		●	●	
San Diego		●		●			●	●	●	●	●	●	●	●	●	●	
San Francisco		●	●	●			●	●		●	●	●	●		■		
San Joaquin		●	●	●			●	●		●	●	●	●		■		
San Luis Obispo			●	●		●	●	●				●	●		●		
San Mateo			●	●			●	●		●	●	●	●		■		
Santa Barbara			●	●		●	●	●				●	●				
Santa Clara		●	●	●			●	●		●	●	●	●		■		
Santa Cruz		●	●	●		●	●	●		●	●	●	●		■		
Shasta					●		●					●	●				
Sierra					●		●					●	●				
Siskiyou					●		●					●	●				
Solano			●	●			●	●		●	●	●	●		■		●
Sonoma			●	●			●	●		●	●	●	●		■		●
Stanislaus		●	●	●		●	●	●			●	●	●		■		
Sutter							●				●	●	●				
Tehama					●		●					●	●				
Trinity					●		●					●	●				
Tulare		●	●	●		●	●	●		●	●	●	●				
Tuolumne					●		●					●	●				
Ventura		●	●	●		●	●	●			●	●	●		●		
Yolo		●	●	●		●	●	●			●	●	●		●		●
Yuba							●				●	●	●				
Out-of-State											●	▲	●				

## Health Plan Availability by County: Medicare Plans

Some health plans are available only in certain counties and/or ZIP Codes. Use the chart below to determine if the health plan you are considering provides services where you reside or work. Contact the plan before enrolling to make sure they cover your ZIP Code 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*, available at [www.calpers.ca.gov](http://www.calpers.ca.gov).

All counties subject to regulatory approval.

- Health plan covers all or part of county.
- ▲ Only PERS Platinum is available out-of-state.

County	Anthem Medicare Preferred PPO	Blue Shield Medicare PPO	CAHP Medicare Supplement	CCPOA Medical Plan Medicare (PPO)	Kaiser Permanente Senior Advantage	Kaiser Permanente Senior Advantage Summit	PERS Gold Medicare Supplement	PERS Platinum Medicare Supplement	PORAC Medicare Supplement	Sharp Direct Advantage HMO	UnitedHealthcare Group Medicare Advantage PPO	UnitedHealthcare Group Medicare Advantage Edge PPO	Western Health Advantage MyCare Select HMO
Alameda	●	●	●	●	●	●	●	●	●		●	●	
Alpine	●	●	●	●			●	●	●		●	●	
Amador	●	●	●	●	●	●	●	●	●		●	●	
Butte	●	●	●	●			●	●	●		●	●	
Calaveras	●	●	●	●			●	●	●		●	●	
Colusa	●	●	●	●			●	●	●		●	●	●
Contra Costa	●	●	●	●	●	●	●	●	●		●	●	
Del Norte	●	●	●	●			●	●	●		●	●	
El Dorado	●	●	●	●	●	●	●	●	●		●	●	●
Fresno	●	●	●	●	●	●	●	●	●		●	●	
Glenn	●	●	●	●			●	●	●		●	●	
Humboldt	●	●	●	●			●	●	●		●	●	
Imperial	●	●	●	●			●	●	●		●	●	
Inyo	●	●	●	●			●	●	●		●	●	
Kern	●	●	●	●	●	●	●	●	●		●	●	
Kings	●	●	●	●	●	●	●	●	●		●	●	
Lake	●	●	●	●			●	●	●		●	●	
Lassen	●	●	●	●			●	●	●		●	●	
Los Angeles	●	●	●	●	●	●	●	●	●		●	●	
Madera	●	●	●	●	●	●	●	●	●		●	●	
Marin	●	●	●	●	●	●	●	●	●		●	●	●
Mariposa	●	●	●	●	●	●	●	●	●		●	●	
Mendocino	●	●	●	●			●	●	●		●	●	
Merced	●	●	●	●			●	●	●		●	●	
Modoc	●	●	●	●			●	●	●		●	●	
Mono	●	●	●	●			●	●	●		●	●	
Monterey	●	●	●	●			●	●	●		●	●	
Napa	●	●	●	●	●	●	●	●	●		●	●	●
Nevada	●	●	●	●			●	●	●		●	●	
Orange	●	●	●	●	●	●	●	●	●		●	●	

County	Anthem Medicare Preferred PPO	Blue Shield Medicare PPO	CAHP Medicare Supplement	CCPOA Medical Plan Medicare (PPO)	Kaiser Permanente Senior Advantage	Kaiser Permanente Senior Advantage Summit	PERS Gold Medicare Supplement	PERS Platinum Medicare Supplement	PORAC Medicare Supplement	Sharp Direct Advantage HMO	UnitedHealthcare Group Medicare Advantage PPO	UnitedHealthcare Group Medicare Advantage Edge PPO	Western Health Advantage MyCare Select HMO
Placer	•	•	•	•	•	•	•	•	•		•	•	•
Plumas	•	•	•	•			•	•	•		•	•	
Riverside	•	•	•	•	•	•	•	•	•		•	•	
Sacramento	•	•	•	•	•	•	•	•	•		•	•	•
San Benito	•	•	•	•			•	•	•		•	•	
San Bernardino	•	•	•	•	•	•	•	•	•		•	•	
San Diego	•	•	•	•	•	•	•	•	•	•	•	•	
San Francisco	•	•	•	•	•	•	•	•	•		•	•	
San Joaquin	•	•	•	•	•	•	•	•	•		•	•	
San Luis Obispo	•	•	•	•			•	•	•		•	•	
San Mateo	•	•	•	•	•	•	•	•	•		•	•	
Santa Barbara	•	•	•	•			•	•	•		•	•	
Santa Clara	•	•	•	•	•	•	•	•	•		•	•	
Santa Cruz	•	•	•	•	•	•	•	•	•		•	•	
Shasta	•	•	•	•			•	•	•		•	•	
Sierra	•	•	•	•			•	•	•		•	•	
Siskiyou	•	•	•	•			•	•	•		•	•	
Solano	•	•	•	•	•	•	•	•	•		•	•	•
Sonoma	•	•	•	•	•	•	•	•	•		•	•	•
Stanislaus	•	•	•	•	•	•	•	•	•		•	•	
Sutter	•	•	•	•	•	•	•	•	•		•	•	
Tehama	•	•	•	•			•	•	•		•	•	
Trinity	•	•	•	•			•	•	•		•	•	
Tulare	•	•	•	•	•	•	•	•	•		•	•	
Tuolumne	•	•	•	•			•	•	•		•	•	
Ventura	•	•	•	•	•	•	•	•	•		•	•	
Yolo	•	•	•	•	•	•	•	•	•		•	•	•
Yuba	•	•	•	•	•	•	•	•	•		•	•	
Out-of-State		•	•	•	•			•	•		•	•	

# Tools to Help You Choose Your Health Plan

This section provides a variety of information that can help you evaluate your health plan choices. Included here are details about using your myCalPERS account, the *Search Health Plans* tool, and the *Health Plan Choice Worksheet*.

