WHAT’S CHANGING FOR 2022

CSU Health Plans:
The CalPERS Board of Administration administers the health plans on behalf of the CSU. Monthly costs vary depending on the health plan you choose. You can view a snapshot of your 2022 monthly costs on pages 8-9 of this guide.

ATTENTION
2022 Health Plan Expansions

OVERVIEW OF PLAN CHANGES EFFECTIVE FOR 2022

Health Plan Rate Changes:
- Effective Jan. 1, 2022, rates for most health plans will change. Please refer to pages 8-9 to review the monthly employee cost.

Preferred Provider Organization (PPO)
CalPERS three PPO plans—PERSCare, PERS Choice and PERS Select—will transition to two plans, PERS Platinum and PERS Gold. If you are enrolled in PERS Care and PERS Choice, if you do not make a change during Open Enrollment, you and your enrolled family members will automatically be moved to PERS Platinum. If you are enrolled in PERS Select, and do not make a change during Open Enrollment, you and your enrolled family members will automatically be moved to PERS Gold.

The change is the result of a year-long analysis to stabilize the basic plan portfolio, which included engaging with members, employers, and stakeholders. The two PPO plans will offer more distinction in benefit design, networks and premium pricing.

<table>
<thead>
<tr>
<th>PLAN NAME</th>
<th>CHANGES FOR 2022</th>
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<tbody>
<tr>
<td>PERSCare</td>
<td>Transition to PERS Platinum. Retains the same 90/10 benefit design, and network as PERSCare/ PERS Choice</td>
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<tr>
<td>PERS Choice</td>
<td>Transition to PERS Platinum. Offers a 90/10 benefit design, and retains the network of PERSCare/ PERS Choice</td>
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<tr>
<td>PERS Select</td>
<td>Transition to PERS Gold. Retains the same 80/20 benefit design and network as PERS Select</td>
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Health Plan Expansions
- Blue Shield Trio is expanding its service area to include Santa Cruz, Stanislaus and Orange counties
- Blue Shield Access+ is reentering eight Bay Area Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Sonoma and Solano
- Blue Shield EPO is expanding into Lassen and Shasta Counties.

New HMO Plan Available
- United Healthcare SignatureValue Harmony is a new plan that will be available in Los Angeles, Orange, Riverside, San Bernardino and San Diego Counties.

Vision Service Plan (VSP)
New Plan Enhancements
- Employees will enjoy new plan enhancements such as higher frame and lenses allowance, ultra violet (UV) protection and VSP Primary EyeCare Plan which includes, for members with diabetes, it offers retinal screenings and additional exams. There are also services available to members with glaucoma or age related macular degeneration, and the treatment and diagnosis of eye conditions like pink eye, vision loss and cataracts, at no additional cost or premium increase.