

CalPERS Health Plan Chooser – User Guide

Step# 1 – Click on website link to access the Health Plan Chooser: <https://calpers2014.chooser2.pbgh.org/>.

The screenshot shows the CalPERS Health Plan Chooser website. At the top, there is a blue header with the CalPERS logo on the left and the text "Health Plan Chooser" on the right. Below the header is a navigation bar with links: "See EOCs", "2014 Health Program Guide", "2014 Health Benefit Summary", "2014 Medicare Enrollment Guide", "Glossary", "FAQ", "Help", and "Logout".

The main content area is titled "Welcome to the Health Plan Chooser for CalPERS members!". It contains the following text:

The Health Plan Chooser allows CalPERS members to view the majority of their health plan information in one place, compare plans side-by-side and rank each plan based on personal preferences.

CalPERS welcomes your feedback. After using this tool, please complete the survey on either the Results page or the QuickCompare page.

Note: This information is for the 2014 plan year only (January 1 - December 31, 2014).

You may proceed without creating a username and password.

Below this text is a table with two columns:

How to Use This Tool	For Returning Users
<ol style="list-style-type: none">Create your profile: Chooser uses your information to identify available plans, calculate costs and tailor plan comparisons for you.Compare and rate plans: Review plan Costs, Doctors, Quality of Care and Patient Experience Ratings, Features and Services information and rate each plan according to your needs.Print or save results: Summarized results provide you with a comparison of all available plans based on your information. <p>(Note: To access definitions, select underlined text. To access help text, select Help in the upper right-hand corner of each screen.)</p> <p><input checked="" type="checkbox"/> I accept the Terms of Use for using this application.</p> <p>Start Comparing Plans Now! <input type="button" value="Begin Now"/></p>	<p>Retrieve saved information from your last visit:</p> <p>Username: <input type="text"/></p> <p>Password: <input type="password"/></p> <p><input type="button" value="Retrieve"/></p> <p>Note: If you have forgotten your password select the Begin Now button</p>

Step# 2 – Click "Begin Now"

Step# 3 – Answer questions and then click “Start Comparing Plans”.

[See EOCs](#) [2014 Health Program Guide](#) [2014 Health Benefit Summary](#) [2014 Medicare Enrollment Guide](#) [Glossary](#) [FAQ](#) [Help](#) [Logout](#)

Your Profile

Find the health plan that best fits your needs. Begin by answering the questions on this page. Your answers are confidential. Read our [Privacy Policy](#).

1. Health Coverage and Employment Classification

Type of coverage:

- Basic
- Medicare
- Split Combo
(If your family is covered by both Basic and Medicare plans)

Who will be covered:

Your employer monthly premium contribution: \$
[Read before you enter your contribution](#)

Your zip code:
[Read before you enter your zip code](#)

Employment classification:

- State Employee/Retiree
- Contracting Agency Employee/Retiree
(Non-State: Public Agencies and Schools)

If you are an association member:

- No Association
- CAHP - California Association of Highway Patrolmen
[Read if you are a CAHP member](#)
- CCPOA - California Correctional Peace Officers Association
- PORAC - Peace Officers Research Association of California

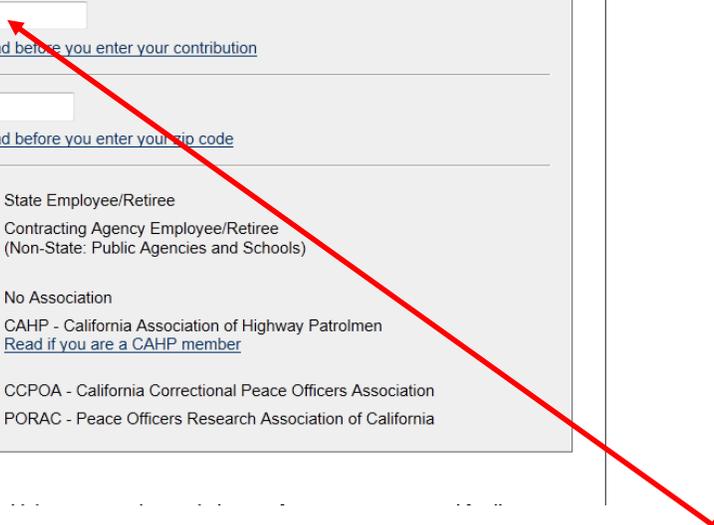
2. Medication Use

Frequently Asked Questions

Q. What do I need to do on the Profile page?

[Answer ...](#)

