



2022 OPEN ENROLLMENT IS HERE! September 20 – October 15



It's open enrollment time. Does open enrollment bring up feelings of confusion, anxiety, or stress for you? If so, you are not alone. Asking the right questions will help identify your needs and get you from feeling overwhelmed to feeling empowered.

1. Is my current plan still offered? Has it been updated?
2. Have my circumstances changed, or am I planning a life event?
3. Have I had an increase in prescription medications?
4. Can I save money by making a plan change?
5. Has COVID-19 changed my health plan usage?

Open Enrollment Facts

During the Open Enrollment period:

1. Make changes to your existing health coverage for you and your eligible dependents – including, Add or drop dependents
2. Enroll in or continue your Flexible Spending Account (FSA) election for Health and/or Dependent Care
3. Enroll in or continue participation in the Cafeteria Option (Cash-in-Lieu of Medical)

Action Items

If you take no action, your current elections will carry over automatically. However, reenrollment is required if you are currently enrolled in the Cafeteria Option (Cash-in-Lieu of Medical) and/or Flexible Spending Accounts (FSA).

Resources/Tips

- ✓ Register through [my/CalPERS login](#) to access your customized Health Plan Statement, use the Search Health Plans tools to find health plans available in your area and whether your doctors accept those plans, evaluate, and choose your health plan
- ✓ Review and plan your FSA election amount for the 2022 plan year by using the [FSA Calculator](#) through the P&A Group's online portal.

A separate email with detailed instructions will be sent out directly by the P&A Group

- [Video on understanding how an FSA plan works](#)
- [Link for a sample list of eligible expenses](#)

- ✓ If enrolling in or renewing your participation in the Cafeteria Option (Cash-in-Lieu of Medical), provide proof of your medical coverage in 2022 (mandatory)
 - ✓ Obtain the necessary documentation showing proof of a dependent relationship if you will be adding a new dependent to your health plans (mandatory)
 - ✓ If you are currently enrolled in a CalPERS PPO plan, please read on for important changes.
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What's Open Enrollment? Watch this Short Video!



CalPERS PPO Changes in 2022

- **PERSCare PPO** plan will transition to PERS Platinum PPO. The PERS Platinum Basic plan will retain the same 10% coinsurance benefit design and network as PERSCare Basic
- **PERS Choice PPO** plan will transition to PERS Platinum PPO. The PERS Platinum Basic plan will offer a 10% coinsurance benefit design and will retain the same broad network as the PERS Choice and PERSCare Basic plans. If you are enrolled in this plan and take no action you will be moved to PERS Platinum by CalPERS.
- **PERS Select PPO** plan will transition to PERS Gold PPO. The PERS Gold Basic plan will retain the same 20% coinsurance benefit design and network as PERS Select Basic.

IF THIS CHANGE AFFECTS YOU

- It will be important to review the alternative plans, rates and provider networks carefully to determine the option that will best fit your needs. You can review providers for all plan networks here: <https://www.anthem.com/ca/calpers/find-care/>
- If you will make a plan change in 2022 - make sure your doctor(s) and preferred facilities are included in the plan you chose. Note that PERS Select does not have all of the same providers as PERS Choice or PERSCare.

For the full list of CalPERS 2022 Health Plan Changes and Rates, [click here.](#)

Helpful Videos from CalPERS



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