

OPTIONS TO MEET YOUR NEEDS

HEALTH PLAN BENEFIT COMPARISON

The County of Riverside contracts with the CalPERS health program to provide employees with access to two PPO plans and a variety of HMO medical plan options. CalPERS health program options are described in the Health Benefit Summary (HBD110) and Health Program Guide (HBD120), available at www.calpers.ca.gov. CalPERS has standardized their copay structure for all their HMO plans. If you have detailed questions on what the plans cover, please review the Evidence of Coverage (EOC) booklet available at www.calpers.ca.gov or contact the individual

CalPERS 2023 HMO COPAY STRUCTURE

CalPERS HMO Plans	
Office visit	\$15
Specialist	\$15
Urgent care	\$15
Emergency room	\$50
Generic prescription (retail – up to a 30-day supply)	\$5

CalPERS 2023 PPO COPAY STRUCTURE

	PERS Gold Only in California	PERS Platinum Worldwide
Network	Smaller network of doctors and hospitals	Larger network of doctors and hospitals
Office visit copay	\$35*	\$20
Annual deductible*		
Individual	\$1,000*	\$500
Family	\$2,000*	\$1,000
Coinsurance (Percentage you pay after deductible is met)	You pay 20%, plan pays 80%	You pay 10%, plan pays 90%
Max coinsurance		
Individual	\$3,000	\$2,000
Family	\$6,000	\$4,000
Generic prescription – up to a 30-day supply	\$5	\$5

*PERS Gold offers incentives that can reduce the annual deductible and PCP office visit copay.

OPTIONS TO MEET YOUR NEEDS

AVAILABLE HEALTH CARRIERS BY REGION

To determine which CalPERS plans are offered in your area please complete a Health Plan Search by ZIP Code by visiting www.calpers.ca.gov. CalPERS determines their plans premiums by Regions. **Region 2** covers Orange and San Diego county while **Region 3** covers Los Angeles, Riverside, and San Bernardino Counties. Here is a list of the health plans offered in Region 2 and 3*:

REGION 2	REGION 3
Anthem Blue Cross Select HMO	Anthem Blue Cross Select HMO
Anthem Blue Cross Traditional HMO	Anthem Blue Cross Traditional HMO
Blue Shield Access+ HMO	Blue Shield Access+ HMO
Blue Shield Trio HMO	Blue Shield Trio HMO
Health Net Salud y Más HMO	Health Net Salud y Más HMO
Health Net SmartCare HMO	Health Net SmartCare HMO
Kaiser Permanente HMO	Kaiser Permanente HMO
Peace Officers Research Assoc of CA	Peace Officers Research Assoc of CA
PERS Gold PPO	PERS Gold PPO
PERS Platinum PPO	PERS Platinum PPO
Sharp Performance Plus HMO	UnitedHealthcare SignatureValue Alliance HMO
UnitedHealthcare SignatureValue Alliance HMO	UnitedHealthcare SignatureValue Harmony HMO
UnitedHealthcare SignatureValue Harmony HMO	

*Please note to enroll in the plan offered in your Region you must meet the plans geographical and enrollment restrictions.