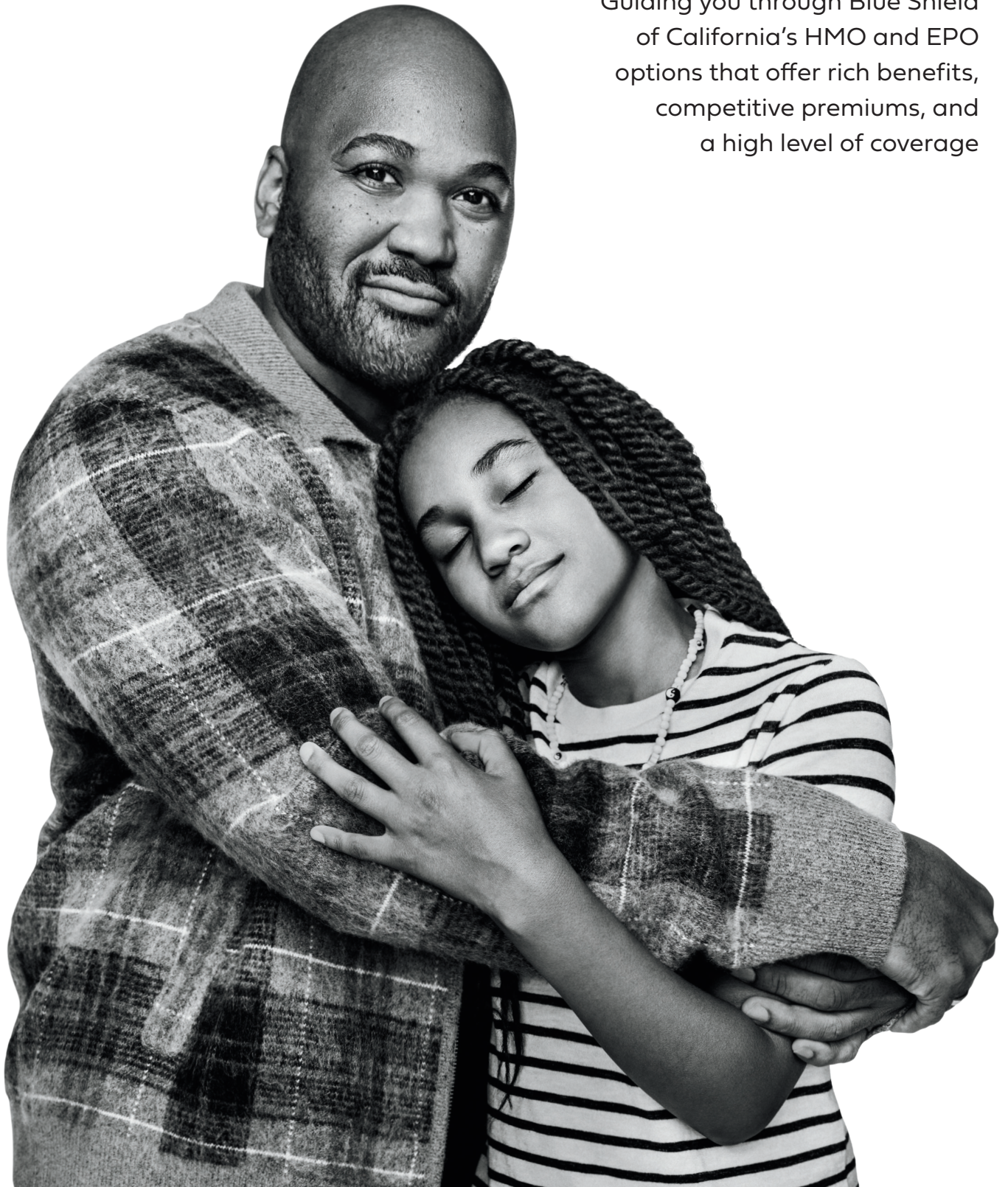


2027 HMO benefit guide

Guiding you through Blue Shield of California's HMO and EPO options that offer rich benefits, competitive premiums, and a high level of coverage



Blue Shield has you covered with two HMO plans and an EPO plan

With Blue Shield's HMO and EPO plan options, you don't have to sacrifice choice for lower costs. Nothing matters more than your health. Except protecting it. Blue Shield is pleased to continue to offer you plans that deliver both choice *and* affordability.

