



PERS *Gold*

2025 Benefit Guide

A CalPERS PPO plan designed with
your health and budget in mind



Your path to better health starts here

For an even better PPO healthcare experience, CalPERS is teaming up with Blue Shield of California and Included Health starting January 1, 2025. This partnership is designed to ensure you have access to the highest quality care for your unique needs. Your health benefits are not changing.

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

The 2025 PERS Gold plan offers the same great benefits as it did in 2024, plus enhanced options for care and support – all to be sure you get the care you need, when you need it.



For more plan details, scan the QR code or visit includedhealth.com/calpers and download the plan's *Evidence of Coverage* (EOC). You can also download the Included Health mobile app or call (855) 633-4436.

Plan highlights



Assistance with finding in-network providers, from primary care physicians (PCPs) to specialists, to keep your health on track and address health concerns.



Access to virtual care: See a doctor, therapist, or psychiatrist from your phone, tablet, or computer.



Save money with fixed copays for office visits, keeping costs within your budget. See page 9.



Lower your deductible and meet your health goals by participating in programs, such as maternity care or condition care, at no extra charge. See page 4.



Preventive care is 100% covered when you see a doctor in the PERS Gold plan network.¹



24/7 support and guidance to help you manage chronic conditions or coordinate special healthcare needs.



Flexibility to see any provider you choose for most services – no referral required. Keep in mind that seeing **in-network** providers will keep your costs down.



Alternative care: Up to 20 combined visits each year with an in-network acupuncturist or chiropractor are included.

How your plan supports you

Blue Shield and Included Health work together to provide you seamless, comprehensive healthcare support. Whether you need to find a doctor, have questions about a medical bill, or want to check your plan information, we've got you covered 24/7.



Manage your care

You've got a dedicated team of experts, including Care Coordinators, to help you schedule appointments, answer health questions, manage chronic conditions, understand treatment plans, figure out what's next for a complex diagnosis, and more.



Choose from local doctors and specialists

We'll help you find the right in-person providers from our high-quality network. We can see who speaks your preferred language and who practices near you.



Enjoy the convenience of virtual care

Telehealth services are available seven days a week via Included Health. Virtual urgent care is available on demand, while virtual PCPs and mental health care providers are just a call away by appointment.



Access nurse advice 24/7

You can connect with a registered nurse anytime of the day or night for advice on minor illnesses and injuries, or whether you need to see a doctor.



Get an expert second opinion

Have a leading medical specialist review your test results. If you've had a recent diagnosis or want to explore treatment options, a no-cost second opinion can help you choose the right care.



Benefit from maternity support – and savings

Get personalized support before, during, and after pregnancy from healthcare professionals by enrolling in Included Health's maternity care program. Plus, you can have 100% of your hospital-only claim waived if you're enrolled in the maternity care program and use a preferred provider inpatient hospital for childbirth.



Understand your benefits and costs

Benefits experts are on call to explain your coverage and estimate the costs of appointments, surgeries, medications, and more. They can also help review any claims or billing you have questions about.



Rely on us when you need extra care

We provide comprehensive services to help you navigate acute medical needs, such as surgeries and hospitalizations. We also help with complex health needs that require long-term clinical care coordination. This includes an initial assessment, personalized care planning, education, and ongoing clinical guidance.

Why choosing your PCP matters

Your primary care physician (PCP) focuses on your overall health and offers coordinated, personalized care to optimize your time and well-being.

As a PERS Gold member, you have the opportunity to choose your PCP. If you do not select a PCP, you will be matched with one. This is your primary doctor and usually your first point of contact. It's a good idea to build a relationship with your PCP so they know you and your medical history when you need advice or treatment.

You can change your PCP at any time.

How to find your PCP or select a new one

To search for PCPs and other providers,* call Included Health or go online:

- 1 Log in at includedhealth.com/calpers and select *Search for Local Care*.
- 2 Select *Search for providers*.
- 3 Enter the specialty, condition, or provider you are looking for, or select one of the common search topics.
- 4 Explore the list of recommended providers, along with their locations,* languages spoken, and other details.

* Seeing in-network providers helps keep your costs down. The PERS Gold network is location-based, so some providers may be in network at one location and out of network at a different location. Use the provider search tool at includedhealth.com/calpers to find in-network locations for providers to avoid higher, out-of-network costs.

What's new for your 2025 benefits

CalPERS has added the following benefits for 2025. More information can be found in the EOC.

Doula services: A doula is a non-medical professional who provides emotional, physical, and informational support throughout the prenatal and postpartum period, as well as labor and delivery support, advocacy and health education.

Travel benefit for medically necessary care: The travel benefit is available when medically necessary services cannot be accessed within 50 miles of your residence. This benefit covers up to \$5,000 per occurrence and includes transportation, lodging, and meals for the member and a companion (or two parents/guardians when the patient is under 18 years old).

Lower your deductible with healthy activities

Every year that you're enrolled in PERS Gold, you can **earn up to \$500 in credits toward your in-network in patient deductible** by completing healthy activities. There is no extra cost.

