

# A Guide to Choosing a Health Plan that's Right for You

Only you can decide which health plan meets the needs of you and your family. CSU offers a variety of health plan coverage options through CalPERS (HMO, PPO and EPO based on service areas). This guide will provide some factors to consider, along with tools and resources to help in your research to find the best plan for you.



## Factors to Consider

### Available health plans

- Your eligibility Zip Code determines the health plans available to you
- Use the [CalPERS Search by Zip Code](#) tool to determine which plans are available to you

### Costs

- Review the [CSU Monthly Premium Rate Sheet](#)
- Consider Copays, deductibles, coinsurance and treatment costs

### Available networks and doctors

- Doctors, medical groups, hospitals, specialists, behavioral health, labs, pharmacies etc.

### Covered benefits

- Acupuncture, chiropractic, diabetes services, physical/occupational/speech therapies, skilled nursing, behavioral health, home health services etc.

### Other factors

- What services are available when you travel.
- Are provider locations convenient
- What type of wellness programs are available

## Tools & Resources

### Search Health Plans tool in [myCalPERS](#)

- Monthly premiums for each plan
- Customized side-by-side benefit comparison
- Search for your doctor and see which health plan they are available in
- Member satisfaction ratings for each health plan

### Review Plan information

- CalPERS health plan's website
- Prescription drug services
- Summary of Benefits & Coverage (SBC): describes what the plan pays for and what you for
- Evidence of Coverage Booklet (EOC): describes the exact terms and conditions of coverage

### Health Program Guide

- Eligibility and enrollment requirements
- How and when to make health plan changes
- Information about events that can affect your health benefits

### Health Benefit Summary

- Side-by-side health plan comparison
- Covered Services and copayment information
- Plan availability by county
- Differences between HMOs, PPOs and EPOs