## Accessing Health Plan Information with myCalPERS

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You can use myCalPERS at [my.calpers.ca.gov](https://my.calpers.ca.gov), our secure, personalized website, to get one-stop access to all of your current health plan information, including details about which family members are enrolled. You can also use it to search for other health plans that are available in your area, compare health plans, access CalPERS Health Program

forms, and find additional information about CalPERS health plans. If you are a **retiree**, CalPERS is your Health Benefits Officer. Retirees may change their health plan during Open Enrollment by calling CalPERS toll free at **888 CalPERS** (or **888-225-7377**) or by using your myCalPERS account.

## myCalPERS Health Plan Comparison Feature

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### Health Plan Resources

Choosing a health plan that's right for you is unique for every person or family. myCalPERS includes additional resources to help you choose a health plan. These resources provide access to more detailed health benefit information that can help you when selecting what is most important to you in determining the plan that best fits your needs.

### Evaluate Plan Features

Available health plans for you will be displayed based on the physical or mailing health eligibility ZIP Code in our system.

Create a customized plan search where you'll be able to review:

- Monthly premiums for each plan available to you
- Side-by-side comparisons of covered benefits, deductibles, and copayments for up to three plans at one time.

### Your myCalPERS Account

Log in to your myCalPERS account at [my.calpers.ca.gov](https://my.calpers.ca.gov) and select the "Health" tab and then select "Search Health Plans" to see what's available to you. To speak with someone at CalPERS about your health plan choices, call **888 CalPERS** (or **888-225-7377**).

## Comparing Your Options: Search Health Plans

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Access your myCalPERS account for a convenient way to evaluate your health plan options and make a decision about which plan is best for you and your family. With this easy-to-use health plan comparison tool, you can weigh plan benefits and costs, and view how the plans compare.

You can access your account 24/7 to help you make health plan decisions at any time. You can use it to:

- Review health plan options during Open Enrollment.
- Evaluate your health plan options and estimate costs.
- Review a health plan option when your employer first begins offering the CalPERS Health Benefits Program.
- Search doctors and specialists to see which plans they participate in.
- Review health plan options due to changes in your marital status or enrollment area.
- Explore health plan options because you are planning for retirement or have become Medicare eligible.

Be sure to tell us what you think about your myCalPERS plan search experience by completing a survey at the end of your research.

Get customized assistance selecting the health plan that is right for you and your family by logging into your myCalPERS account at [my.calpers.ca.gov](https://my.calpers.ca.gov), selecting the “Health” tab and then selecting “Search Health Plans.”

## Comparing Your Options: Health Plan Choice Worksheet

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An alternative tool we provide to help you choose the best plan for yourself and your family is the *Health Plan Choice Worksheet*, which you can find on page 12 of this publication. This worksheet can be used to compare factors such as cost, availability, benefits, and quality of care measures. Simply follow the steps listed in the left column

of the Worksheet. Several questions can be answered with a simple “yes” or “no,” while others will require you to insert information or call the health plan. Some of the information can be found on the CalPERS website at [www.calpers.ca.gov](https://www.calpers.ca.gov). If you need assistance completing the form, contact CalPERS at **888 CalPERS** (or **888-225-7377**).

# Health Plan Choice Worksheet

Plan name and phone numbers:									
Select the type of plan: <i>(circle choice)</i>		HMO	PPO	EPO	Assoc. Plan <sup>1</sup>	HMO	PPO	EPO	Assoc. Plan <sup>1</sup>
<b>Step 1 — Cost</b>									
<b>Calculate your monthly cost.</b> Enter the monthly premium (see current year's rate schedule). Premium amounts will vary based on 1-party/2-party/family and Basic/Medicare.									
<b>Enter your employer's contribution.</b> For contribution amounts, active members should contact their employer; retired members should contact CalPERS.									
<b>Calculate your cost.</b> Subtract your employer's contribution from the monthly premium. If the total is \$0 or less, your cost is \$0.									
<b>Step 2 — Availability</b>									
<b>Search available plans online.</b> Use our online service, the Health Plan Search by Zip Code, at <a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a> to find out if the plan is available in your residential or work ZIP Code. You may also call the plan's customer service center.									
<b>Call the doctor's office.</b> Confirm that they contract with the plan and are accepting new patients. Ask what specialists are available and the hospitals with which they are affiliated.									
<b>Step 3 — Comparisons</b>									
<b>How does the plan rate in quality of care measures?</b> See page 15 to find out.									
<b>Compare the benefits.</b> See pages 16–31. CalPERS plans offer a standard package of benefits, but there are some differences: acupuncture, chiropractic, etc.									
<b>Step 4 — Other</b>									
<b>Other considerations:</b> Does the plan offer health education? Do you or your family have special medical needs? What services are available when you travel? Are the provider locations convenient?									
<b>What changes are you planning in the upcoming year</b> (e.g., retirement, transfer, move, etc.)?									
<b>Other information</b>									
<b>Compare and select a plan.</b>									

<sup>1</sup> You must belong to the specific employee association and pay applicable dues to enroll in the Association Plans.

