Montebello Unified School District

Montebello Teachers Association

Retiree Health Insurance Town Hall

September 15, 2026

Presented by
Aja Simpson, MBA, MPH
Senior Health Benefits Consultant

A Few Things Before We Begin

- **Today's session will be recorded**
- **Please hold all questions until the end**
- **Please don't share your personal health information!**
- **This session will address all retiree types**

Session Overview

- District Benefits Overview
- CalPERS & Medicare
- CalPERS Plan Types: Basic vs. Medicare
- Understand Your Medicare Health Plan Options
- What is a PBM?
- CalPERS Plan Updates & Rate Information
- FAQs
- Contacts
- Resources
- Questions?

District Benefits Overview

- **Medical Benefits**
  - Upon retirement, eligible retirees will be reimbursed once a month for a set dollar amount toward medical premium costs.
  - This reimbursement will continue until the retiree reaches age 67, when the District will discontinue retiree premium reimbursements.
  - The final reimbursement will be the month in which the retiree turns 67.
- **Other Benefits**
  - While dental, vision, life, and long-term care insurance benefits are not district-covered into retirement, retirees may purchase dental and vision coverage through the district. You can also continue life insurance and long-term care, but you will need to contact the carrier directly.
  - You can choose from 2 dental benefit options: **Dental PPO** & **Dental HMO**. If you decide to change plan types, you may do so each year during Open Enrollment.
    - **Dental PPO (PDP)** – allows you the freedom to see providers you want, wider plan benefit coverage, higher premium
    - **Dental HMO (Met50)** – you are restricted to providers in the plan network, narrower plan benefit coverage, lower premium

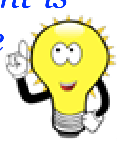
MUSD Retiree Medical Benefit Contribution Policy

- To qualify as a regular retiree who is eligible for district reimbursements, you must:
  - Have at least 15 years of district service
  - Be at least 55 years of age
- The maximum amount the district will **reimburse** changes each year, and the district will communicate it to you.
- The district will **reimburse** CalPERS medical insurance premiums up to age 67.
- After age 67, the district will no longer reimburse premiums. The last reimbursement will be in the month the retiree turns 67

What Does The District Reimbursement Apply To?

YES	**NO**
• Plan premiums for your selected CalPERS Health Plan	• Medicare premiums – You may be eligible for free Part A – Everyone pays for Part B • IRMAA premiums • District dental and vision premiums

Please note: Medicare Enrollment is REQUIRED to participate in the CalPERS health plans.



CalPERS & Medicare

- If you are newly retired, make note that CalPERS is now your health benefits officer; you will refer to them for anything related to your health plan going forward.
- When you are approaching 65 and are beginning your transition into Medicare, you will start receiving correspondence from CalPERS, the Social Security Administration, and **the Centers for Medicare and Medicaid Services**. Carefully review all correspondence and respond as appropriate.
- At least 3 months prior to a retiree's 65^{th} birthday, CalPERS requires retirees to sign up for **MEDICARE A and B (not D).** You may receive your first notice from CalPERS as soon as 4 months prior to your 65^{th} birthday. Do NOT apply sooner than 3 months before your 65^{th} birthday
- *Please note: To maintain your CalPERS plan, you must sign up for Medicare Part* A & B.
- To understand more about Medicare and this process, view the recording of the 2025 Medicare 101 workshop; **click here.**
- The Fall Medicare 101 workshop will be held on November 5^{th} at 4 pm

Important Age Benchmarks

65 yrs. VS **67 yrs.**

- 65 yrs.
  - Must apply for Medicare
  - Medical Plan Choices Change
- 67 yrs.
  - District Reimbursements **STOP**

CalPERS Plan Types: Basic vs. Medicare

CalPERS:
Basic Health Plans

- A **CalPERS Basic health plan** provides health benefits coverage to **members under age 65 or those over age 65 who are still working**.
- Members who are 65 years of age or older and not eligible for Medicare Part A may also be eligible to enroll in a Basic health plan.
- To access plan details for the CalPERS Basic Plan options, visit: https://www.calpers.ca.gov/retirees/health-and-medicare/retiree-plans-and-rates

Health Plan	Plan Type
Anthem Blue Cross - Full	HMO
Anthem Blue Cross - Select	HMO
BlueShield Access Plus	HMO
BlueShield Trio	HMO
HealthNet Salud Y Mas	HMO
Kaiser Permanente	HMO
PERS Gold	PPO
PERS Platinum	PPO

CalPERS:
Medicare Health Plan

- A **CalPERS Medicare health plan** provides health benefits coverage to members who are:
  - ✓ Over age 65
  - ✓ Retired, and
  - ✓ are enrolled in Medicare Parts A and B with the Social Security Administration (SSA).
- To access plan details for the CalPERS Medicare Plan options, visit: https://www.calpers.ca.gov/retirees/health-and-medicare/retiree-plans-and-rates

