CalPERS PPO Members
Vol. 9 Issue 2

In this Issue
CalPERS PPO health plan updates for 2020
How to prepare for Open Enrollment
Choose how to receive your 90-day prescriptions
Back-to-school backpack safety

Your source for health and health care news.
It’s Open Enrollment time!

Fall means health Open Enrollment is around the corner. The 2019 Open Enrollment period begins September 9 and ends October 4. During this time, you may enroll in or change health plans, add eligible dependents, or delete dependents. Either way, it’s a good time to review your current health enrollment and discover your options.

This issue of OnHealth shares updates and resources that can help with your health coverage decisions for 2020. Plus, parents can read important facts about measles prevention and learn about backpack safety this back-to-school season. Finally, review your flu shot plan, including how to lower your PERS Select deductible by receiving a flu shot this year.

In this issue

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>CalPERS PPO health plan updates for 2020</td>
<td>1</td>
</tr>
<tr>
<td>How to prepare for Open Enrollment</td>
<td>2</td>
</tr>
<tr>
<td>Choose how you receive your 90-day prescriptions</td>
<td>3</td>
</tr>
<tr>
<td>How you’re using the new PERS Select</td>
<td>3</td>
</tr>
<tr>
<td>Flu shot: Protect yourself and your community</td>
<td>4</td>
</tr>
<tr>
<td>WISDOM study for women ages 40-74</td>
<td>4</td>
</tr>
<tr>
<td>Recipe - Mediterranean Cauliflower Soup</td>
<td>5</td>
</tr>
<tr>
<td>Top 4 things parents need to know about measles</td>
<td>6</td>
</tr>
<tr>
<td>Back-to-school backpack safety</td>
<td>6</td>
</tr>
</tbody>
</table>
CalPERS PPO health plan updates for 2020

In June, the CalPERS Board of Administration approved the health plan rates for 2020, at an overall average premium increase of 4.65 percent.

PERS Select, PERS Choice, and PERSCare Basic (non-Medicare) plans will see an average premium increase of 3.28 percent. Medicare PPO Supplemental plans will decrease an average of -2.52 percent.

The following charts represent the percentage premium change for each PPO health plan, between 2019 and 2020. Note this reflects only the state, single-party premiums.

<table>
<thead>
<tr>
<th>Basic plan</th>
<th>Percent change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem EPO Del Norte</td>
<td>+2.91%</td>
</tr>
<tr>
<td>PERS Select</td>
<td>+0.00%</td>
</tr>
<tr>
<td>PERS Choice</td>
<td>+2.91%</td>
</tr>
<tr>
<td>PERSCare</td>
<td>+6.45%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medicare plan</th>
<th>Percent change</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERS Select</td>
<td>-2.50%</td>
</tr>
<tr>
<td>PERS Choice</td>
<td>-2.50%</td>
</tr>
<tr>
<td>PERSCare</td>
<td>-2.55%</td>
</tr>
</tbody>
</table>

Visit the Plans & Rates section of the CalPERS website at www.calpers.ca.gov to see the 2020 premiums for all health plans.

New premiums are effective January 1, 2020.

There are no co-pay, benefit, or co-insurance changes for PPO plans in 2020.
How to prepare for Open Enrollment

Discover your options. Beginning August 26, log in to your myCalPERS account at my.calpers.ca.gov—or on your mobile device at mobile.my.calpers.ca.gov—to access Open Enrollment information and resources. There you can view your Health Plan Statement, which lists your 2019 and 2020 premiums should you remain with the same health plan, and other customized information.

Use the Search Health Plans tool to explore available health plans based on your eligibility ZIP code. Plus, review side-by-side benefit costs.

Active Employees  Contact your employer’s personnel specialist or health benefits officer for required forms and documentation to make health plan changes during Open Enrollment.

Retirees  You may change your health plan online during Open Enrollment, at my.calpers.ca.gov or on your mobile device at mobile.my.calpers.ca.gov. Or mail your request to CalPERS’ Health Account Management Division at P.O. Box 942715, Sacramento, CA 94229-2715, or call us toll-free at 888 CalPERS (or 888-225-7377).

Choose how you receive your 90-day prescriptions

OptumRx® and Walgreens make it easy to get your maintenance medications and save money. With the OptumRx Select90/Preferred90 programs, get 90-day1 medication supplies through OptumRx Home Delivery or at nearly 8,200 Walgreens pharmacy locations.2 Choose your preference:

Fill a 90-day supply through OptumRx Home Delivery.
OptumRx home delivery is a convenient, cost-effective option for medications you take regularly. Order your medications online, through the OptumRx mobile app, by phone, or mail. Medications deliver directly to your mailbox, meaning fewer pharmacy trips. Pharmacists and agents are available by phone 24 hours a day to answer questions. You can also set auto-refills and reminders when to take your medications.
- Basic members: Call (855) 505-8110
- Medicare members: Call (855) 505-8106

Fill a 90-day supply at Walgreens pharmacy.
Call or visit your local Walgreens, or go to optimumrx.com/calpers and use the Locate A Pharmacy tool, to find the nearest Walgreens.