# CalPERS Health Plan Member Survey Results

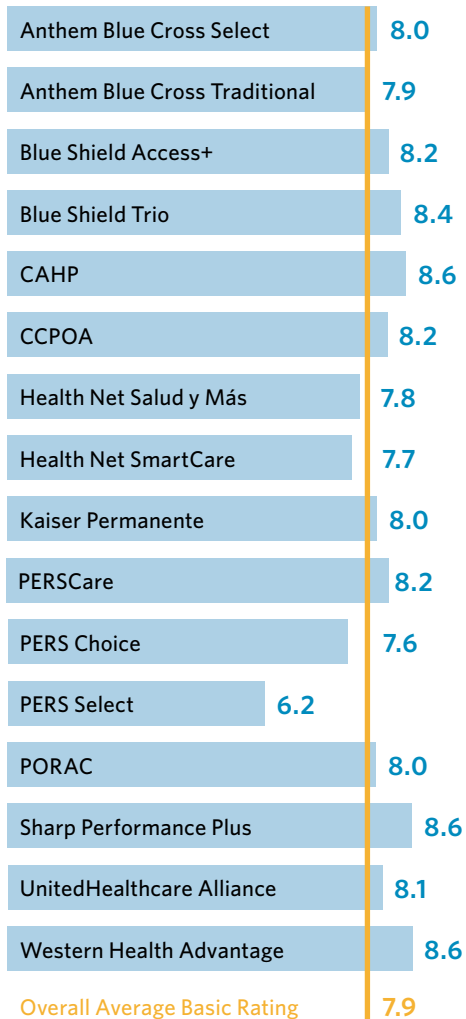
CalPERS conducts an annual Health Plan Member Survey to assess members' satisfaction with their health plans during the previous 12-month period. We use a modified version of the Consumer Assessment of Healthcare Providers and Systems (CAHPS) Survey, a standard tool for measuring health plans. CalPERS evaluates the survey results to compare satisfaction ratings across health plans and over time. The results below reflect health plan satisfaction during the 2021 plan year.

Member ratings offer another tool to help you choose a plan that is right for you. Please note that your experience may differ. The health plan ratings are based on the experience of the individuals who participated in the survey.

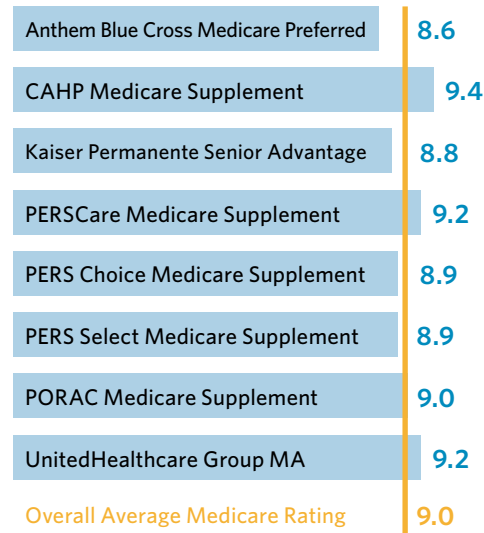
## Member Rating of Health Plans

Members were asked to rate their health plan on a 10-point scale with 10 being the best health plan possible. The following charts show the average rating by plan respondents in eligible Basic and Medicare health plans.

### Basic Plan Ratings



### Medicare Plan Ratings



The CalPERS Health Benefits Program Annual Report displays other valuable information about the Health Program. To view the report, visit CalPERS online at [www.calpers.ca.gov](http://www.calpers.ca.gov).

Association Plans (CCPOA, CAHP, and PORAC) are available only to members who belong to the applicable association.

In 2022, PERS Choice and PERSCare transitioned to PERS Platinum and PERS Select transitioned to PERS Gold.

# Additional Resources

As a health care consumer, you have access to many resources, services, and tools that can help you find the right health plan, doctor, medical group, and hospital for yourself and your family.

## Health Plan Directory

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Following is contact information for the health plans. Contact your health plan with questions about: ID cards; verification of provider participation; service area

boundaries (covered ZIP Codes); benefits, deductibles, limitations, exclusions; and *Evidence of Coverage* booklets.

### Anthem Blue Cross<sup>2</sup> HMO & EPO

(855) 839-4524

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

### Anthem Medicare Preferred<sup>2</sup> PPO

(855) 251-8825

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

### Blue Shield of California

Active Member Services

(800) 334-5847

Medicare Member Services

(888) 802-4599

[www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)

### California Association of Highway Patrolmen (CAHP)

(800) 734-2247

[www.theca hp.org](http://www.theca hp.org)

### California Correctional Peace Officers Association (CCPOA)

Active Member Services

(800) 257-6213

Medicare Member Services

(800) 776-4466

[www.ccpoabtf.org](http://www.ccpoabtf.org)

### Health Net of California<sup>1</sup>

(888) 926-4921

[www.healthnet.com/calpers](http://www.healthnet.com/calpers)

### Kaiser Permanente

(800) 464-4000

[www.kp.org/calpers](http://www.kp.org/calpers)

### OptumRx

Pharmacy Benefit Manager

Active Member Services

(855) 505-8110

Medicare Member Services

(855) 505-8106

[www.optumrx.com/calpers](http://www.optumrx.com/calpers)

### PERS Gold<sup>2</sup> and PERS Platinum<sup>2</sup>

Administered by Anthem Blue Cross

(877) 737-7776

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

Supplement to Medicare

(877) 737-7776

### Peace Officers Research Association of California (PORAC)

(800) 655-6397

<http://ibtoporac.org>

### Sharp Health Plan<sup>1</sup>

Active Member Services

(855) 955-5004

Retiree Member Services

(833) 346-4322

[sharphealthplan.com/CalPERS](http://sharphealthplan.com/CalPERS)

### UnitedHealthcare

Active Member Services

(877) 359-3714

[www.uhc.com/calpers](http://www.uhc.com/calpers)

Retiree Member Services

(888) 867-5581

[www.UHCRetiree.com/calpers](http://www.UHCRetiree.com/calpers)

### Western Health Advantage<sup>2</sup>

Active Member Services

(888) 942-7377

Medicare Member Services

(888) 942-7377

[www.westernhealth.com/calpers](http://www.westernhealth.com/calpers)

<sup>1</sup> Pharmacy benefits administered by OptumRx for the Basic plan only.

<sup>2</sup> Pharmacy benefits administered by OptumRx for both Basic and Medicare plans.



## Obtaining Health Care Quality Information

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Following is a list of resources you can use to evaluate and select a doctor and hospital.

