

## 2026 Summary of Benefits and Coverage Notice

Choosing your health plan is an important decision. To assist you with this process, each health plan available through the California Public Employees' Retirement System has produced a Summary of Benefits and Coverage (SBC). In addition, the federal government has compiled a glossary of common health insurance terms. Together, these documents provide important information to help you better understand your health benefit coverage and more easily compare health plan options.

To view the SBCs and glossary online, visit [www.calpers.ca.gov](http://www.calpers.ca.gov) and select **View Health Plan Rates** to access the **Plans & Rates** page, or visit any of the health plan websites below. To request a free paper copy of the SBC and glossary, contact each health plan directly.

**Anthem Blue Cross HMO**

(855) 839-4524

[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

**Blue Shield of California**

(800) 334-5847

[www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)

**California Association  
of Highway Patrolmen<sup>1</sup>**

~~(800) 734-2247~~

~~[www.thecaap.org](http://www.thecaap.org)~~

**California Correctional Peace  
Officers Association<sup>1</sup>**

(800) 257-6213

[www.ccpoabtfo.org](http://www.ccpoabtfo.org)

**Health Net of California**

(888) 926-4921

[www.healthnet.com/calpers](http://www.healthnet.com/calpers)

**Kaiser Permanente**

(800) 464-4000

[www.kp.org/calpers](http://www.kp.org/calpers)

**Peace Officers Research Association  
of California<sup>1</sup>**

~~(800) 288-6928~~

~~<http://ibt.porac.org>~~

**PERS Gold & PERS Platinum**

(855) 633-4436

[www.includedhealth.com/calpers](http://www.includedhealth.com/calpers)

**Sharp Health Plan**

~~(855) 995-5004~~

~~[www.sharphealthplan.com/calpers](http://www.sharphealthplan.com/calpers)~~

**UnitedHealthcare**

(877) 359-3714

[www.uhc.com/calpers](http://www.uhc.com/calpers)

**Western Health Advantage**

(888) 942-7377

[www.westernhealth.com/calpers](http://www.westernhealth.com/calpers)

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<sup>1</sup> To enroll in these health plans, you must belong to the specific employee association and pay applicable dues.