

**California Public Employees' Retirement System
Health Policy and Benefits Branch
June 2024**

**Preliminary 2025 Health Maintenance Organization and
Preferred Provider Organization Plan Premiums and Approved
New Plans, Service Area Expansions, and Benefit Design
Changes**

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1. Overview

Pursuant to Government Code 22865, the California Public Employees' Retirement System (CalPERS) is providing preliminary 2025 health premiums to the Joint Legislative Budget Committee, the chairpersons of the committees and subcommittees in each house of the Legislature that consider the CalPERS budget and activities, the State Controller, the Trustees of the California State University, the Department of Human Resources, the Director of Finance, and the Legislative Analyst.

2. Preliminary 2025 Health Premiums

The overall statewide weighted average increase for all HMO and PPO plans excluding Association plans (CAHP, CCPOA, and PORAC) is 10.79%. The statewide weighted average for the Basic (non- Medicare) plans is 9.08% and the statewide weighted average for the Medicare plans is 22.25%.

2.1 Basic Single-Party Premiums

The 2025 preliminary premiums are in the table below. Premiums for Association Plans (CAHP, CCPOA, and PORAC) are pending.

Basic Plans		2024 Published Premiums	2025 Preliminary Premiums
HMO	Anthem Blue Cross Select	\$925.57	\$1,021.71
	Anthem Blue Cross Traditional	\$1,197.94	\$1,309.07
	Blue Shield Access+	\$892.49	\$965.86
	Blue Shield Trio	\$810.24	\$909.10
	Health Net Salud y Más	\$656.96	\$753.72
	Kaiser Permanente	\$964.15	\$1,045.20
	Kaiser Permanente Out of State	\$1,312.45	\$1,422.26
	Sharp Performance Plus	\$833.24	\$868.45
	UnitedHealthcare SignatureValue Alliance	\$882.98	\$961.35
	UnitedHealthcare SignatureValue Harmony	\$763.70	\$820.13
	Western Health Advantage	\$807.23	\$914.27
	PPO	PERS Gold	\$859.31
PERS Platinum		\$1,215.87	\$1,335.30

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2.2 Medicare Single-Party Premiums

Projected medical costs for Medicare plans are driven by the federal government and largely contingent on federal budget adjustments and costs outside of CalPERS' control.

Medicare Plans		2024 Published Premiums	2025 Preliminary Premiums	
HMO	Anthem Medicare Preferred	\$405.83	\$487.56	
	Blue Shield Medicare	\$392.68	\$448.28	
	Kaiser Permanente Senior Advantage	\$324.79	\$343.08	
	Kaiser Permanente Senior Advantage Out of State	\$318.43	\$336.72	
	Kaiser Permanente Senior Advantage Summit	\$386.55	\$408.31	
	Kaiser Permanente Senior Advantage Summit Out of State	\$380.21	\$401.97	
	Sharp Direct Advantage	\$256.53	\$272.44	
	UnitedHealthcare Group Medicare Advantage	\$341.72	\$442.25	
	PPO	PERS Gold Supplement	\$406.60	\$546.13
		PERS Platinum Supplement	\$448.15	\$584.70

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3. CalPERS Board of Administration Approved Changes

Below are the Board approved new health plan offerings, changes in coverage area, and changes in benefit design for the 2025 plan year.

Blue Shield of California

Blue Shield of California expansion of Trio into Contra Costa (full) and Shasta (partial) counties. Shasta County expansion is pending DMHC approval.

Health Net of California

Health Net Salud y Mas expansion into Imperial County (pending DMHC approval).

Kaiser Permanente

Kaiser Permanente Basic expansion into Monterey (partial) County—pending DMHC approval.

UnitedHealthcare

UnitedHealthcare SignatureValue Harmony expansion into Napa (full), Contra Costa (partial), and Solano (partial) counties.

Benefit Design Changes

- Doula benefit for all pregnant and postpartum for Basic members.
- Travel benefit for medically necessary care for Basic and Medicare members.

Health Plan Exits

- Western Health Advantage will no longer offer their Medicare Advantage MyCare Select plan.
- The CalPERS team recommends removing the UnitedHealthcare Group Medicare Advantage Edge PPO from the CalPERS Health Benefits Program.