

A young girl with light hair is sitting and looking towards the camera. A healthcare professional, wearing a white headscarf and a pink top, is examining her ear with an otoscope. The background is a clinical setting with a window and some papers. The entire image has a blue tint.

CalPERS Health Benefits Davis Joint Unified School District

Presented by – Alisa Tolman
CalPERS Health Program
Consultation Services

The PEMHCA Purpose

Promote

increased economy
and efficiency

Enable

the employer to
attract and retain
qualified employees

Recognize

and protect the
investment in
permanent employees

CalPERS Health Benefits Program



1.5 million
Members



1,154
Contracting employers



\$10.6 billion
Spent to purchase
health benefits in 2022

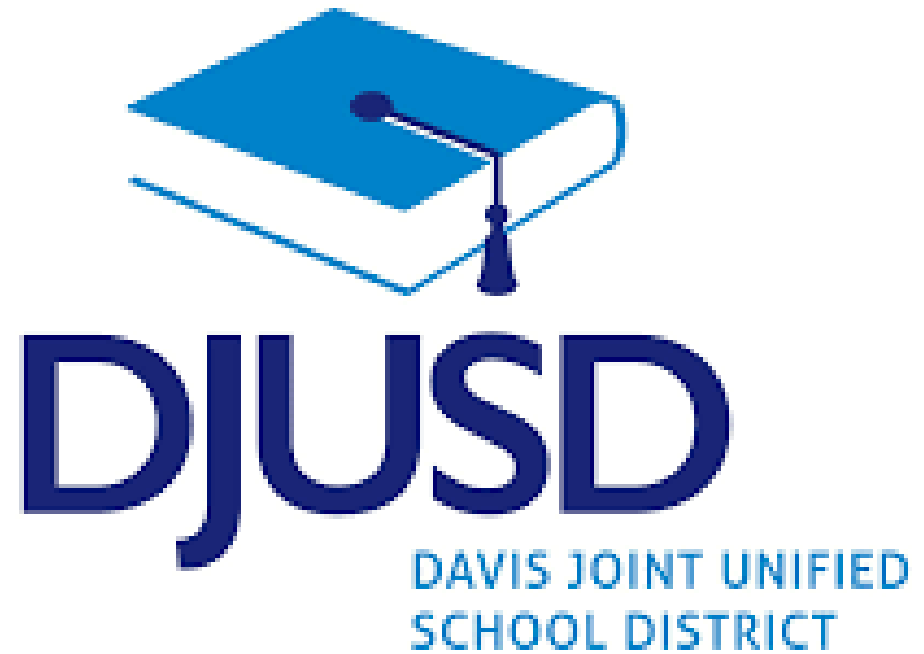
**Membership
by Employer:**

58%
State Members

28%
Public Agency Members

14%
School Members

Advantages
to
contracting
agencies



Advantages to contracting agencies



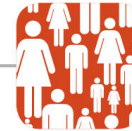
Rates based on regions



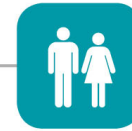
Low administrative fee (0.32%)



100% participation not required



California's largest risk pool for rate negotiations



No dual or split enrollment permitted

Experienced health team to support you

Leadership

Chief Health Director • Chief Clinical Director • Health Equity Officer •
Health Plan Administration • Health Account Management • Strategic Operations

Project Teams

Annual Member Surveys
Clinical Policy & Programs
Employer Billing
Employer Consultation Services
Employer Resolution & Compliance

Enrollment Administration
Grievance & Appeals
Health Plan Contracts
Data Warehouse

Health Policy & Legislation
Medicare Administration
Open Enrollment
Program Research & Evaluation
Actuarial & Rate Development