Blue Shield of California's **Access+ HMO®** plan is designed to provide predictable, fixed copayments, as well as access to a broad, quality network of doctors, specialists, and hospitals throughout the state. Access+ HMO® is the lowest-cost broad network HMO option for CalPERS members.

Trio HMO is designed to be affordable and offers a quality network of local doctors, specialists, and hospitals working closely together to help deliver a better care experience. Trio HMO is available in select counties throughout the state and is one of the lowest-cost HMO options for CalPERS members.

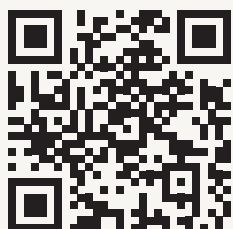
Our exclusive provider organization – or **Blue Shield EPO** – plan allows you the flexibility to see any doctor in Blue Shield's preferred provider network while enjoying lower out-of-pocket costs. You must live in the EPO service area which services rural areas of California without an HMO plan option.

What's new for your 2027 benefits

Blue Shield EPO continues to grow in areas where an HMO option is not available, expanding availability in select ZIP codes across eight additional counties: Amador, El Dorado, Monterey, Nevada, Placer, San Bernardino, Sutter, and Yuba.

Enhanced family-building coverage launches July 1, 2027, for Access+ HMO, Trio HMO, and EPO members.

Additional information can be found in the *Evidence of Coverage (EOC)*. Plan documents are available at blueshieldca.com/calpers.



Learn more online

To learn more about Blue Shield HMO and EPO plans and how to search for in-network providers, scan the QR code or visit blueshieldca.com/calpers. You can also call Shield Concierge at **(800) 334-5847 (TTY: 711)**, 7 a.m. to 8 p.m. PT, seven days a week.

How your plan supports you

Blue Shield provides you seamless, comprehensive healthcare support. Whether you need to find a doctor, have questions about a medical bill, or want to check your plan information, we've got you covered.

Manage your care with Shield Concierge

Blue Shield HMO and EPO members have access to Shield Concierge and its team of healthcare professionals. This includes:



Representatives to help you find network providers. They can also help you understand your coverage, benefits, and claims.



Registered nurses to offer health counseling and help you make appointments.



Pharmacists to answer questions about medications, drug safety, costs, and treatment options.



Pharmacy techs to coordinate prescription drugs between doctors and pharmacies. They also assist with emergency prescription authorizations.



Health coaches to help you hit nutrition, weight management, and stress-reduction goals.



Social workers to assess your emotional and psychological well-being. They can also provide crisis intervention, substance use disorder, and mental health referrals.



Plan highlights



No deductibles or coinsurance; only **low, fixed copayments** for most covered services like doctor visits, urgent care, and emergency care.



As a Blue Shield HMO or EPO member, you can choose a **primary care physician (PCP)** for you and each of your dependents from the plan's network. If you do not select a PCP, you will be matched with one. Each member of your family may choose a different PCP and medical group/IPA and can change these selections throughout the plan year.



For EPO plan members, access to doctors and specialists within Blue Shield's **Preferred Provider (PPO) Network**.



For HMO and EPO plans, your PCP coordinates your care and refers you to specialists. **Self-referral to specialists** may be available to members of participating medical groups – no need to see your PCP first.



Mental health benefits for help with depression, mental illness, and alcohol or substance use disorder. Some services are also available virtually.



Plans include access to **Away From Home Care®**, which offers family members living outside of California medical care in select states across the U.S. This may include students, workers on long-distance duties, and more. Benefits vary by state.



Convenient access to an **extensive pharmacy network**. Pharmacies may include Safeway/Vons, Costco, and CVS (plus CVS Pharmacy® in Target stores).



See any participating **chiropractor or acupuncturist** for a \$15 copay – no need for a referral from a PCP.

Get more with this plan



Convenient care

- **Urgent care centers**

Ideal when your doctor is not available, saving you time and money compared with a visit to the emergency room (ER). If you are having a medical emergency, please visit your closest ER.

