

Reminders When Selecting Your Medical Plan

Medical plan availability is based on your home or work zip code. Some medical plans require monthly employee contributions which are deducted from your paycheck.

When selecting your medical plan ensure you:

1. **Verify medical plans available in your home or work zip code area.**

- Click on the link to the CalPERS Health Plan Search By Zip Code tool.

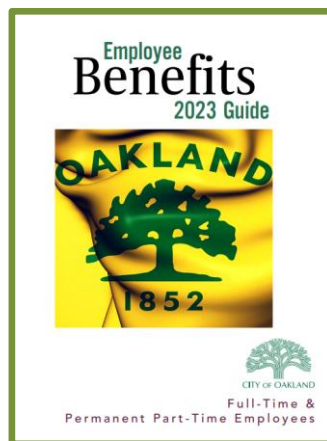
[CalPERS Health Plan Search By Zip Code](#)

- For detailed instructions on using the tool, click the following link: [How-Search-for-CalPERS-Medical-Plans-In-Your-Zip-Code-Area](#)

2. **Compare the medical plans available in your area.**

Review the plan comparison charts in the Employee Benefits Guide (starting on **page 18**). The comparison chart compares covered services, co-payments, deductibles, annual out of pocket maximums and benefits for each CalPERS medical plan.

Click the Employee Benefits Guide to access the guide.



3. **Verify your physician is part of the plan network.**

Contact the health plan to verify your physician is a participating network provider; refer to **page 16** of the Employee Benefit Guide for plan contact information.

4. **Review the monthly employee contribution for the medical plan you select.**

Monthly medical plan employee contributions are listed on the medical plan rate sheets in the links below.

[Full-Time Medical Plan Rate Sheet – 2023](#)

[Permanent Part-Time Medical Plan Rate Sheet - 2023](#)

Additional Links:

[Benefits Webpage](#)

[Benefit Program Contacts and Links](#)

Email Questions to the Benefits Unit at
BenefitsAdmin@oaklandca.gov