Health Plan	Plan Type
Anthem Blue Cross Medicare Preferred **(PPO)**	Medicare Advantage
Blue Shield of California Medicare **(PPO)**	Medicare Advantage
UnitedHealthcare Medicare **(PPO)**	Medicare Advantage
Kaiser Permanente Senior Advantage **(HMO)**	Medicare Advantage
Kaiser Permanente Senior Advantage SUMMIT **(HMO)**	Medicare Advantage
Sharp Direct Advantage **(HMO)**	Medicare Advantage
PERS PLATINUM Supplement to Medicare	Supplement
PERS GOLD Supplement to Medicare	Supplement

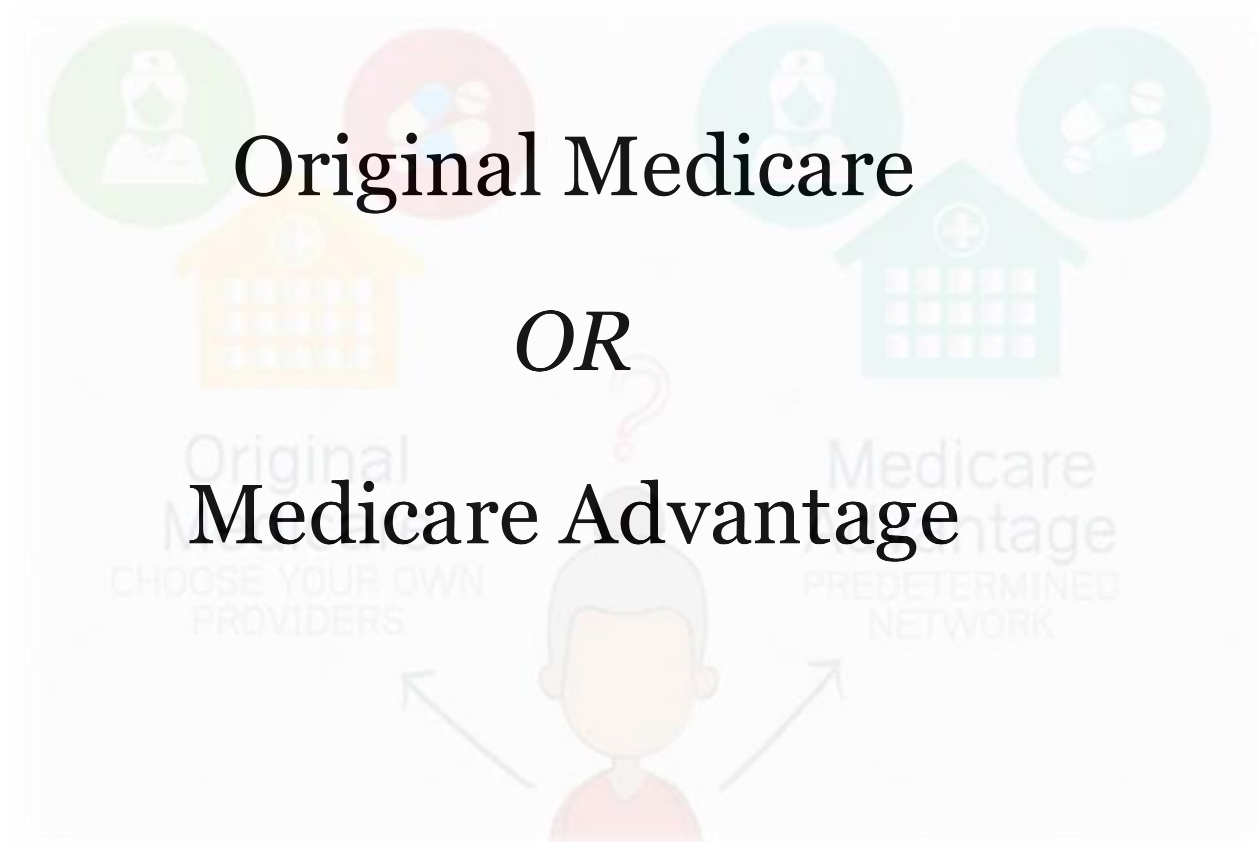
Understanding Your Medicare Health Plan Options

How would you like to get your Medicare Coverage?

Original Medicare

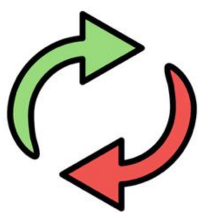
OR

Medicare Advantage



Medicare Advantage vs. PERS Supplement

- The primary differences between Medicare Advantage plans and Supplemental plans are how payment for services is coordinated with Medicare:



  - **Medicare Advantage Plans** are managed care plans that *replace* Original Medicare with a managed provider network.