### Hospitals

#### Cal Hospital Compare

[www.calhospitalcompare.org](http://www.calhospitalcompare.org)

Cal Hospital Compare makes it easy to find and compare the quality of hospitals in California.

#### U.S. Department of Health and Human Services

[www.medicare.gov/hospitalcompare](http://www.medicare.gov/hospitalcompare)

Hospital Compare has information about the quality of care at over 4,000 Medicare-certified hospitals across the country.

#### The Leapfrog Group

[www.leapfroggroup.org](http://www.leapfroggroup.org)

This is a coalition of health purchasers who have found that hospitals meeting certain standards have better care results.

### Doctors and Medical Groups

#### Medical Board of California

[www.mbc.ca.gov](http://www.mbc.ca.gov)

This is the California State agency that licenses medical doctors, investigates complaints, disciplines those who violate the law, conducts physician evaluations, and facilitates rehabilitation where appropriate.

#### Have you done a checkup on your doctor's license?

The Medical Board of California encourages consumers to check up on their doctor's license. Such a checkup is simple and helps you make an informed choice when choosing a doctor. To determine a doctor's status, go to the Medical Board's website at [www.mbc.ca.gov](http://www.mbc.ca.gov) or if you do not have a computer, call (800) 633-2322 and Medical Board staff will look up the doctor for you.

#### Office of the Patient Advocate

[www.opa.ca.gov](http://www.opa.ca.gov)

This website includes a State of California-sponsored "Report Card" that contains additional clinical and member experience data on HMOs, PPOs and medical groups in California.

### Benefit Comparison Charts

The benefit comparison charts on pages 16–31 summarize the benefit information for each health plan. For more details, see each plan's *Evidence of Coverage* (EOC) booklet.

# CalPERS Health Plan Benefit Comparison— Basic Plans

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.  
All benefits subject to regulatory approval.

BENEFITS	EPO & HMO Basic Plans						
	Anthem Blue Cross	Blue Shield	Health Net	Kaiser Permanente	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	UnitedHealthcare SignatureValue Harmony
	EPO Select HMO Traditional HMO	Access+ HMO & Access+ EPO Trio HMO	Salud y Más & SmartCare				
<b>Calendar Year Deductible</b>							
Individual	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Maximum Calendar Year Copay or Coinsurance (excluding pharmacy)</b>							
Individual	\$1,500 (copay)	\$1,500 (copay)	\$1,500 (copay)	\$1,500 (copay)	\$1,500 (copay)	\$1,500 (copay)	\$1,500 (copay)
Family	\$3,000 (copay)	\$3,000 (copay)	\$3,000 (copay)	\$3,000 (copay)	\$3,000 (copay)	\$3,000 (copay)	\$3,000 (copay)
<b>Hospital (including Mental Health and Substance Abuse)</b>							
Deductible (per admission)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Inpatient	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outpatient Facility/Surgery Services	No Charge	No Charge	No Charge	\$15	No Charge	No Charge	No Charge

<b>Western Health Advantage HMO</b>	<b>CCPOA</b> <i>(Association Plan)</i>
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BENEFITS	PPO Basic Plans							
	PERS Gold		PERS Platinum		CAHP <i>(Association Plan)</i>		PORAC <i>(Association Plan)</i>	
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO

## Calendar Year Deductible

N/A	N/A
N/A	N/A

Individual	\$1,000 <sup>1,3</sup>		\$500 <sup>3</sup>		N/A		\$300	\$600
Family	\$2,000 <sup>1,3</sup>		\$1,000 <sup>3</sup>		N/A		\$900	\$1,800

Maximum Calendar Year Copay or Coinsurance *(excluding pharmacy)*

\$1,500 (copay)	\$1,500 (copay)
\$3,000 (copay)	\$4,500 (copay)

Individual	\$3,000 (coinsurance)	Unlimited	\$2,000 (coinsurance)	Unlimited	\$3,000 (coinsurance)	Unlimited	\$2,000	Unlimited
Family	\$6,000 (coinsurance)	Unlimited	\$4,000 (coinsurance)	Unlimited	\$6,000 (coinsurance)	Unlimited	\$4,000	Unlimited

Hospital *(including Mental Health and Substance Abuse)*

N/A	N/A
No Charge	\$100/ admission
No Charge	\$50

Deductible (per admission)	N/A		\$250		N/A		N/A	
Inpatient	20% <sup>2</sup>	40% <sup>4</sup>	10%	40% <sup>4</sup>	10%	Varies	20%	20% <sup>4</sup>
Outpatient Facility/ Surgery Services	20%	40% <sup>4</sup>	10%	40% <sup>4</sup>	10%	40% <sup>4</sup>	20%	20% <sup>4</sup>

<sup>1</sup> Incentives available to reduce individual deductible (max. \$500) or family deductible (max. \$1,000) include: getting a biometric screening (\$100 credit); receiving a flu shot (\$100 credit); getting a non-smoking certification (\$100 credit); getting a virtual second opinion (\$100 credit); and getting a condition care certification (\$100 credit).

<sup>2</sup> Coinsurance waived for deliveries if enrolled in Future Moms Program.

<sup>3</sup> Deductible is transferable between PERS Gold and PERS Platinum.

<sup>4</sup> Of the allowable amount as defined in the EOC.

# CalPERS Health Plan Benefit Comparison—Basic Plans, *Continued*

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

All benefits subject to regulatory approval.