1 Some medications may require a prescription to be written for 90 days.
2 Excludes controlled substances or medications included in the specialty pharmacy program.
How you’re using the new PERS Select

Beginning in 2019, PERS Select adopted a value-based insurance design. The new plan empowers members to engage in their health care decisions by, for example, selecting a primary care physician and participating in other preventive care.

PERS Select awards deductible credits for the following healthy activities:
• completing a biometric screening
• seeking disease management through ConditionCare
• getting a flu shot
• seeking a second opinion
• obtaining a smoking cessation certificate on completion

This table summarizes the second quarter results for PERS Select member engagement and compares the second quarter deductible credits to the first quarter of 2019.

<table>
<thead>
<tr>
<th>Deductible Credits</th>
<th>Credits Received</th>
<th>Percentage of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Q1</td>
<td>Q2</td>
</tr>
<tr>
<td>Biometric Screening</td>
<td>28,000</td>
<td>52,164</td>
</tr>
<tr>
<td>ConditionCare Certification</td>
<td>68,000</td>
<td>69,062</td>
</tr>
<tr>
<td>Flu Shot</td>
<td>38,500</td>
<td>38,939</td>
</tr>
<tr>
<td>Virtual Second Opinion</td>
<td>70,000</td>
<td>71,266</td>
</tr>
<tr>
<td>Smoking Cessation</td>
<td>48,500</td>
<td>52,898</td>
</tr>
<tr>
<td>Total (approximate)</td>
<td>253,000</td>
<td>284,329</td>
</tr>
</tbody>
</table>

The benefits of PERS Select include enhanced coordination of care to PPO plan members, particularly in counties without an HMO plan available; prevention engagement; potential to improve healthy habits to help prevent and detect diseases; and adherence to evidence-based medical and pharmacy practices, which have the potential to improve health outcomes. The strategies are consistent with “Healthier U” and the “Let’s Get Healthy California” Triple Aim for Better Health, Better Care, and Lower Costs.

Open Enrollment Goes Mobile

Today, we live on our mobile phones. You can make important health decisions there, too. Access our mobile tool for customized Open Enrollment resources. Whether by phone or tablet, mobile.my.calpers.ca.gov helps you discover your options.
Flu shot: Protect yourself and your community

Influenza, also known as the flu, is a contagious infection caused by a virus that can produce fever, cough, sore throat, runny or stuffy nose, body aches, headaches, chills, and fatigue. The flu can lead to serious health complications, especially in young children, pregnant women, people age 65 and older, and people with chronic health conditions such as asthma, diabetes, heart disease, and lung disease.

The most important way to protect yourself against the flu is to receive a yearly flu vaccination. The seasonal flu vaccine protects against the influenza viruses that research indicates will be most common during the upcoming flu season. The vaccination can reduce the risk of illness, doctors’ visits, missed school or work, and hospitalizations caused by the flu.

To protect yourself from the flu, it is important to get a flu vaccine before flu activity begins in your community. The CDC recommends that everyone six months of age and older get a flu vaccine before the end of October. To learn more about preventing the flu, talk to your primary care provider and see the CDC’s website, www.cdc.gov/flu/prevent/prevention.htm.

CalPERS encourages members to receive an annual flu vaccine, which is typically covered 100 percent. OptumRx (your Pharmacy Benefit Manager) works with national pharmacy chains to give members easy access to flu shots. Many vaccines can be obtained on a walk-in basis by showing your member ID card.

If you are enrolled in the PERS Select PPO plan, you can earn a $100 deductible credit for receiving the flu vaccine within the calendar year.

Make flu safety a priority this year.

WISDOM study for women ages 40-74

A groundbreaking breast cancer screening study is underway in California, and CalPERS is proud to offer coverage with no out-of-pocket cost for eligible women ages 40-74 who are enrolled in the PERS Select, PERS Choice, or PERSCare health plans.

The Women Informed to Screen Depending on Measures of Risk (WISDOM) study will compare a novel, personalized breast screening approach to traditional, one-size-fits-all yearly breast cancer screening. The goal is to determine if personalized screening is a better way to identify breast cancer and improve patient care.

• Participating women receive a breast cancer risk assessment.

Those in the personalized group receive comprehensive genetic testing for breast cancer risk.

• Every participant in the personalized group receives a screening recommendation appropriate for her individual level of breast cancer risk—no more, no less.

• Participants may get advice on ways to reduce their risk of breast cancer.

Those determined to be high risk may receive additional consultations with a WISDOM Study Breast Health Specialist to discuss more personalized strategies.

• The study is overseen by leading University of California clinicians, researchers, and breast cancer experts as well as a bioethics committee that includes breast cancer advocates.

• No study visits are required and there is no need to change health care providers.

WISDOM is a research collaboration between five University of California medical centers under the UC Office of the President’s Center for Health Quality and Innovation, Athena Breast Health Network, and Sanford Health (outside California).

