

Included Health is your healthcare partner.

CalPERS has partnered with Blue Shield of California and Included Health. This partnership is dedicated to ensuring you receive the highest quality care for your unique needs. To support that goal, Included Health offers personalized all-in-one healthcare.

How Included Health can help:

Plan Details:

Get help making sense of deductibles, copays, and out-of-pocket expenses.

Provider Search Tool:

Search by condition, procedure, or specialty to find in-network doctors, specialists, and clinics.

Benefits Directory:

View all your member benefits in one place and see what's available to you for your unique needs.

Cost Transparency & Claims Advocacy:

Understand costs associated with receiving care and view claims information as soon as it is available.

Care and Case Management:

Receive personalized support for chronic or complex conditions, like diabetes, heart disease, pregnancy, and more.

Virtual Care: Connect with primary care doctors, urgent care providers, or therapists 24/7/365 from your smartphone, tablet, or computer for immediate health concerns, chronic care management, mental health support, and more.

Acupuncture and Chiropractic Coverage:

Find in-network acupuncturists or chiropractors for holistic care, with up to 20 combined visits covered annually.

Second Medical Opinion:

Get your diagnosis or treatment reviewed by a world-class expert.

Office Visits:

Have a Care Coordinator find and schedule a visit with an in-network, local provider.

Lab Services:

Connect with a provider who offers comprehensive support, like ordering tests and labs, which are covered at 100% when using Quest Diagnostics or Labcorp facilities.

Live Clinical Advice:

Speak with a nurse over the phone 24/7 or consult with a staff clinician for help deciding the next best steps for your care.

PERS Gold plan highlights:

- ✓ **Copays:** Preventive care is 100% covered when you see a doctor in the PERS Gold Plan network. Take advantage of a lower copay when you see your selected doctor.
- ✓ **Coverage:** Get medical coverage, plus urgent and emergency care worldwide.

- ✓ **Flexibility:** Choose any doctor and self-refer to specialists for most services.
- ✓ **Incentives:** Earn rewards to lower your individual or family outpatient deductible.
- ✓ **Included Health Access:** Full access to personalized care with Included Health.

Effective January 1, 2026, CVS Caremark (CVS) will replace OptumRx as the new pharmacy benefits manager (PBM) for PERS Gold/Platinum members.



Download the app
includedhealth.com/calpers



Your Primary Care Provider (PCP)

Your Primary Care Provider (PCP) is your primary doctor, providing personalized care tailored to your unique health needs. As a CalPERS Basic PPO member, you have the flexibility to select your own PCP, or let Included Health help match you with one that fits your needs. You can update or change your PCP selection whenever needed.

Find or change Your PCP

- 1. App:** Download the **Included Health app** to easily search for in-network providers.
- 2. Online:** Login or visit includedhealth.com/calpers to search under local care for providers and their locations.

IMPORTANT: Before your visit, use our online tool at the URL above to confirm your provider is in-network at that specific location. The same doctor may be in-network at one office but out-of-network at another, which affects your costs.

Understanding Your PERS Gold Costs

This quick guide shows your PERS Gold plan costs for healthcare services and explains key terms. For complete details, see your Evidence of Coverage (EOC).

PERS Gold cost shares at a glance

	In network	Out of network
 Calendar-year deductible*	Individual \$1,000 (\$500 outpatient; \$500 inpatient) Family \$2,000 (\$1,000 outpatient; \$1,000 inpatient)	Individual \$2,500 Family \$5,000
Calendar-year coinsurance maximum	Individual \$3,000 Family \$6,000	Does not apply
Calendar-year out-of-pocket maximum (medical)†	Individual \$7,200 Family \$14,400	Does not apply
Member copay (\$) and coinsurance (%)		
 Hospital visit (inpatient or outpatient)	20%	40%
Emergency room visit	\$50 + 20%	\$50 + 40%
 Primary care physician (PCP) office visit‡	\$10 with your matched PCP	40%
Specialist or other doctor office visit‡	\$35	40%
Urgent care center visit‡	\$35	40%

*As part of this plan, you have two separate deductibles: one for inpatient care and one for outpatient care. Please note that you cannot use one deductible to satisfy the other. Each deductible must be met separately.

†Three categories count toward your in-network out-of-pocket maximum throughout the year: deductibles, coinsurance, and copayments.

‡Deductible does not apply. This means that this service is covered at the copay/coinsurance amount shown even if the deductible hasn't been met.

Also, the copay/coinsurance amount you pay does not count toward your deductible. See your EOC for a list of covered services where the deductible does not apply.

Track your credits and outstanding deductible with the Inpatient Deductible Tracker:

1. Log in to includedhealth.com/calpers or the **Included Health mobile app**.
2. Under the **Get Care** tab, select **View All Services**.
3. Scroll to **Financial Benefits** and select **Inpatient Deductible Tracker**.



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Earn up to \$500 annually toward your in-network deductible by participating in qualifying healthy activities. A combined maximum of 5 credits, each worth \$100, totaling a maximum of \$500, will be applied to the inpatient deductible. **Qualifying activities include:**

- **Preventive Screenings:**
Cancer (breast, cervical, colorectal or lung)
Metabolic Health (hypertension, diabetes, lipid monitoring or screening during pregnancy)
Adult Immunization (e.g., Flu Shot, Covid-19, DTaP, shingles)
Max \$400 credit
- **Diabetes Prevention Program participation** (Blue Shield of California Wellvolution program with at least 3 of 5 milestones met**) **Max \$100 credit**
- **Mental Health Screening** (e.g., depression screening with the PHQ-2 or PHQ-9 or anxiety screening with the GAD-7 and self-reported through the Included Health application) **Max \$100 credit**
- **Expert Medical Opinion** obtained for any elective surgery **Max \$100 credit**
- **Included Health Care and Case Management** participation **Max \$100 credit**

For complete details, see your Evidence of Coverage (EOC).