

Plans & Rates

Visit your health plan's website to learn how benefits, claims, and payment of claims are covered, as well as the service limitations and exclusions that may apply. You can also log in to [myCalPERS](#) to use the **Search Health Plans** tool to research the health plan coverage and benefits most important to you and your family.

Some health plans are available only in certain counties and/or ZIP Codes. Contact the health plan before enrolling to make sure they cover your ZIP Codes and that their provider network is accepting new patients in your area. You may also use our online service, the [Health Plan Search by ZIP Code](#).

[Open Enrollment](#) is an annual process that occurs in the fall. During this time, you can enroll, change health plans, add eligible dependents, delete dependents, or cancel coverage. View [Annual Health Plan Changes](#) for details on health plans, service areas, and benefit design changes for 2023.

Are you a retiree? View [Retiree Plans & Rates](#) customized just for you.

Rates & Employer Contributions

View [How CalPERS Sets Health Premiums](#) to get details on the rates and plans process.

- [2023](#)

2023

[State & CSU Members](#)

View the 2023 health premiums approved by the CalPERS Board of Administration:

- [CalPERS 2023 In-State Premiums \(PDF\)](#)
- [CalPERS 2023 Out-of-State Premiums \(PDF\)](#)

Employer Contribution Amounts

Active State Members

Below are the contribution rates. Your cost is any amount above the employer contribution. Active subscribers are subject to the 80-80 or 85-80 formula. Active subscribers should contact their employer to inquire which formula applies to their bargaining unit.

CalPERS Health Program

State Employer Health Benefit Contributions

| Formula | Single (1) | Two-Party (2) | Family (3+) |
|---------------|------------|---------------|-------------|
| 80-80 Formula | \$689 | \$1,386 | \$1,784 |
| 85-80 Formula | \$732 | \$1,429 | \$1,827 |

Consolidated Benefits (CoBen)*

| Formula | Single (1) | Two-Party (2) | Family (3+) |
|------------------------|------------|---------------|-------------|
| 80/80 CoBen | \$735 | \$1,461 | \$1,888 |
| 85/80 CoBen | \$798 | \$1,504 | \$1,931 |
| 85/80 CoBen (Excluded) | \$780 | \$1,515 | \$1,945 |

*CoBen is the employer-provided benefit allowance for employees in bargaining units 2, 7, 8, 16, 17, 18, and 19, and excluded employees, to offset the cost of health, dental, and vision benefits. For more information, visit [CalHR](#). Check with your employer to determine your contribution amount.

Active CSU Members

| Group | Single (1) | Two-Party (2) | Family (3+) |
|-------------------------------|------------|---------------|-------------|
| All Employees (Except Unit 6) | \$883 | \$1,699 | \$2,124 |
| Unit 6 | \$888 | \$1,709 | \$2,144 |

CalPERS 2023 Statewide COBRA Health Premiums

Effective Date: January 1, 2023

COBRA premiums are calculated at 102% of the Basic premiums, but some carriers may charge less than these maximum amounts.

| Plan Name | Single (1) | Two-Party (2) | Family (3+) |
|-----------------------------------|------------|---------------|-------------|
| Anthem Blue Cross Del Norte EPO | \$1,105.57 | \$2,211.14 | \$2,874.47 |
| Anthem Blue Cross Select HMO | \$921.93 | \$1,843.85 | \$2,397.01 |
| Anthem Blue Cross Traditional HMO | \$1,138.98 | \$2,277.97 | \$2,961.36 |
| Blue Shield Access+ EPO | \$859.46 | \$1,718.92 | \$2,234.61 |
| Blue Shield Access+ HMO | \$859.46 | \$1,718.92 | \$2,234.61 |
| Blue Shield Trio HMO | \$775.92 | \$1,551.85 | \$2,017.41 |
| CAHP | \$784.04 | \$1,522.10 | \$1,990.76 |
| CCPOA - North | \$946.83 | \$1,898.41 | \$2,563.25 |

| Plan Name | Single (1) | Two-Party (2) | Family (3+) |
|---|------------|---------------|-------------|
| CCPOA - South | \$780.63 | \$1,565.94 | \$2,116.21 |
| Health Net Salud y Más | \$644.53 | \$1,289.06 | \$1,675.77 |
| Health Net SmartCare | \$1,013.26 | \$2,026.52 | \$2,634.47 |
| Kaiser Permanente (CA) | \$869.73 | \$1,739.47 | \$2,261.31 |
| Kaiser Permanente (Out-of-State) ¹ | \$1,178.54 | \$2,357.08 | \$3,064.20 |
| PERS Gold | \$781.43 | \$1,562.86 | \$2,031.73 |
| PERS Platinum | \$1,105.57 | \$2,211.14 | \$2,874.47 |
| PORAC | \$790.50 | \$1,555.50 | \$2,040.00 |
| Sharp Performance Plus | \$780.26 | \$1,560.52 | \$2,028.68 |
| UnitedHealthcare SignatureValue Alliance | \$858.55 | \$1,717.11 | \$2,232.24 |
| UnitedHealthcare SignatureValue Harmony | \$736.73 | \$1,473.45 | \$1,915.49 |
| Western Health Advantage HMO | \$775.37 | \$1,550.75 | \$2,015.97 |

¹These premiums cover all Kaiser out-of-state areas.

Rates & Employer Contributions

View [How CalPERS Sets Health Premiums](#) to get details on the rates and plans process.

- [2023](#)

2023

[Public Agency & School Members](#)

Since health care costs vary throughout California, regional pricing adjusts premiums to reflect the actual cost of health care in your specific region. This ensures that your CalPERS premiums are appropriate and competitive for where you live.

To find your specific health plan premium rates, choose your region from the options below:

- [Region 1 Premiums \(PDF\)](#) - View rates for Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.
- [Region 2 Premiums \(PDF\)](#) - View rates for Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura.
- [Region 3 Premiums \(PDF\)](#) - View rates for Los Angeles, Riverside, and San Bernardino.
- [Out-of-State Premiums \(PDF\)](#) - View rates for health plans available outside of California.

CalPERS 2023 Public Agencies and Schools COBRA Health Premiums

Effective Date: January 1, 2023

COBRA premiums are calculated at 102% of the Basic premiums, but some carriers may charge less than these maximum amounts.

View the [2023 COBRA premiums by region \(PDF\)](#).