Dependents of any age (other than a spouse or domestic partner) will automatically receive all five credits applied at the beginning of the year. Combined family deductible credits will not exceed \$1,000 for subscriber, spouse, or domestic partner.

Your savings can add up

If you qualify for all five credits, your remaining 2025 outpatient deductible will be:

- \$500 for an individual
- \$1,000 for a family

Check your progress with the Included Health deductible tracker. Log in to **includedhealth.com/calpers** or the Included Health mobile app and navigate to the "Activity" menu to view your deductible.

Here is what you need to do:

Activity		Credit
Flu shot	Get a flu shot at an in-network pharmacy or at your doctor's office. Then log in to includedhealth.com/calpers , go to the "View All Services" page, select <i>Value Based Inpatient Deductible Credits</i> , and report your flu shot. ²	\$100
Nonsmoking attestation	Let us know that you don't smoke by logging in to includedhealth.com/calpers . Then go to the "View All Services" page, select <i>Value Based Inpatient Deductible Credits</i> , and report that you're a nonsmoker.	\$100
Preventive screening	Complete a preventive screening (e.g., lab test, cancer screening) at home, your doctor's office, or a Quest Diagnostics or Labcorp facility. ³	\$100
Virtual second opinion	Obtain a second opinion for a nonurgent or nonemergency surgery scheduled in 2025. Call Included Health or visit a doctor in the PERS Gold network. ⁴	\$100
Condition care management	Take part in Included Health's care management program if you have a chronic condition such as asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart failure, or coronary artery or vascular disease. ⁵	\$100

Save with the Value-Based Site of Care program

The Value-Based Site of Care program is designed to help you save on out-of-pocket costs other than your deductible and coinsurance.

Laboratory services: Reduce your out-of-pocket costs by obtaining routine lab services at a Quest Diagnostics or Labcorp location.

Outpatient surgery: If you need a procedure, such as an arthroscopy or a colonoscopy, you can save money by going to an ambulatory surgical center (ASC) instead of a hospital. By using an ASC that is part of the Value-Based Site of Care program, you will have little to no out-of-pocket costs, other than the plan's deductible and your coinsurance.

Other procedures that are part of the program include gall bladder removal, sigmoidoscopy (a test that examines your large intestine, similar to a colonoscopy), hernia repair, and nasal or sinus corrective surgery.





Hip and knee joint replacement surgery: Most joint replacement surgeries now take place on an outpatient basis, which usually means a shorter recovery time, less pain, and a lower risk of infection. You can have your surgery done for little to no out-of-pocket cost by choosing one of the program's 32 facilities within California.

To make sure your lab, ASC, or surgery facility is part of the program, call Included Health at **(855) 633-4436**. Please review your *Evidence of Coverage* (EOC) for more detailed information regarding these services.



Your health care anytime, anywhere

It's easy to navigate your health coverage with your online account. Once logged in, you can:

-  Review your benefits.
-  Look at your claims.
-  Find a doctor in the PERS Gold PPO network.
-  Reach CalPERS-dedicated Member Services for assistance.

To register your account

Once you are enrolled in the PERS Gold plan and have your ID card:

- 1** Go to **includedhealth.com/calpers** and select *Log in*.
- 2** Select *I'm new here*.
- 3** Follow instructions to input your basic information, such as name, birthdate, and contact details.
- 4** You will receive a confirmation email once the registration is successful.

Want all this on the go?

Download the Included Health mobile app on the App Store® or Google Play™.



Tip: Your ID card info – at your fingertips

You'll never have to search for your ID card: ID card details are always available on your mobile device through the Included Health app. It's convenient, and you can be confident that your health plan information and details are always up to date.

Virtual care: Expanding options and convenience

With access to Included Health's virtual care network, you can get care by phone or video without leaving home – or wherever you are. You can make appointments and have your care calls via **includedhealth.com/calpers** or the Included Health app.

24/7 virtual urgent care: When you need care right away and the situation is not life-threatening, virtual urgent care can save you time and keep you more comfortable.

Virtual primary care: When you need virtual primary care, you'll have a PCP that goes beyond the screen, writing and refilling prescriptions, ordering tests and labs, and offering dedicated support.

Virtual mental health care: Take care of you – all of you. Book a virtual visit with a therapist or psychiatrist and get the care you need from the comfort of home.

Coverage that travels with you

If you need care while out of state, you'll save money and avoid having to fill out claim forms when you see a doctor or use a hospital through the **BlueCard® Program**.

If you travel out of the United States, the **Blue Shield Global® Core** will give you access to doctors and hospitals in many countries and territories around the world for urgent or emergency care.

To learn more about coverage while you're away from home, call Included Health at **(855) 633-4436**.

We are here for you 24/7

If you have any questions or need support, we're always available at **(855) 633-4436**, at **includedhealth.com/calpers**, or on the Included Health mobile app.

2025 CalPERS health premiums

Basic premium rates: State only			
PERS Gold	Single	Two-party	Family
	\$943.70	\$1,887.40	\$2,453.62

Basic premium rates by region Contracting agencies only			
	Single	Two-party	Family
Region 1			
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 counties			
PERS Gold	\$1,013.70	\$2,027.40	\$2,635.62
Region 2			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura counties			
PERS Gold	\$864.75	\$1,729.50	\$2,248.35
Region 3			
Los Angeles, Riverside, and San Bernardino counties			
PERS Gold	\$868.15	\$1,736.30	\$2,257.19
Out of state			
PERS Gold	Not available		

Note: Premiums shown do not reflect any potential employer contributions.