BENEFITS	EPO & HMO Basic Plans						
	Anthem Blue Cross	Blue Shield	Health Net	Kaiser Permanente	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	UnitedHealthcare SignatureValue Harmony
	EPO Select HMO Traditional HMO	Access+ HMO & Access+ EPO Trio HMO	Salud y Más & SmartCare				
<b>Emergency Services</b>							
Emergency Room Deductible	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Emergency (copay waived if admitted as an inpatient or for observation as an outpatient)	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Non-Emergency (copay waived if admitted as an inpatient or for observation as an outpatient)	\$50	\$50	\$50	\$50	\$50	\$50	\$50
<b>Physician Services (including Mental Health and Substance Abuse)</b>							
Office Visits (copay for each service provided)	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Inpatient Visits	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outpatient Visits	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Urgent Care Visits	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Preventive Services	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Surgery/Anesthesia	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Diagnostic X-Ray/Lab</b>							
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

		PPO Basic Plans									
Western Health Advantage HMO	CCPOA (Association Plan)	PERS Gold		PERS Platinum		CAHP (Association Plan)		PORAC (Association Plan)			
		PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO		
<b>BENEFITS</b>											
<b>Emergency Services</b>											
N/A	N/A	Emergency Room Deductible		\$50 (applies to hospital emergency room facility charge only)		\$50 (applies to hospital emergency room charges only)		\$50 (copay reduced to \$25 if admitted on an inpatient basis)		N/A	
\$50	\$75	Emergency		20% (applies to other services such as physician, x-ray, lab, etc.)		10% (applies to other services such as physician, x-ray, lab, etc.)		10% (applies to other services such as physician, x-ray, lab, etc.)		20%	
\$50	\$75	Non-Emergency		20%	40% (payment for physician charges only; emergency room facility charge is not covered)	10%	40% (payment for physician charges only; emergency room facility charge is not covered)	\$50+10%	\$50+40% (copay reduced to \$25 if admitted on an inpatient basis)	50% (for non-emergency services provided by hospital emergency room)	
<b>Physician Services (including Mental Health and Substance Abuse)</b>											
\$15	\$15	Office Visits (copay for each service provided)		\$35 <sup>1</sup>	40% <sup>3</sup>	\$20 <sup>2</sup>	40% <sup>3</sup>	\$20	40% <sup>3</sup>	\$10/\$35 <sup>2</sup>	20% <sup>3</sup>
No Charge	No Charge	Inpatient Visits		20%	40% <sup>3</sup>	10%	40% <sup>3</sup>	10%	40% <sup>3</sup>	20%	20% <sup>3</sup>
\$15	\$15	Outpatient Visits		\$35	40% <sup>3</sup>	\$20	40% <sup>3</sup>	10%	40% <sup>3</sup>	20%	20% <sup>3</sup>
\$15	\$15	Urgent Care Visits		\$35	40% <sup>3</sup>	\$35	40% <sup>3</sup>	\$20	40% <sup>3</sup>	\$35	20% <sup>3</sup>
No Charge	No Charge	Preventive Services		No Charge	40% <sup>3</sup>	No Charge	40% <sup>3</sup>	No Charge	40% <sup>3</sup>	No Charge	
No Charge	No Charge	Surgery/Anesthesia		20%	40% <sup>3</sup>	10%	40% <sup>3</sup>	10%	40% <sup>3</sup>	20%	20% <sup>3</sup>
<b>Diagnostic X-Ray/Lab</b>											
No Charge	No Charge			20%	40% <sup>3</sup>	10%	40% <sup>3</sup>	10%	40% <sup>3</sup>	20%	20% <sup>3</sup>

<sup>1</sup> Reduced to \$10 when seen by primary physician

<sup>2</sup> \$35 for specialist visit

<sup>3</sup> Of the allowable amount as defined in the EOC

# CalPERS Health Plan Benefit Comparison—Basic Plans, *Continued*

For more details about the benefits provided by a specific plan, refer to that plan’s Evidence of Coverage (EOC) booklet.  
All benefits subject to regulatory approval.

BENEFITS	EPO & HMO Basic Plans						
	Anthem Blue Cross	Blue Shield	Health Net	Kaiser Permanente	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	UnitedHealthcare SignatureValue Harmony
	EPO Select HMO Traditional HMO	Access+ HMO & Access+ EPO Trio HMO	Salud y Más & SmartCare				
<b>Prescription Drugs</b>							
Deductible	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail Pharmacy (30-day supply)	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Generic/Tier 1: \$5 Preferred Brand/ Tier 2: \$20 Non-Preferred/ Tier 3: \$50 Tier 4: \$30	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Generic: \$5 Brand: \$20	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50
Retail Preferred Pharmacy Maintenance Medications (90-day supply)	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic/Tier 1: \$10 Preferred Brand/ Tier 2: \$40 Non-Preferred/ Tier 3: \$100 Tier 4: \$60	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	N/A	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100
Mail Order Pharmacy Program (not to exceed 90-day supply for maintenance drugs)	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic/Tier 1: \$10 Preferred Brand/ Tier 2: \$40 Non-Preferred/ Tier 3: \$100 Tier 4: \$60	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic: \$10 Brand: \$40 (31-100 day supply)	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100
Mail order maximum copayment per person per calendar year	\$1,000	\$1,000	\$1,000	N/A	\$1,000	\$1,000	\$1,000
<b>Durable Medical Equipment</b>							
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

<sup>1</sup> Tier Formulary is for BSC Trio HMO only

Tier 1 refers to medications classified as ‘Generic’; Tier 2 refers to medications classified as “Preferred Brand”; and Tier 3 refers to medications classified as “Non-Preferred Brand”.

		PPO Basic Plans							
		PERS Gold		PERS Platinum		CAHP (Association Plan)		PORAC (Association Plan)	
		PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
<b>Western Health Advantage HMO</b>	<b>CCPOA</b> (Association Plan)	<b>BENEFITS</b>							
		<b>Prescription Drugs</b>							
N/A	Tier 2, 3, and 4: \$50 (not to exceed \$150/family)	Deductible		N/A	N/A	N/A	N/A	N/A	N/A
Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Tier 1: \$10 Tier 2: \$25 Tier 3 and 4: \$50	Retail Pharmacy (30-day supply)		Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Generic: \$5 Formulary: \$20 Non-Formulary: \$50		Generic: \$10 Brand Formulary: \$25 Non-Formulary: \$45 Compound: \$45	
Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$30 Tier 2: \$75 Tier 3 and 4: \$150	Retail Preferred Pharmacy Maintenance Medications		Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic: \$10 Formulary: \$40 Non-Formulary: \$100		N/A	
Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$30 Tier 2: \$75 Tier 3 and 4: \$100	Mail Order Pharmacy Program (not to exceed 90-day supply for maintenance drugs)		Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic: \$10 Formulary: \$40 Non-Formulary: \$100		Generic: \$20 Brand Formulary: \$40 Non-Formulary: \$75	N/A
\$1,000	N/A	Mail order maximum copayment per person per calendar year		\$1,000	\$1,000	N/A		N/A	
		<b>Durable Medical Equipment</b>							
No Charge	No Charge	20%	40% <sup>1</sup>	10%	40% <sup>1</sup>	10%	40% <sup>1</sup>	20%	20% <sup>1</sup>
		(pre-certification required for specific equipment)		(pre-certification required for the purchase of equipment priced at \$1,000 or more)					

<sup>1</sup> Of the allowable amount as defined in the EOC

# CalPERS Health Plan Benefit Comparison—Basic Plans, *Continued*

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

All benefits subject to regulatory approval.