Value more than a premium

What we assist you with – Health Program Administration

Comprehensive benefits for active employees and retirees attract employees

Negotiate contracts with Pharmacy Benefits Manager

Negotiate contracts with health carriers

Negotiate premiums with health carriers

Value more than a premium

What we assist you with – customer service for retirees



Enroll your
retirees



Handle service
calls and
questions for
your retirees



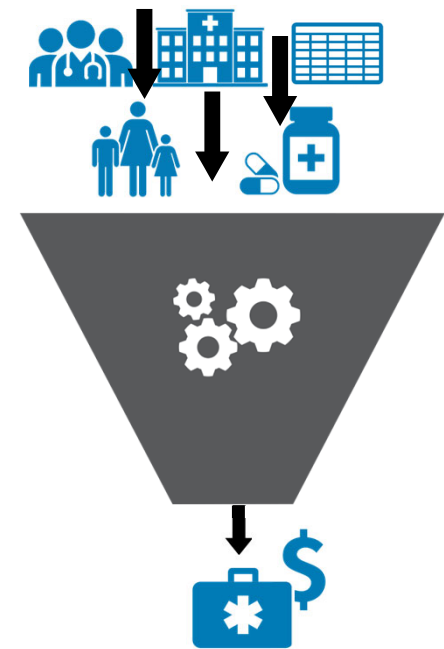
Collect health
premiums
from CalPERS
& CalSTRS
retirement
checks



Provide open
enrollment
materials &
handle changes
for your retirees

How we set health premiums

- Create baseline rate for each plan using claims data
- Compare baseline to health plan's proposed rate
- Validate projections with outside actuaries
- Reconcile cost trends and projections with the plans
- Risk adjust premiums



CalPERS Premium Development Timeline

September

**Carriers
submit
proposals**

November

**Proposals
presented to
PHBC**

February

**Annual rate
development
process
begins**

April

**Initial
premiums
presented to
PHBC**

June

**Initial
premiums
shared with
stakeholders**

July

**Board
approves final
premiums**

Extremely low and transparent admin fee

Admin Fee = Total gross premiums x .0032

Health Premium Statement - PERS

| Receivable ID | Description | Billing Month | Amount |
|-----------------|---------------------------------------------------------|---------------|---------------------|
| 100000017391418 | Total Active & Retired Premium: \$814,058.97 | 01/2024 | |
| | PA Billing Active Premium | | \$696,145.65 |
| | PA Billing Employer Share of Retired Premium | | \$35,773.15 |
| | Admin Fee for Active: (0.32% of Total Active Premium) | | \$2,227.67 |
| | Admin Fee for Retired: (0.32% of Total Retired Premium) | | \$377.32 |
| | Subtotal | | \$734,523.79 |
| 100000017354594 | Previous Payment Due | 12/2023 | \$675,450.80 |
| | Payment Applied | | (\$675,450.80) |
| | Subtotal | | \$0.00 |

Total Payment Due 01/10/2024: \$734,523.79

Advantages to active employees



Advantages to active employees



Access protection



Live/work rule



Employer contribution



Coverage on the first of the month



Worldwide coverage

Health Plans available in zip code 95616

- HMO - [Anthem Blue Cross Select](#)
 - HMO - [Anthem Blue Cross Traditional](#)
 - HMO - [Blue Shield Access+](#)
 - HMO - [Blue Shield Trio](#)
 - HMO – [Kaiser Permanente](#)
 - HMO - [United Health Care Signature Value Alliance](#)
 - HMO – [Western Health Advantage](#)
- PPO - [PERS Platinum](#)
PPO - [PERS Gold](#)

HMO Basic plan benefits

| Benefits and costs | |
|--------------------|---------------------|
| Co-insurance | \$0 |
| Deductible | \$0 |
| Office visit | \$15 |
| Specialist | \$15 |
| Urgent care | \$15 |
| Emergency room | \$50 |
| Prescriptions | Start at \$5 retail |

HMO Basic plan benefits, cont.

- **100% coverage for preventive care**
No coinsurance or deductible when you see a doctor in the plan network
- **24/7 access to virtual primary care**
- **Emergency and urgent care around the world**
- **Enhanced benefits**
20 combined visits each year for acupuncture or chiropractic

PERS Gold and PERS Platinum PPO Plans

| | PERS Gold California only | PERS Platinum Worldwide |
|-------------------------------------------|--------------------------------------|----------------------------|
| Office visit co-pay: | \$10 / \$35 | \$20 |
| Deductible: Individual Family | \$500 / \$1,000 \$1,000 / \$2,000 | \$500 \$1,000 |
| Co-Insurance | 20% | 10% |
| Max co-insurance: Individual Family | \$3,000 \$6,000 | \$2,000 \$4,000 |
| Prescriptions: | \$5 | \$5 |

PERS Gold and PERS Platinum Benefits

- **Your coverage travels with you**
Access to BlueCard PPO network when traveling overseas or out of state
- **Enhanced Benefits**
20 combined visits each year for acupuncture or chiropractic
- **No deductible or coinsurance when having a baby**
Take part in Building Healthy Families program
- **100% coverage for lab services**
Provided at a Quest Diagnostics or Labcorp facility

PERS Gold and PERS Platinum Benefits, cont.

