



**PERS** *Platinum*

# 2025 Benefit Guide

A CalPERS PPO plan that offers  
Blue Shield's full PPO network and  
highest level of coverage



# 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 Platinum 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](https://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



**Comprehensive coverage** designed for CalPERS members living inside or outside California.



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



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



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



**Preventive care is 100% covered** when you see an in-network doctor.<sup>1</sup>



**Coverage when you travel** out of your home state or the country and need urgent or emergency care. See page 4.



**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.



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

# 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, follow up on labs, manage chronic conditions, understand treatment plans, figure out what's next for a complex diagnosis, and much more.



## **Choose 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.



## **Access nurse advice 24/7**

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



## **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.



## **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**

Get personalized support before, during, and after pregnancy from virtual healthcare professionals by enrolling in Included Health's maternity care program.



## **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 explain any billing questions you may have.



## **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 Platinum 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](https://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.

# 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).



# 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 Platinum PPO network.
-  Reach the CalPERS-dedicated Included Health Member Services team.

## To register your account

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

-  1 Go to **[includedhealth.com/calpers](https://includedhealth.com/calpers)** and select *Log in*.
-  2 Select the *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 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 live or 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 live or 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 Platinum	Single	Two-party	Family
	\$1,335.30	\$2,670.60	\$3,471.78

Basic premium rates by region Contracting agencies only			
	Single	Two-party	Family
<b>Region 1</b>			
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 Platinum	\$1,476.10	\$2,952.20	\$3,837.86
<b>Region 2</b>			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura counties			
PERS Platinum	\$1,258.76	\$2,517.52	\$3,272.78
<b>Region 3</b>			
Los Angeles, Riverside, and San Bernardino counties			
PERS Platinum	\$1,263.73	\$2,527.46	\$3,285.70
<b>Out of state</b>			
PERS Platinum	\$1,244.55	\$2,489.10	\$3,235.83

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



# Understanding your costs

## 2025 PERS Platinum benefits\*

<b>Coinsurance</b>	Plan pays 90%/you pay 10%
<b>Deductible</b>	<b>Individual deductible:</b> <ul style="list-style-type: none"> <li>• In the plan's network: \$500</li> <li>• Outside the plan's network: \$2,000</li> </ul> <b>Family deductible:</b> <ul style="list-style-type: none"> <li>• In the plan's network: \$1,000</li> <li>• Outside the plan's network: \$4,000</li> </ul>
<b>General/family practice doctor</b>	\$20 copay
<b>Specialist</b>	\$35 copay
<b>In-person or virtual urgent care</b>	\$35 copay
<b>In person or virtual medical or mental health visit (including psychiatrist)</b>	\$20 copay
<b>Emergency room (ER)</b>	\$50 copay (waived if admitted) + 10% coinsurance
<b>Lab tests<sup>2</sup></b>	Plan pays 100% for lab services at a Quest Diagnostics or Labcorp facility; 10% coinsurance (at other in-network facility)
<b>Inpatient maternity (delivery)</b>	10% coinsurance
<b>X-ray/imaging</b>	10% coinsurance
<b>Inpatient mental health</b>	10% coinsurance \$250 copay applies per inpatient hospital admission
<b>Inpatient hospital</b>	10% coinsurance \$250 copay applies per inpatient hospital admission
<b>Maximum coinsurance out of pocket<sup>3</sup></b>	Individual: \$2,000 Family: \$4,000
<b>Coverage outside your plan's network<sup>4</sup></b>	Plan pays 60% of allowable amount; you pay 40%

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

# 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](https://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"><li>• The cost difference between the brand-name drug and the generic drug</li><li>• The applicable copay</li></ul>		
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 Services must be provided at Quest Diagnostics or a Labcorp facility. To find the nearest Quest Diagnostics or Labcorp location, go to [questdiagnostics.com](http://questdiagnostics.com) or [labcorp.com](http://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..
- 3 Does not include plan deductible or copays.
- 4 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.

App Store is a service mark of Apple Inc. Google Play is a trademark of Google LLC.

#### **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.

#### **Nondiscrimination Notice**

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律, 並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。