- **Access to an extensive pharmacy network**

Including CVS, Safeway/Vons, Costco, and more.

- **Vaccines at a retail pharmacy**

Flu shots and other preventive vaccines provided at network pharmacies.

- **Care while traveling**

Coverage for urgent and emergency care anywhere in the world.



Jump-start your well-being

- **Wellvolution®**

Personalized digital programs to support weight loss, mental health, diabetes management, and more.

- **CredibleMind**

CredibleMind, our mental health website, offers a wealth of resources. These include mental health assessments, peer support groups, articles, videos, podcasts, and more.

- **Fitness Your Way®**

Access network fitness centers on a budget you can live with.



Get care at home

- **LifeReferrals 24/7SM**

Support 24/7 from experts for personal, family, and work issues.

- **Home delivery pharmacy**

Routine medications to treat certain chronic or long-term conditions (such as asthma or diabetes) delivered right to your door with Amazon Pharmacy – \$0 extra for standard shipping.

- **NurseHelp 24/7SM**

Health advice from registered nurses at any time – at no additional cost.

- **Teladoc Health**

Doctors available by phone or video 24/7 – at no additional cost.



Manage your condition

- **Conditions and care programs**

Get help from a dedicated healthcare team. They can explain treatments and coordinate care for issues like chronic pain or diabetes.

- **Maternity support**

Virtual pregnancy, postpartum, and return-to-work support from specialists and coaches.

- **Chiropractic and acupuncture care**

\$15 copay up to 20 visits combined at in-network providers.

We're here to help. If you have any questions, please call us at **(800) 334-5847 (TTY: 711)**, 7 a.m. to 8 p.m. PT, seven days a week.



Why choosing your PCP matters

Your primary care physician (PCP) focuses on your overall health and offers coordinated, personalized care to optimize your time and well-being.

As a Blue Shield HMO or EPO member, you can choose a PCP for you and each of your dependents. If you do not select a PCP, you will be matched with one. Your PCP is your primary doctor and your first point of contact for care. It's a good idea to build a relationship with your PCP so they know you and your medical history. This also helps your PCP better provide advice, treatment, and referrals to specialists when needed.

You can change your PCP at any time. You and your covered dependents have the option to select different PCPs and medical groups within the plan's network of providers.

How to find your PCP or select a new one

To search for PCPs and other providers, call Blue Shield or go online:

- 1 Visit **blueshieldca.com/calpers** and select *Find a doctor* in the top pane. Then use our virtual assistant to find a provider.
- 2 You can also search for providers directly at **blueshieldca.com/fad**.
- 3 In the *Find a doctor* tool, ensure the *plan type* is "**CalPERS**." Then choose a Blue Shield CalPERS plan. Enter the specialty, provider, or medical group you want to learn more about.
- 4 Explore the list of providers. You can learn about their locations, languages spoken, and other details.

Wellness offerings

Blue Shield offers online and in-person clinical programs to help you improve your health, lose weight, and feel better. Programs offered directly through Blue Shield or through the Wellvolution platform at wellvolution.com.

Mental well-being: For sleep, stress, anxiety, and depression and to boost resilience.

- Headspace®
- Headspace Care™

Weight management: Personalized and clinically proven plans for and help with creating better habits and weight loss.

- Betr Health®
- HabitNu®
- WeightWatchers®
- Wondr Health™

Treat diabetes or lower blood pressure:

Programs to treat and monitor risk for common conditions such as diabetes, heart disease, and hypertension.

- Ciba Health®
- DarioHealth
- Transform for Prediabetes®
- Virta®

Quit smoking: Get nicotine replacement therapy in the form of a patch, lozenge, or gum through the Quitsmart Mindfully program.

Digital physical therapy: Musculoskeletal programs for low, medium, and high acuity.

- Kaia Health
- Sword Health
- Sworkit Health

Programs are subject to change.