- **100% coverage for preventive care**

No coinsurance or deductible when you see a doctor in the plan network

- **Value-based Site of Care Program**

Provides lower costs and better outcomes from doctors and sites with higher patient satisfaction rates

- **24/7 access to virtual primary care**

PERS Gold Value Based Insurance Design

- **Health Coverage that fits your budget**

Includes low premiums and flat copays for office visits

- **Ability to lower your deductible**

- Receive a flu shot
- Obtain a non-smoking certificate
- Get a biometric screening
- ConditionCare
- Virtual Second Opinion



Actuarial Value of CalPERS Plans

Actuarial Value: The percentage of total average costs for covered benefits that a plan will cover

| CalPERS Health Plan | Actuarial Value | ACA Metal Tier |
|-----------------------|-----------------|----------------|
| Kaiser Permanente HMO | 99% | Platinum |
| All other HMOs | 98% | Platinum |
| PERS Gold PPO | 88% | Gold |
| PERS Platinum PPO | 92% | Platinum |

Member out-of-pocket costs

Expenses for medical services and prescription drugs that are not reimbursed by insurance (deductibles, coinsurance, copays)

| CalPERS Health Plan | 2022 out-of-pocket spending (average) |
|---------------------|---------------------------------------|
| Basic HMO or EPO | \$117 |
| Basic PPO | \$895 |
| Medicare Advantage | \$288 |
| Medicare Supplement | \$285 |

Contact Information for Health Plans

Anthem Blue Cross

Customer Service

1-855-839-4524 (HMO)

1-877-737-7776 (PPO)

<https://www.anthem.com/ca/calpers/>

Blue Shield of California

Customer Service

1-800-334-5847

<https://www.blueshieldca.com/calpers>

Kaiser Permanente

Customer Service

1-800-464-4000

<https://my.kp.org/calpers>

UnitedHealthcare

Customer Service

1-877-359-3714

www.uhc.com/calpers

Western Health Advantage

Customer Service

1-888-942-7377

www.westernhealth.com/calpers

Advantages to retirees



Advantages to retirees

- Employer contribution (\$157 in 2024)
- Same Basic plans/premiums for pre-65 retirees
- Same support that Basic members receive (including appeals)
- High-quality, affordable Medicare plans for 65+ retirees

Advantages to retirees, con't.

- Benefits beyond Medicare
 - Chiropractic and acupuncture
 - Coverage when Medicare benefits are exhausted¹
 - Coverage for services and supplies when charges exceed amounts covered by Medicare¹

¹PERS Gold and PERS Platinum Medicare Supplement

Advantages to retirees, con't.

- Non-Emergency Medical Transportation
- Nutritional Counseling
- Over the Counter Drug Benefit
- Personal Emergency Response System
- Post Discharge Meals

Refer to individual plan's benefit summary to determine which features offered by plan.

**Things to
consider**



Consequences of leaving CalPERS



- **Disruption, administrative burden**
- **Coverage for early retirees?**
- **Employer contribution?**
- **Quality of coverage?**
- **Support for retirees?**

Consequences of leaving CalPERS, con't.



- **Negotiating power with carriers?**
- **Broker fees based on % of premium**
- **Employees seek jobs with other districts?**
- **5-year lockout before return**

Experienced health team to support you

Leadership

Chief Health Director • Chief Clinical Director • Health Equity Officer •
Health Plan Administration • Health Account Management • Strategic Operations

Project Teams

Annual Member Surveys
Clinical Policy & Programs
Employer Billing
Employer Consultation Services
Employer Resolution & Compliance

Enrollment Administration
Grievance & Appeals
Health Plan Contracts
Data Warehouse

Health Policy & Legislation
Medicare Administration
Open Enrollment
Program Research & Evaluation
Actuarial & Rate Development

A photograph of a woman with short brown hair, wearing a grey sweater over a white collared shirt, smiling warmly. She is being touched on the right shoulder by a person wearing a purple long-sleeved shirt, likely a healthcare professional. The background shows a clinical setting with a white wall, a height scale chart with letters like 'F', 'P', 'T', 'O', 'Z', and 'L', and a medical instrument on a stand. A semi-transparent blue horizontal band is overlaid across the middle of the image, containing the text 'Thank you!' in white.

Thank you!