[See all FAQs](#)



** Have the rate sheet that is applicable to your bargaining unit available to enter the County Contribution (to get your rate sheet, click here: http://intranet/SupportServices/index/personnel/benefit_information.aspx). Make sure you enter the County contribution that is applicable to the benefits you receive, e.g. Single – employee Only, 2 Party – employee plus one dependent, Family – employee plus 2 or more dependents.**

Step#4 – Continue through the comparisons answering the questions as suitable to your needs and continue through the process by clicking “Next” as prompted.

Estimated Costs

Compare the plans in your area using these estimates of premium, co-payment, and/or coinsurance costs. These cost estimates are based on the profile information you provided. Changing your profile, estimated medical services and prescription use may also change estimated costs. Read more about [Plan Cost Estimates](#).

Rate each plan's fit with your budget.

Tips: 'Shorten or rank your list using Rate or Remove Plan. The total in 'Your Estimated Cost at Time of Service' is based on using only network providers. If you use out-of-network providers your costs could be higher. **These are estimated costs - your actual costs could be different.**

Plan	Your Employer's Contribution (Per Month)	Your Actual Premium Contribution (Per Month)	Your Actual Premium Contribution (Yearly)	Your Estimated Cost at Time of Service (Yearly)	Your Estimated Total Cost (Yearly)	Rate or Remove Plan
PERS Select Other North	\$979.87	\$616.50	\$7,398.00	\$1,400.00	\$8,798.00	Not Rated <input type="button" value="v"/>
PERS Choice Other North	\$979.87	\$686.94	\$8,243.28	\$1,400.00	\$9,643.28	Not Rated <input type="button" value="v"/>
PERSCare Other North	\$979.87	\$757.63	\$9,091.56	\$1,395.00	\$10,486.56	Not Rated <input type="button" value="v"/>

QuickCompare

See All Information at Once

Open plan summary comparison

Next >

Next: Doctors

Keep zeroing in on plan that is best match for you

Frequently Asked Questions

Q. What is the difference between the PPO plans?
[Answer ...](#)

Q. Why are there two basic plans listed for some providers?
[Answer ...](#)

[See all FAQs](#)

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You will view several comparisons until you reach the final “Results Summary” page.

Results Summary

You are finished rating the plans. The plans are listed by estimated total cost to you.

Be sure you have considered all the ratings that are important to you when choosing a plan. Remember, aside from the premium costs, this site uses estimated costs and summary information - get the details before you decide!

✓ **Tip:** Click the QuickCompare button below to view all the information at once.

Plan	Costs			Doctors	Features	Services
	Total Cost (Yearly)	Your Premium Cost (Yearly)	Cost at Time of Service (Yearly)			
PERS Select Other North	Not Rated \$8,798.00	\$7,398.00	\$1,400.00	Not Rated	Not Rated	Not Rated
PERS Choice Other North	Not Rated \$9,643.28	\$8,243.28	\$1,400.00	Not Rated	Not Rated	Not Rated
PERSCare Other North	Not Rated \$10,486.56	\$9,091.56	\$1,395.00	Not Rated	Not Rated	Not Rated
<p>QuickCompare</p> <p>See All Information at Once</p>				<p>Next > Take a Short Survey</p> <p>You are our best resource for improving the Health Plan Chooser. Tell us what you think about it. We value your feedback!</p>		

Save your information so you don't have to enter it again.

Your information is confidential. We will not share your information with anyone. Read our [Privacy Policy](#).

Username and password must be between 5 - 15 characters long.

Username:

Password:

Confirm Password:

Save my information