

How to select a Health Plan

1. Start with [CalPERS Health Plan Search by ZIP Code](#) tool – some plans listed on the [Monthly Medical Contribution](#) rate sheet may not be available to you based on your zip code so it's important to start here to see which are applicable.

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search>

Home > Active Members > Health Benefits > Plans & Rates > Health Plan Search

Health Plan Search by ZIP Code

You may use this tool to find CalPERS health plans available in your area.
To find monthly premiums for each health plan and get side-by-side benefit com

Search Criteria

ZIP Code (required)

Plan Year

2024
 2023

Member Type (required) [What's a Member Type?](#)

State or CSU
 Public Agency or School

Are you a member of an Association? (required) [What's an Association?](#)

Yes
 No

Health Coverage Type (required)

Basic Plans [What's a Basic Plan?](#)
 Medicare Plans [What's a Medicare Plan?](#)
 Combination Plans [What's a Combination Plan?](#)

2. Based on your zip code there will be a list of plans under **Basic Plans**. (*Medicare and Combination Plans are only applicable for retirement*)
3. Do you have doctors you want to keep?
 - a. **Yes** – Check directly with your doctor’s office which plans from above they are preferred providers for/*in-network providers*
 - b. **No** – Decide HMO or PPO, see page 10 of the [Benefits Guide](#) for information on the differences and for plan summary comparisons
4. **Review the [Monthly Medical Contribution Rates](#)**
5. When you’re ready to enroll go to [AFenroll](#).