



Lower your inpatient 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 inpatient 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 **View All Services** menu to view your deductible.

Here is what you need to do:

Activity		Credit
Preventive screening	 Complete up to four preventive screenings or immunization as follows: Cancer screening (breast, cervical, colorectal, or lung) Metabolic health screening during a primary care or maternal health visit (hypertension or diabetes) Preventive adult immunization (e.g., flu shot, COVID-19, DTaP, shingles) 	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 by registering, attending two sessions in the first four weeks, two additional sessions during weeks five to nine, and demonstrating meaningful engagement on the app via Wellvolution®. Learn more at wellvolution.com/dpp.	\$100
Medical second opinion	Obtain a second opinion for a non-urgent or non-emergency elective surgery scheduled in 2026. Call Included Health or visit a doctor in the PERS Gold network.	\$100
Care and Case Management	Take part in Included Health's care management program if you have a chronic condition including, but not limited to, asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart failure, or coronary artery or vascular disease.	\$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 **Inpatient Deductible Credit** to report.