



PERS *Gold*

2026 Benefit Guide

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



Your path to better health starts here

To provide PPO members with an excellent healthcare experience, CalPERS has partnered with Blue Shield of California and Included Health. This partnership is designed to ensure you have access to the highest quality care for your unique needs.

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



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

Enroll in Included Health's maternity care program to get personalized support from healthcare professionals before, during, and after pregnancy. If you join by your 24th week and use a preferred provider hospital for childbirth, 100% of your hospital-only claim will be waived.



Understand your benefits and costs

Benefits experts are available to explain your coverage, estimate costs for care, and help with questions about claims or bills.



Rely on us when you need extra care

We offer support for urgent medical needs like surgeries and hospital stays, as well as long-term care coordination for complex health issues. This includes an assessment, personalized care plan, education, and ongoing 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. Your PCP is your primary doctor and your first point of contact for care. It's a good idea to build a relationship with your PCP so they know you and your medical history and will be able to provide advice and treatment when needed.

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 2026 benefits

CalPERS has changed the following benefits for 2026. More information can be found in the EOC.

Pharmacy benefits manager: Effective January 1, 2026, CVS Caremark® will replace OptumRx as the new CalPERS pharmacy benefits manager. For more information on changes, visit caremark.com/calpers.

Value-Based Benefit Design (VBID): Will continue with in-patient deductible credits of up to \$500 for completing an expanded menu of preventive care activities such as cancer screenings, vaccinations, depression screening, or participation in a Diabetes Prevention Program (if eligible). See page 4 or the plan EOC for more details. Additionally, coinsurance is waived for deliveries if enrolled in Included Health's Maternity Program by the 24th week of pregnancy.

Applied Behavior Analysis (ABA) Network: Effective January 1, 2026, Blue Shield will be transitioning ABA services from Magellan to Blue Shield Behavioral Health. PPO members can contact Included Health for provider search support.

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 the maximum five credits, your remaining 2026 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:

At least five of the seven activities must be completed in order to receive the full \$500 credit.

Activity		Credit
Preventive screening	Complete up to four preventive screenings or immunization as follows: 1. Cancer screening (breast, cervical colorectal, or lung) 2. Metabolic health screening (hypertension, diabetes, lipid monitoring, or diabetes screening during pregnancy) 3. Preventive adult immunization (e.g., flu shot, COVID-19, DTaP, shingles) ²	Up to \$400
Mental health screenings	Complete a depression or anxiety screening (e.g., depression screening with the PHQ-2 or PHQ-9 or anxiety screening with the GAD-7). Self-report through the Included Health app or web portal.	\$100
Diabetes Prevention Program	Eligible members participate in Blue Shield of California's Diabetes Prevention Program via Wellvolution®. Learn more at wellvolution.com/dpp . ³	\$100
Medical second opinion	Obtain a second opinion for a nonurgent or nonemergency, elective surgery scheduled in 2026. Call Included Health or visit a doctor in the PERS Gold network. ⁴	\$100
Care and case 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

Deductible credits participation requirements are found in the EOC.

Many activities may be self-reported via the Included Health app or web portal. Log in to **includedhealth.com/calpers**, go to the "View All Services" page, select *Value Based Inpatient Deductible Credits* to report.

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 can access Included Health PCPs that can write and refill prescriptions, order tests and labs, and offer 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

For urgent or emergency care while out of state, you can 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.

2026 CalPERS health premiums

Basic premium rates: State only			
PERS Gold	Single	Two-party	Family
	\$1,043.37	\$2,086.74	\$2,712.76

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	\$1,120.58	\$2,241.16	\$2,913.51
Region 2			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura counties			
PERS Gold	\$956.28	\$1,912.56	\$2,486.33
Region 3			
Los Angeles, Riverside, and San Bernardino counties			
PERS Gold	\$960.03	\$1,920.06	\$2,496.08
Out of state			
PERS Gold	Not available		

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

Understanding your costs

2026 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 by the 24th week of pregnancy (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 2026 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

CVS Caremark® manages your prescription drug coverage. If you need more information about home delivery, maintenance medications, or specialty medications, call CVS Caremark® at **(833) 291-3649** or visit **cvscaremark.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
Retail pharmacy (up to a 90-day supply of maintenance medications)	\$10	\$40	\$100
CVS Caremark® home delivery (up to a 90-day supply of maintenance medications)	\$10	\$40	\$100
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 CVS Caremark® Mail Service Pharmacy).

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 The Diabetes Prevention Program credit is considered met by the member attending two sessions or meaningful engagement in the app between days 28-63. Learn more at wellvolution.com/dpp.
- 4 If you do not need a nonurgent or nonemergency surgery in 2026, 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 five 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.

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。