  - **Supplemental Plans** provide a *supplement* for costs you would normally pay with Original Medicare, and you choose your own providers.

Medicare Plan Options By Plan Type

Medicare Advantage: HMO	Medicare Advantage: PPO	PPO Supplement to Medicare
Kaiser Permanente Senior Advantage	Anthem Blue Cross Medicare Preferred	PERS Platinum
Kaiser Permanente Senior Advantage SUMMIT	BlueShield Medicare Preferred	PERS Gold
Sharp Advantage *(Only available in certain regions)*	UnitedHealthcare Medicare	
Western Health Advantage *(Only available in certain regions)*		

To access plan details for the CalPERS Medicare Plan options visit: https://www.calpers.ca.gov/retirees/health-and-medicare/retiree-plans-and-rates

Need a little help deciding which plan to choose? Review the Health Benefits Summary and then use the CalPERS How to choose a plan guidance document to help you make a choice.

- *How to choose a plan: https://www.calpers.ca.gov/documents/choose-a-health-plan/download?inline=*
- *CalPERS Health Benefits Summary: https://www.calpers.ca.gov/documents/2026-health-benefit-summary/download?inline=*

Combination Plans

Combination Plans

(Basic + Medicare)

- A combination plan is a hybrid plan where at least one family member is enrolled in a Medicare plan and at least one family member is enrolled in a Basic plan through the same health carrier.
- CalPERS requires all family members to have the same health carrier.
- If you need to enroll in a combination plan and your current CalPERS Basic plan does not offer a CalPERS-sponsored Medicare plan, you will need to select a health plan that does.
- Consider your family's needs when choosing the right Medicare plan.
- If you or your family member becomes eligible for Medicare and enrolls in a CalPERS Medicare plan, all members of your family will be impacted by the Medicare member's change in health plans.

What is a PBM?

Pharmacy Benefits 101:

Pharmacy Benefit Manager (PBM)	Generic Drugs	Brand/ Preferred Drugs	Brand/Non - Preferred Drugs	Specialty Medications
CVS Caremark	**Tier 1** • *$0 cost or lowest cost*	**Tier 2** • *Lowest Cost* • *Brand*	**Tier 3/4** • *Higher Cost* • *Brand*	**Tier 3/4** • *Highest Cost*
The Third-party administrator that manages prescription drug benefits. Their oversight includes factors like what drugs are available to you and how you can get them.	The FDA requires generics to be as safe and as effective as brand-name drugs.	Brand medications for which the PBM has negotiated discounts so that you pay a lower cost for them.	Brand medications for which the PBM has not been able to negotiate a lower cost.	Expensive Medications used to treat complex or chronic conditions like Cancer or Multiple Sclerosis. Coud be Brand or Generic

Formulary – a list developed by your PBM that includes all medications for which the PBM will provide some level of cost share.

Things to Note About Formulary:

1. *If a medication is not on your plan formulary, then there will be NO cost share provided on the part of the plan*
2. *Formularies can change at any time during the year.*

CalPERS Plan Updates & Rate Information

2027 Health Plan Changes - *UNDER 65*

- **Effective January 1, 2027, UnitedHealthcare will no longer be offered through CalPERS for retirees under 65 years old**
  - If you don't choose a new plan during Open Enrollment, CalPERS will administratively transfer you and any dependent(s) to the BlueShield Access+ or BlueShield Trio plan, depending on what UnitedHealthcare plan you were previously on.
  - If you have a surgery, procedure, or treatment already scheduled with a UnitedHealthcare provider in 2027, you may be eligible for continuity of care, which will allow you to keep your appointments with your current provider. Please note that limitations apply to which conditions qualify. Visit the California Department of Managed Health Care to view these conditions at: https://www.dmhc.ca.gov/HealthCareinCalifornia/YourHealthCareRights/ContinuityofCare.aspx

2027 Health Plan Changes - *UNDER 65*

- **Effective July 1, 2027, all Basic health plans will offer coverage for the diagnosis and treatment of infertility as required by Senate Bill 729 for CalPERS Basic HMO plans.**
  - The CalPERS Board also approved these benefits for Basic PPO plans effective July 1, 2027.

2027 Health Plan Changes – *65YRS. & OLDER*

- **Effective January 1, 2027, for retirees over 65 years old, the UnitedHealthcare Medicare Advantage plan will remain but will move from a plan that combined medical and pharmacy drug coverage to two separate plans**
  - This product change separates medical and pharmacy plans, which will result in higher reimbursements from CMS.
  - This change will not affect members' coverage, copays, or formularies.
  - You will receive two ID cards: one for medical coverage and one for pharmacy coverage.
  - You will receive communication from United Healthcare; contact them with any questions.