BENEFITS	EPO & HMO Basic Plans						
	Anthem Blue Cross	Blue Shield	Health Net	Kaiser Permanente	Sharp Performance Plus	UnitedHealthcare SignatureValue Alliance	UnitedHealthcare SignatureValue Harmony
	EPO Select HMO Traditional HMO	Access+ HMO & Access+ EPO Trio HMO	Salud y Más & SmartCare				
<b>Infertility Testing/Treatment</b>							
	50% of Covered Charges	50% of Covered Charges	50% of Covered Charges	50% of Covered Charges	50% of Covered Charges	50% of Covered Charges	50% of Covered Charges
<b>Occupational / Physical / Speech Therapy</b>							
Inpatient (hospital or skilled nursing facility)	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outpatient (office and home visits)	\$15	\$15	\$15	\$15	\$15	\$15	\$15
<b>Diabetes Services</b>							
Glucose monitors	Coverage varies	No Charge	Coverage varies	No Charge	Coverage varies	Coverage varies	Coverage varies
Self-management training	\$15	\$15	\$15	\$15	\$15	\$15	\$15
<b>Acupuncture</b>							
	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)
<b>Chiropractic</b>							
	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)



		PPO Basic Plans							
		PERS Gold		PERS Platinum		CAHP (Association Plan)		PORAC (Association Plan)	
		PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
<b>Western Health Advantage HMO</b>	<b>CCPOA</b> (Association Plan)	<b>BENEFITS</b>							
<b>Infertility Testing/Treatment</b>									
50% of Covered Charges	50% of Allowed Charges	50%		50%		Not Covered		50%	50% <sup>2</sup>
<b>Occupational / Physical / Speech Therapy</b>									
No Charge	No Charge	No Charge		No Charge		10%	40%	20% (no copay for in-patient PT/OT by a PAR provider)	20% <sup>2</sup>
\$15	No Charge	20% (pre-certification required for more than 24 visits)	40%; Occupational therapy: 20%	10% (pre-certification required for more than 24 visits)	40%; Occupational therapy: 10%	10% (pre-certification required for more than 24 visits)	40% (pre-certification required for more than 24 visits)	\$15/visit (all other services 20%) <sup>3</sup>	20% <sup>2</sup>
<b>Diabetes Services</b>									
Coverage varies	Coverage varies	Coverage Varies		Coverage Varies		Coverage Varies		Coverage Varies	
\$15	\$15	\$20 <sup>1</sup>	40% <sup>2</sup>	\$20 <sup>1</sup>	40% <sup>2</sup>	\$20	60% <sup>2</sup>	\$20	60% <sup>2</sup>
<b>Acupuncture</b>									
\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	N/A	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	40% <sup>2</sup>	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	40% <sup>2</sup>	10% (acupuncture/chiropractic; combined 20 visits per calendar year)	40% <sup>2</sup>	\$15 copay (all other services 20%) <sup>3</sup>	20% <sup>2</sup>
<b>Chiropractic</b>									
\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	\$15 exam (up to 20 visits per calendar year) chiropractic appliances benefit: \$50	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	40% <sup>2</sup>	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	40% <sup>2</sup>	10% (acupuncture/chiropractic; combined 20 visits per calendar year)	40% <sup>2</sup>	\$15/visit (combined 20 visits per calendar year)	20% <sup>2</sup>

<sup>1</sup> \$35 for specialist visit<sup>2</sup> Of the allowable amount as defined in the EOC<sup>3</sup> Combined 20 visits per calendar year. Speech therapy is not included in the 20 visit per calendar year combination; see EOC for Speech Therapy benefit.

# CalPERS Health Plan Benefit Comparison— Medicare Plans

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

All benefits subject to regulatory approval.

BENEFITS	Medicare Plans					
	Kaiser Permanente Senior Advantage (HMO)	Kaiser Permanente Senior Advantage Summit (HMO)	Anthem Medicare Preferred (PPO)	Blue Shield Medicare (PPO)	Sharp Direct Advantage (HMO)	UnitedHealthcare Group Medicare Advantage (PPO)
<b>Calendar Year Deductible</b>						
Individual	N/A	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A	N/A
<b>Maximum Calendar Year Copay or Coinsurance (excluding pharmacy)</b>						
Individual	\$1,500 (copay)	\$1,500 (copay)	\$1,500 (copay/coinsurance)	\$1,500 (copay)	\$1,500 (copay/coinsurance)	\$1,500 (copay)
Family	N/A	N/A	N/A	N/A	N/A	N/A
<b>Hospital (including Mental Health and Substance Abuse)</b>						
Inpatient	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outpatient Facility/Surgery Services	\$10	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Skilled Nursing Facility (up to 100 days/benefit period)</b>						
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Home Health Services</b>						
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Hospice</b>						
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Emergency Services (waived if admitted or hospitalized as an outpatient)</b>						
	\$50	\$50	\$50	\$50	\$50	\$50
<b>Ambulance Services</b>						
	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

UnitedHealthcare Group Medicare Advantage Edge (PPO)	Western Health Advantage MyCare Select (HMO)	CCPOA Medical Plan Medicare (PPO)
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N/A	N/A	N/A
N/A	N/A	N/A

\$0 (copay)	\$1,500 (copay/coinsurance)	\$1,500 (copay)
N/A	N/A	N/A

No Charge	No Charge	\$100/admission
No Charge	No Charge	No Charge

No Charge	No Charge	No Charge
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No Charge	No Charge	\$15/visit
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No Charge	No Charge	No Charge
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No Charge	\$50	No Charge
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No Charge	No Charge	No Charge
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BENEFITS	Medicare Plans					
	PERS Gold		PERS Platinum		CAHP Medicare Supplement (Association Plan)	PORAC (Association Plan)
	PPO	Non-PPO	PPO	Non-PPO		