Your healthcare anytime, anywhere

Your online account is key to understanding and using your plan's benefits. In your online account, you can:

- ✓ View plan documents, benefits, and costs
- ✓ Find doctors and specialists
- ✓ Access your health record
- ✓ Connect with your care team, including immediate access to NurseHelp 24/7SM and Teladoc Health

To register your account

Once you are enrolled in a Blue Shield plan and have your ID card:

- 1 Go to **blueshieldca.com/calpers** and select *Log in*.
- 2 Select *Get started*.
- 3 Follow instructions to enter your basic information (such as name, birthdate, and contact).
- 4 You will receive a confirmation email once the registration is successful.

Want all this on the go?

Download the Blue Shield app on the App Store® or Google Play™.



Tip: Your ID card info – at your fingertips

You'll never have to search for your ID card: ID card details are always available on your mobile device through the Blue Shield app. It's convenient, and you can be confident that your health plan information and details are always up to date.

2027 CalPERS health premiums and plan availability by county

Basic premium rates: state only

	Single	Two-party	Family
Access+ HMO	\$1,206.29	\$2,412.58	\$3,136.25
Trio HMO	\$971.24	\$1,942.28	\$2,525.22
EPO	\$1,206.29	\$2,412.58	\$3,136.25

Basic premium rates and availability by region: Contracting agencies only

	Single	Two-party	Family
Region 1			
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			
Access+ HMO	\$1,479.12	\$2,958.24	\$3,845.71
Region 1			
Butte, El Dorado, Nevada, Placer, Sacramento, Santa Cruz, Stanislaus, and Yolo			
Trio HMO	\$1,202.57	\$2,405.14	\$3,126.68
Region 1			
Alpine, Amador, Calaveras, Colusa, Del Norte, El Dorado, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, and Yuba			
Blue Shield EPO	\$1,479.12	\$2,958.24	\$3,845.71
Region 2			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura			
Access+ HMO	\$1,177.77	\$2,355.54	\$3,062.20
Region 2			
Kern, Kings, Orange, San Luis Obispo, Santa Barbara, Tulare, and Ventura			
Trio HMO	\$971.24	\$1,942.48	\$2,525.22
Region 2			
Inyo			
Blue Shield EPO	\$1,177.77	\$2,355.54	\$3,062.20
Region 3			
Los Angeles, Riverside, and San Bernardino			
Access+ HMO	\$975.19	\$1,950.38	\$2,535.49

Basic premium rates and availability by region: Contracting agencies only

	Single	Two-party	Family
Region 3			
Los Angeles, Riverside, and San Bernardino			
Trio HMO	\$908.01	\$1,816.02	\$2,360.83
Region 3			
San Bernardino			
Blue Shield EPO	\$975.19	\$1,950.38	\$2,535.49

Understanding your costs

2027 Access+ HMO | Trio HMO | Blue Shield EPO benefits

Deductible	None
Preventive health exam	No charge
General/family practice doctor	\$15 copay
Specialist	\$15 copay
Urgent care	\$15 copay
Teladoc Health virtual urgent care	No charge
Emergency room (ER)	\$50 copay (waived if admitted)
Lab tests	No charge
Maternity: prenatal/postnatal office visits and inpatient delivery	No charge
X-ray/imaging	No charge
Mental health/substance use disorder	Inpatient: No charge Outpatient: \$15 copay
Hospital, inpatient or outpatient	No charge
Surgery/anesthesia	No charge
Ambulance services	No charge

Prescription drug benefits

Blue Shield's pharmacy benefits are fully integrated with medical benefits, offering you the convenience of one Blue Shield member ID card and one Shield Concierge phone number for both pharmacy and medical benefit questions. If you need more information about home delivery, medications, or locating a network pharmacy, call Shield Concierge at **(800) 334-5847 (TTY: 711)**, or visit the Pharmacy Resources page at **blueshieldca.com/calpers**.

Blue Shield pharmacy benefits offer convenience and savings on prescription drugs.

- Access to retail pharmacies, including CVS, Costco, Safeway, Vons, and more
- No-cost shipping for prescriptions ordered through Amazon Pharmacy home delivery
- Up to 90-day supplies at retail pharmacies and Amazon Pharmacy home delivery
- Specialty drugs available through a Network Specialty Pharmacy

Please see plan's EOC for the terms and conditions of coverage.

