California State University
SAN MARCOS

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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** 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

Blue Shield of California
(800) 334-5847
www.blueshieldca.com/calpers

California Association of Highway Patrolmen[1]
(800) 734-2247
www.thecahp.org

California Correctional Peace Officers Association[1]
(800) 257-6213
www.ccpoabtf.org

Health Net of California
(888) 926-4921
www.healthnet.com/calpers

Kaiser Permanente
(800) 464-4000
www.kp.org/calpers

Peace Officers Research Association of California[1]
(800) 288-6928
https://ibtofporac.org/

PERS Gold & PERS Platinum
(855) 633-4436
www.includedhealth.com/calpers

Sharp Health Plan
(855) 995-5004
www.sharphealthplan.com/calpers

UnitedHealthcare
(877) 359-3714
www.uhc.com/calpers

Western Health Advantage
(888) 942-7377
www.westernhealth.com/calpers

[1] To enroll in these health plans, you must belong to the specific employee association and pay applicable dues.