Be one of the 100,000 sharing their wisdom. Visit www.wisdomstudy.org to join today!
Mediterranean Cauliflower Soup | Yields: 4 servings

This rustic comforting soup combines a luscious texture with the surprise punch of dill. Pair it with a crusty bread and green salad on a cool evening.

**Ingredients**
- 1 Tbsp. olive oil
- 1 medium yellow onion, chopped
- 3 garlic cloves, chopped
- 2 tsp. paprika
- 2 tsp. cumin
- 4 cups low sodium chicken broth
- 1 cup water
- 1 cup fat free half and half
- 1 cup unsweetened coconut milk (found in the refrigerated section)
- 2 Tbsp. fresh lemon juice
- 1 cup chopped dill

**Nutritional Information (per serving):** Calories (kcal): 168; Total Fat (g): 6.5; Cholesterol (mg): 3; Sodium (mg): 223; Total Fiber (g): 7; Protein (g): 8.5; Carbohydrates (g): 22.

**Directions**
1. See instructions above for roasting your cauliflower.
2. In a large heavy pot, heat olive oil over medium heat. Add the onions and sauté until translucent. Add garlic and spices and stir briefly until fragrant.
3. Add cauliflower and stir to coat with spices, then add broth and water.
4. Bring to a boil then lower heat to medium. Partially cover and simmer for 5-7 minutes.
5. Remove from heat and use an immersion hand blender to blend to your desired smoothness. If you do not have an immersion blender you can use a food processor or traditional blender.
6. Return to medium heat and add the half and half, coconut milk, and lemon juice. Cook to warm through.
7. Add the dill and stir to combine. Serve and enjoy!

**Cauliflower basics**
This versatile veggie has been showing up in everything from pizza crust to fried rice. And we can see why. It’s a great source of vitamins and minerals without adding any bad cholesterol. It also packs protein and fiber, and has a substantial amount of phytochemicals, unsaturated fats, and essential omega-3 fatty acids.

**How to roast your cauliflower**
Preheat oven to 425°. Cut your large cauliflower head into florets and place them on a baking sheet lined with non-stick foil or parchment paper. Lightly mist with olive oil spray and sprinkle with salt and pepper to taste. Toss. Bake in oven 30-45 minutes depending on preference of caramelization. Serve as a side dish, or use in the recipe below.
Top 4 things parents need to know about measles

You may have seen the news cover outbreaks of measles, a contagious disease caused by a virus. The Centers for Disease Control and Prevention (CDC) has compiled a list of four important facts parents should know about measles.

1. **Measles can be serious.**
   Common symptoms of measles include high fever, cough, runny nose, red/watery eyes, and rash. The most common measles complications are ear infection and diarrhea. However, measles can lead to serious health issues such as hospitalization, pneumonia, encephalitis (brain swelling), and death, especially in children younger than five years of age.

2. **Measles is very contagious.**
   When a person infected with measles coughs or sneezes, measles can spread through the air. In fact, an infected person can spread measles even before knowing he/she has the disease—from four days before developing the measles rash through four days afterward.

3. **Your child can still get measles in the United States.**
   Measles is still common in many parts of the world and is brought into the United States by unvaccinated travelers. In California in 2019, four outbreaks have been linked to patients with international travel, and 58 confirmed cases of measles have been reported as of July 10, 2019, according to the California Department of Public Health.

4. **The best protection against measles is the vaccine.**
   The Measles, Mumps, and Rubella (MMR) vaccine is a safe and effective vaccination that provides long-lasting protection against measles.

   For the best protection, your child needs two doses of MMR vaccine:
   - The first dose at 12 through 15 months of age
   - The second dose at four through six years of age

   Please see the CDC’s website at [www.cdc.gov/measles/vaccination.html](http://www.cdc.gov/measles/vaccination.html) and talk to your primary care provider to learn more about the measles vaccine.

Back-to-school backpack safety

Backpacks are a practical, fashionable solution for students. They are designed to distribute the weight of school books and supplies across the body’s strongest muscles. However, backpacks that are too heavy or worn incorrectly can cause problems.

The American Academy of Pediatrics (AAP) recommends the following tips for backpack safety:

- Choose a backpack with wide, padded shoulder straps and a padded back.
- Ensure your child uses both shoulder straps, since slinging a backpack over one shoulder can strain muscles.
- Organize the contents to use all the compartments of the pack.
- Pack heavier items closest to the center of the back.
- The backpack should never weigh more than 10 to 20 percent of a child’s body weight (no more than four to 15 pounds at most).
- Adjust the pack high and make sure the bottom sits at your child’s waist. If you can’t adjust the straps to achieve this, the pack is too long; look for a pack made for a shorter torso.
- Pack light by helping your child remove unneeded items on a weekly basis.
- Consider a rolling backpack if the school allows. It’s a good option for older students who may tote heavier loads. Remember that rolling backpacks still might be carried upstairs and could be difficult to roll in snow.

Wearing a backpack the wrong way may lead to unnecessary discomfort or pain. Adjust the backpack for proper fit and positioning; not only will it be more comfortable but also easier to use.

Following these basic backpack safety tips will lead to a healthier lifestyle for school-age children and help avoid the backpack blues.