

2025 Summary of Benefits and Coverage Notice

Choosing your health plan is an important decision. To assist you with this process, each health plan available through the California Public Employees' Retirement System has produced a Summary of Benefits and Coverage (SBC). In addition, the federal government has compiled a glossary of common health insurance terms. Together, these documents provide important information to help you better understand your health benefit coverage and more easily compare health plan options.

To view the SBCs and glossary online, visit www.calpers.ca.gov and select **View Health Plan Rates** to access the **Plans & Rates** page, or visit any of the health plan websites below. To request a free paper copy of the SBC and glossary, contact each health plan directly.

Anthem Blue Cross HMO & EPO

(855) 839-4524

www.anthem.com/ca/calpers

Blue Shield of California

(800) 334-5847

www.blueshieldca.com/calpers

**California Association
of Highway Patrolmen¹**

(800) 734-2247

www.thecahp.org

**California Correctional Peace
Officers Association¹**

(800) 257-6213

www.ccpoabtf.org

Health Net of California

(888) 926-4921

www.healthnet.com/calpers

Kaiser Permanente

(800) 464-4000

www.kp.org/calpers

**Peace Officers Research Association of
California¹**

(800) 288-6928

<http://ibt.porac.org>

PERS Gold & PERS Platinum

(800)405-2127

(855)633-4436 (Included Health)

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

[https://includedhealth.com/microsite/
calpers/](https://includedhealth.com/microsite/calpers/)

Sharp Health Plan

(855) 995-5004

www.sharphealthplan.com/calpers

UnitedHealthcare

(877) 359-3714

www.uhc.com/calpers

Western Health Advantage

(888) 942-7377

www.westernhealth.com/calpers

¹ To enroll in these health plans, you must belong to the specific employee association and pay applicable dues.