Prescription drug benefits	Tier 1	Tier 2	Tier 3
Participating retail pharmacy (up to a 30-day supply)	\$5	\$20	\$50
Select* retail pharmacy (up to a 90-day supply of maintenance medications)	\$10	\$40	\$100
Amazon Pharmacy home delivery (up to a 90-day supply of maintenance medications)	\$10	\$40	\$100
Brand-name drugs with generic options	You pay both: • The cost difference between the brand-name drug and the generic drug • The applicable copay		
Sexual dysfunction drugs	50% coinsurance, participating retail pharmacies (refer to the EOC for details)		

Note: A \$1,000 maximum copay for each person per calendar year applies (only applies to tiers 1 and 2 maintenance medications through Amazon Pharmacy home delivery).

Prescription availability is defined by physician judgment and state regulations.

*For a list of select pharmacies, please visit the Pharmacy Resources page at **blueshield.com/calpers**.

Access+ HMO is a registered trademark of Blue Shield of California.

Amazon Pharmacy is independent of Blue Shield of California and is contracted to provide prescription home delivery services to members with Blue Shield pharmacy benefits. Members are responsible for their share of costs, as stated in their benefit plan details.

Wellvolution is a registered trademark of Blue Shield of California. Wellvolution and all associated digital and in person health programs, services, and offerings are managed by Solera Health, Inc. Solera is independent of Blue Shield. These program services are not a covered benefit of Blue Shield health plans and none of the terms or conditions of Blue Shield health plans apply. Blue Shield reserves the right to terminate this program at any time without notice. Any disputes regarding Wellvolution may be subject to Blue Shield's grievance process.

CredibleMind is independent of Blue Shield of California and is contracted by Blue Shield to deliver this mental well-being platform.

Tivity Health, Inc. is an independent vendor that provides solutions to improve health and well-being. Fitness Your Way and Tivity Health are registered trademarks of Tivity Health, Inc.

LifeReferrals 24/7 is a service mark of Blue Shield of California.

NurseHelp 24/7 is a service mark of Blue Shield of California. NurseHelp 24/7 is a healthcare advice line. Nurses do not provide medical services for treatment or diagnosis.

As part of our Wellvolution program, members have a choice between Headspace's meditation and mindfulness content or Headspace Care's mental health coaching and clinical services. Video therapy and psychiatry sessions are available for a cost share as stated in your health plan coverage. Please contact Blue Shield of California for details. Headspace's medical affiliate, Headspace Medical Group (CA) P.C., is a licensed medical provider in California.

Betr Health is an independent company that offers health and wellness programs, products, and services to eligible Blue Shield of California members as part of Wellvolution.

HabitNu is a registered trademark of Prana Diabetes Inc.

WeightWatchers is the registered trademark of WW International, Inc. © 2026 WW International, Inc. All rights reserved.

DarioHealth is an independent company that offers health and wellness programs, products, and services to eligible Blue Shield of California members as part of Wellvolution.

Transform for Prediabetes is a lifestyle change program from Personify Health. Personify Health is an independent company that offers health and wellness programs, products, and services to eligible Blue Shield of California members as part of Wellvolution.

Virta is a registered trademark of Virta Health Corp., a Delaware Corporation. Results may vary based on your clinical profile and adherence to the Virta treatment. These program services are not a covered benefit of Blue Shield health plans and none of the terms or conditions of Blue Shield health plans apply. Blue Shield reserves the right to terminate this program at any time without notice.

Sword Health is an independent company that offers health and wellness programs, products, and services to eligible Blue Shield of California members as part of Wellvolution.

App Store is a service mark of Apple Inc. Google Play is a trademark of Google LLC.

To opt out of future nonrequired communications, please call Customer Service at the number on your Blue Shield member ID card.

<You may receive services from network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost-sharing obligations and balance billing protections.>

Language Assistance Notice

For assistance in English at no cost, call (866) 346-7198. Para obtener asistencia en español sin cargo, llame al (866) 346-7198. 如果需要中文的免费帮助, 请拨打这个号码 (866) 346-7198.

Nondiscrimination Notice

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律, 並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

Blue Shield of California is an independent member of the Blue Shield Association

<A56525CLP-HMO_0826>