Understanding your costs

2025 PERS Gold benefits*

Coinsurance	Plan pays 80%/you pay 20%
Deductible	Individual deductible: <ul style="list-style-type: none"> • In the plan's network: \$1,000 (\$500 outpatient; \$500 inpatient) • Outside the plan's network: \$2,500 Family deductible: <ul style="list-style-type: none"> • In the plan's network: \$2,000 (\$1,000 outpatient; \$1,000 inpatient) • Outside the plan's network: \$5,000
Matched primary care physician (PCP)	\$10 copay
Specialist or doctor other than PCP	\$35 copay
In-person or virtual medical or mental health visit (including psychiatrist)	\$10 copay
In-person or virtual urgent care	\$35 copay
Emergency room (ER)	\$50 copay (waived if admitted) + 20% coinsurance
Lab tests⁶	Plan pays 100% for lab services at a Quest Diagnostics or Labcorp facility; 20% coinsurance (at other in-network facility)
Inpatient maternity (delivery)	20% coinsurance or coinsurance covered in full if enrolled and participating in Included Health's maternity care program at least one month prior to delivery (at in-network facility)
X-ray/imaging	20% coinsurance
Inpatient mental health	20% coinsurance
Inpatient hospital	20% coinsurance
Maximum coinsurance out of pocket⁷	Individual: \$3,000 Family: \$6,000
Coverage outside your plan's network⁸	Plan pays 60% of allowable amount; you pay 40%

* The 2025 PERS Gold benefits table lists copayments and coinsurance for services provided in network.



PERS Gold is a PPO health plan with a defined network that is based on location. This means that only the locations listed as "in network" will be covered with in-network benefits. Providers often practice at multiple locations, some of which may be in the plan's network, while others are out of network. Additionally, for select diagnostic services and outpatient surgeries, there are preferred ambulatory surgery center sites (ASCs). To avoid higher, out-of-network costs, use the provider search tool at includedhealth.com/calpers or call (855) 633-4436 to find providers at in-network locations or preferred ASCs.

Prescription drug benefits

Optum Rx® manages your prescription drug coverage. If you need more information about home delivery, maintenance medications, or specialty medications, call Optum Rx at **(855) 505-8110** or visit **optumrx.com/calpers**.

Please see the plan’s EOC for the terms and conditions of coverage.

Prescription drug benefits	Tier 1	Tier 2	Tier 3
Retail pharmacy (up to a 30-day supply)	\$5	\$20	\$50
Optum home delivery (up to a 90-day supply of maintenance medications)	\$10	\$40	\$100 (\$70 with home delivery if partial copay waiver is approved)
Brand-name drugs with generic options	You pay both: <ul style="list-style-type: none">• The cost difference between the brand-name drug and the generic drug• The applicable copay		
Erectile or sexual dysfunction drugs	50% coinsurance applies to retail and home delivery (refer to the EOC for details)		

Note: A \$1,000 maximum copay for each person per calendar year applies (only applies to tiers 1 and 2 maintenance medications through Optum Home Delivery).

Prescription availability is defined by physician judgment and state regulations.



- 1 Preventive care is covered at 100% when you see a doctor in your plan's network, and you do not have to pay the deductible for this care.
- 2 If you cannot have a flu shot due to health, personal, or religious reasons, you are eligible to receive the \$100 deductible credit.
- 3 View preventive screening test results from a Labcorp facility at labcorp.com/patients/results or a Quest Diagnostics facility at questdiagnostics.com/patients/test-results.
- 4 If you do not need a nonurgent or nonemergency surgery in 2025, you are eligible to receive the \$100 deductible credit.
- 5 If you do not require support from a care management program, you are eligible to receive the \$100 deductible credit.
- 6 Services must be provided at Quest Diagnostics or a Labcorp facility. To find the nearest Quest Diagnostics or Labcorp location, go to questdiagnostics.com or labcorp.com. If you live within the PERS Gold service area but must travel more than 15 miles from your home or work to the nearest Quest Diagnostic or Labcorp facility, lab work at a facility in your plan's network will be covered at 100%. To receive this level of coverage, please complete the [Laboratory Exception Form](#) and submit to Blue Shield at least 5 days before receiving services.
- 7 Does not include plan deductible or copays.
- 8 You may be responsible for the cost difference between the allowable and billed amount.

Blue Shield of California, an independent member of the Blue Shield Association, provides administrative services only and does not assume any financial risk or obligation with respect to claims. Included Health, Inc., is an independent company that is solely responsible for the services it provides and does not offer Blue Shield of California products or services.

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Language Assistance Notice

For assistance in English at no cost, call (866) 346-7198. Para obtener asistencia en español sin cargo, llame al (866) 346-7198. 如果需要中文的免费帮助，请拨打这个号码 (866) 346-7198.

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