#### Calendar Year Deductible

Individual	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A

#### Maximum Calendar Year Copay or Coinsurance (excluding pharmacy)

Individual	N/A	\$3,000 <sup>1,2</sup> (co-insurance)	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A

#### Hospital (including Mental Health and Substance Abuse)

Inpatient	No Charge	No Charge	No Charge	No Charge
Outpatient Facility/Surgery Services	No Charge	No Charge	No Charge	No Charge

#### Skilled Nursing Facility (up to 100 days/benefit period)

	No Charge	No Charge	No Charge	No Charge
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#### Home Health Services

	No Charge	No Charge	No Charge	No Charge
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#### Hospice

	No Charge	No Charge	No Charge	No Charge
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#### Emergency Services (waived if admitted or hospitalized as an outpatient)

	No Charge	No Charge	No Charge	No Charge
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#### Ambulance Services

	No Charge	No Charge	No Charge	No Charge
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<sup>1</sup> See EOC for additional details

<sup>2</sup> For Benefits Beyond Medicare

<sup>3</sup> Of the allowed amount

# CalPERS Health Plan Benefit Comparison—Medicare Plans, *Continued*

For more details about the benefits provided by a specific plan, refer to that plan’s Evidence of Coverage (EOC) booklet.

All benefits subject to regulatory approval.

BENEFITS	Medicare Plans					
	Kaiser Permanente Senior Advantage (HMO)	Kaiser Permanente Senior Advantage Summit (HMO)	Anthem Medicare Preferred (PPO)	Blue Shield Medicare (PPO)	Sharp Direct Advantage (HMO)	UnitedHealthcare Group Medicare Advantage (PPO)
<b>Surgery/Anesthesia</b>	No Charge inpatient; \$10 outpatient	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Physician Services (including Mental Health and Substance Abuse)</b>						
Office Visits	\$10	No Charge	\$10	No Charge	No Charge	\$10
Inpatient Visits	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outpatient Visits	\$10	No Charge	\$10	No Charge	No Charge	\$10
Urgent Care Visits	\$10	No Charge	\$25	No Charge	No Charge	\$25
Preventive Services	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Diagnostic X-Ray/Lab</b>	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Durable Medical Equipment</b>	No Charge	No Charge	10% (coinsurance)	No Charge	No Charge	No Charge

UnitedHealthcare Group Medicare Advantage Edge (PPO)	Western Health Advantage MyCare Select (HMO)	CCPOA Medical Plan Medicare (PPO)
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No Charge	No Charge	No Charge
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No Charge	No Charge	\$10
No Charge	No Charge	No Charge
No Charge	No Charge	\$10
No Charge	No Charge	No Charge
No Charge	No Charge	No Charge

No Charge	No Charge	No Charge
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No Charge	No Charge	No Charge
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BENEFITS	Medicare Plans					
	PERS Gold		PERS Platinum		CAHP Medicare Supplement (Association Plan)	PORAC (Association Plan)
	PPO	Non-PPO	PPO	Non-PPO		

**Surgery/Anesthesia**

No Charge	No Charge	No Charge	No Charge	No Charge
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**Physician Services (including Mental Health and Substance Abuse)**

Office Visits	No Charge	No Charge	\$10	No Charge
Inpatient Visits	No Charge	No Charge	No Charge	No Charge
Outpatient Visits	No Charge	No Charge	No Charge	No Charge
Urgent Care Visits	No Charge	No Charge	No Charge	No Charge
Preventive Services	No Charge	No Charge	No Charge	No Charge

**Diagnostic X-Ray/Lab**

No Charge	No Charge	No Charge	No Charge	No Charge
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**Durable Medical Equipment**

No Charge	No Charge	No Charge	No Charge	No Charge
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# CalPERS Health Plan Benefit Comparison—Medicare Plans, Continued

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

All benefits subject to regulatory approval.

BENEFITS	Medicare Plans					
	Kaiser Permanente Senior Advantage (HMO)	Kaiser Permanente Senior Advantage Summit (HMO)	Anthem Medicare Preferred (PPO)	Blue Shield Medicare (PPO)	Sharp Direct Advantage (HMO)	UnitedHealthcare Group Medicare Advantage (PPO)
<b>Prescription Drugs</b>						
Deductible	N/A	N/A	N/A	N/A	N/A	N/A
Retail Pharmacy (30-day supply)	Generic: \$5 Preferred: \$20	Generic: \$5 Preferred: \$20	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50 Tier 4: \$20	Preferred Generic: \$5 Generic: \$5 Preferred Brand: \$20 Non-Preferred: \$50 Specialty: \$20 Select Care: \$0	Generic: \$5 Preferred: \$20 Specialty: \$20 Non-Preferred: \$50
Retail Preferred Pharmacy Long-Term Prescription Medications	N/A	N/A	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100 Tier 4: N/A	Preferred Generic: \$15 Generic: \$15 Preferred Brand: \$60 Non-Preferred: \$150 Specialty: N/A Select Care: \$0	Generic: \$10 Preferred: \$40 Specialty: \$40 Non-Preferred: \$100
Mail Order Pharmacy Program (not to exceed 90-day supply)	Generic: \$10 Preferred: \$40 (31-100 day supply)	Generic: \$10 Preferred: \$40 (31-100 day supply)	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100 Tier 4: N/A	Preferred Generic: \$10 Generic: \$10 Preferred Brand: \$40 Non-Preferred: \$100 Specialty: N/A Select Care: \$0	Generic: \$10 Preferred: \$40 Specialty: \$40 Non-Preferred: \$100
Mail order maximum copayment per person per calendar year	N/A	N/A	\$1,000	\$1,000	N/A	\$1,000
<b>Occupational / Physical / Speech Therapy</b>						
Inpatient (hospital or skilled nursing facility)	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Outpatient (office and home visits)	\$10	No Charge	\$10	No Charge	No Charge	\$10
<b>Diabetes Services</b>						
Glucose monitors	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge

UnitedHealthcare Group Medicare Advantage Edge (PPO)	Western Health Advantage MyCare Select (HMO)	CCPOA Medical Plan Medicare (PPO)
N/A	N/A	N/A
Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Tier 1: \$5 Tier 2: \$20 Tier 3: \$35 Tier 4: \$50
Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic: \$10 Preferred: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$70 Tier 4: N/A
Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$70 Tier 4: N/A
\$1,000	\$1,000	N/A

UnitedHealthcare Group Medicare Advantage Edge (PPO)	Western Health Advantage MyCare Select (HMO)	CCPOA Medical Plan Medicare (PPO)
No Charge	No Charge	No Charge
No Charge	No Charge	No Charge
No Charge	No Charge	No Charge

No Charge	No Charge	No Charge
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BENEFITS	Medicare Plans					
	PERS Gold		PERS Platinum		CAHP Medicare Supplement (Association Plan)	PORAC (Association Plan)
	PPO	Non-PPO	PPO	Non-PPO		
<b>Prescription Drugs</b>						
Deductible	N/A	N/A	N/A	N/A	\$100	
Retail Pharmacy (30-day supply)	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Generic: \$5 Formulary: \$20 Non-Formulary: \$50	Generic: \$10 Preferred: \$25 Non-Preferred: \$45		
Retail Preferred Pharmacy Maintenance Medication (90-day supply)	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic: \$5 Formulary: \$20 Non-Formulary: \$50	N/A		
Mail Order Pharmacy Program (not to exceed 90-day supply for maintenance drugs)	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic: \$10 Formulary: \$40 Non-Formulary: \$100	Generic: \$20 Preferred: \$40 Non-Preferred: \$75		
Mail order maximum copayment per person per calendar year	\$1,000	\$1,000	N/A	N/A		

### Prescription Drugs

	PERS Gold	PERS Platinum	CAHP Medicare Supplement (Association Plan)	PORAC (Association Plan)
Deductible	N/A	N/A	N/A	\$100
Retail Pharmacy (30-day supply)	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Tier 1: \$5 Tier 2: \$20 Tier 3: \$50	Generic: \$5 Formulary: \$20 Non-Formulary: \$50	Generic: \$10 Preferred: \$25 Non-Preferred: \$45
Retail Preferred Pharmacy Maintenance Medication (90-day supply)	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic: \$5 Formulary: \$20 Non-Formulary: \$50	N/A
Mail Order Pharmacy Program (not to exceed 90-day supply for maintenance drugs)	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Tier 1: \$10 Tier 2: \$40 Tier 3: \$100	Generic: \$10 Formulary: \$40 Non-Formulary: \$100	Generic: \$20 Preferred: \$40 Non-Preferred: \$75
Mail order maximum copayment per person per calendar year	\$1,000	\$1,000	N/A	N/A

### Occupational / Physical / Speech Therapy

Inpatient (hospital or skilled nursing facility)	No Charge	No Charge	No Charge	No Charge
Outpatient (office and home visits)	No Charge	No Charge	No Charge	No Charge

### Diabetes Services

Glucose monitors	No Charge	No Charge	No Charge	\$25
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<sup>1</sup> Of the allowed amount

<sup>2</sup> See EOC for additional details

# CalPERS Health Plan Benefit Comparison—Medicare Plans, Continued

For more details about the benefits provided by a specific plan, refer to that plan's Evidence of Coverage (EOC) booklet.

All benefits subject to regulatory approval.

BENEFITS	Medicare Plans					
	Kaiser Permanente Senior Advantage (HMO)	Kaiser Permanente Senior Advantage Summit (HMO)	Anthem Medicare Preferred (PPO)	Blue Shield Medicare (PPO)	Sharp Direct Advantage (HMO)	UnitedHealthcare Group Medicare Advantage (PPO)
<b>Hearing Services</b>						
Routine Hearing Exam	\$10	No Charge	No Charge	No Charge	No Charge	No Charge
Physician Services	\$10	No Charge	\$10	\$10	\$10	\$10
Hearing Aids	\$1,000 max/ 36 months	\$1,000 max/ 36 months	\$1,000 max/ 36 months	\$1,000 max/ 36 months	\$1,000 max/ 36 months	\$1,000 max/ 36 months
<b>Vision Care</b>						
Vision Exam	\$10	No Charge	\$10	\$10	\$10	\$10
Eyeglasses (following cataract surgery)	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Contact Lenses (following cataract surgery)	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Benefits Beyond Medicare (Services covered beyond Medicare coverage)</b>						
Acupuncture	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$10/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)
Chiropractic	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$10/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)



UnitedHealthcare Group Medicare Advantage Edge (PPO)	Western Health Advantage MyCare Select (HMO)	CCPOA Medical Plan Medicare (PPO)
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No Charge	No Charge	No Charge
No Charge	No Charge	\$10
\$2,000 allowance every 24 months	\$1,000 max/ 36 months	\$500 max/ 12 months

No Charge	No Charge	\$10
No Charge	No Charge	No Charge
No Charge	No Charge	No Charge

\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)
\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)

BENEFITS	Medicare Plans					
	PERS Gold		PERS Platinum		CAHP Medicare Supplement (Association Plan)	PORAC (Association Plan)
	PPO	Non-PPO	PPO	Non-PPO		

#### Hearing Services

Routine Hearing Exam	No Charge	No Charge	No Charge	20%
Physician Services	No Charge	No Charge	No Charge	20%
Hearing Aids	20% (\$1,000 max/36 months)	20% (\$2,000 max/24 months)	10% (\$1,000 max/ 36 months)	20% (\$900 max/ 36 months)

#### Vision Care

Vision Exam	One exam per calendar year	One exam per calendar year	N/A	20%
Eyeglasses	One set of frames during a 24-month period; \$30 maximum allowance	One set of frames during a 24-month period; \$30 maximum allowance	N/A	20% (\$40 maximum allowance)
Contact Lenses	\$100 maximum allowance	\$100 maximum allowance	No Charge	20% (\$40 maximum allowance)

#### Benefits Beyond Medicare (Services covered beyond Medicare coverage)

Acupuncture	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	20%	20%
Chiropractic	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	\$15/visit (acupuncture/ chiropractic; combined 20 visits per calendar year)	20%	20%







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