



Sample Letter

Important Information Enclosed

Addressee Name
Street Address
City, State Zip

QR code displays here linking
to
includedhealth.com/calpers

Date

CalPERS ID: Participant CID

Dear Participant Name,

Effective January 1, 2025, Blue Shield of California will partner with Included Health to provide high-quality care to CalPERS PERS Gold and PERS Platinum PPO members. As previously communicated, Included Health will help members find the most appropriate high-quality, in-network providers, and will provide care coordination and tailored assistance for Basic PPO members, particularly those with complex health conditions.

While most PPO members will be able to continue seeing their existing doctor as an in-network provider, as part of this transition, CalPERS has established the following safeguards to ensure that members can continue to access needed care.

Continuity of Care

If you are undergoing treatment for certain medical conditions and your current provider is no longer in-network in 2025, you may qualify for continuity of care with your current provider. Continuity of care means that you can see your current provider with in-network benefits for up to 12 months. Qualifying conditions include the following:

- An active course of treatment for an acute medical condition, or mental health or substance use disorder, including a maternal mental health condition
- Treatment for a serious and complex condition, or as part of an active course of treatment for a serious chronic condition
- Pregnancy care, regardless of trimester, or postpartum care
- Care of a newborn up to 36 months of age
- Surgery or other treatment previously recommended and documented by provider
- Inpatient care
- Terminal illness treatment

Limited Out-of-Network Exception

In addition, for all PERS Platinum members and PERS Gold members residing in 22 rural counties, or in ZIP codes without an HMO or EPO option, whose provider remains out of network for 2025, Blue Shield will provide a one-year, out-of-network exception for primary care, specialty, and behavioral health office visits so that these members can continue to see their provider at the in-network rate. Additional information, including the list of 22 rural counties and the list of ZIP codes without an HMO or EPO option, can be found on our website at www.calpers.ca.gov/PPO.

To learn more about continuity of care and the limited out-of-network exception, or to check to see if your doctor will be an in-network provider, scan the QR code above to contact Included Health at includedhealth.com/calpers or call **(855) 633-4436**. Included Health can help you find a high-quality, in-network provider for your care, or help you to submit a request for continuity of care or a limited out-of-network exception if you'd prefer to continue seeing your current provider and meet the qualifications. If for any reason your request is denied, you have the right to appeal, and Included Health can support you through that process.

Sincerely,

Julia Logan
Chief Clinical Director
Clinical Policy & Programs Division
Health Policy & Benefits Branch