2027 Retiree Reimbursements

Retiree Phase	Reimbursement Method
Regular Retiree up to age 67	Medical insurance reimbursed by District up to **$1,799.36** in **2027**
Retiree age 67+	Medical insurance deducted from STRS. No reimbursements

Retiree reimbursement information can be found in the retiree letter located on the MUSD Benefits page. To review visit:
https://www.montebello.k12.ca.us/apps/pages/index.jsp?uREC_ID=2209018&type=d&pREC_ID=2194666

CalPERS Retiree Premiums by Location

- CalPERS retiree premiums are set by where the retiree lives.
- Reimbursements are set at L.A. County rates. If you live in another area, your premiums may differ based on which region you fall into.
  - Los Angeles County
  - Other Southern California Counties
  - Northern California Counties
  - Out-of-State

District Minimum Contribution

- Per PEMCHA regulations, the District must pay a minimum contribution to CalPERS for those who retired before September 13, 2009.
- **In 2027, the contribution will be $150.30**. This amount is charged directly to the district and is not deducted from the retiree's STRS warrant.
- Consequently, the amount is also not reimbursed to the retiree's chosen bank account.

CalPERS Rate Sheet Review

CalPERS 2027 Regional Health Premiums (Actives and Annuitants)

Effective Date: January 1, 2027

Region 3*

Los Angeles, Riverside, San Bernardino

Basic Monthly Premiums (B)

Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Anthem Blue Cross Select HMO	$1,059.06	508	1	1	$2,118.12	508	2	2	$2,753.56	508	3	3
Anthem Blue Cross Traditional HMO	$1,239.02	511	1	1	$2,478.04	511	2	2	$3,221.45	511	3	3
Blue Shield Access+ HMO	$975.19	527	1	1	$1,950.38	527	2	2	$2,535.49	527	3	3
Blue Shield EPO	$975.19	669	1	1	$1,950.38	669	2	2	$2,535.49	669	3	3
Blue Shield Trio HMO	$908.01	452	1	1	$1,816.02	452	2	2	$2,360.83	452	3	3
Health Net Salud y Más	$801.75	532	1	1	$1,603.50	532	2	2	$2,084.55	532	3	3
Kaiser Permanente	$1,011.28	535	1	1	$2,022.56	535	2	2	$2,629.33	535	3	3
Peace Officers Research Association of CA	$1,020.00	594	1	1	$2,040.00	594	2	2	$2,650.00	594	3	3
PERS Gold	$1,014.50	650	1	1	$2,029.00	650	2	2	$2,637.70	650	3	3
PERS Platinum	$1,549.00	659	1	1	$3,098.00	659	2	2	$4,027.40	659	3	3

Medicare (M) Advantage Monthly Premiums

Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Anthem Medicare Preferred PPO	$619.25	517	1	4	$1,238.50	517	2	5	$1,857.75	517	3	6
Anthem Medicare Preferred PPO with Dental/Vision[1]	$619.25	514	1	4	$1,238.50	514	2	5	$1,857.75	514	3	6
Anthem Medicare Preferred PPO	$619.25	039	1	4	$1,238.50	039	2	5	$1,857.75	039	3	6
Anthem Medicare Preferred PPO with Dental/Vision[1]	$619.25	075	1	4	$1,238.50	075	2	5	$1,857.75	075	3	6
Blue Shield Group Medicare Advantage PPO	$619.36	014	1	4	$1,238.72	014	2	5	$1,858.08	014	3	6
Blue Shield Group Medicare Advantage PPO with Dental/Vision[2]	$619.36	047	1	4	$1,238.72	047	2	5	$1,858.08	047	3	6
Kaiser Permanente Senior Advantage	$333.93	538	1	4	$667.86	538	2	5	$1,001.79	538	3	6
Kaiser Permanente Senior Advantage with Dental[3]	$333.93	544	1	4	$667.86	544	2	5	$1,001.79	544	3	6
Kaiser Permanente Senior Advantage Summit	$391.74	632	1	4	$783.48	632	2	5	$1,175.22	632	3	6
Kaiser Permanente Senior Advantage Summit with Dental[3]	$391.74	638	1	4	$783.48	638	2	5	$1,175.22	638	3	6
UnitedHealthcare Group Medicare Advantage PPO	$534.00	581	1	4	$1,068.00	581	2	5	$1,602.00	581	3	6
UnitedHealthcare Group Medicare Advantage PPO with Dental/Vision[4]	$534.00	587	1	4	$1,068.00	587	2	5	$1,602.00	587	3	6

Medicare (M) Supplement Monthly Premiums

Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Peace Officers Research Association of CA Medicare Supplement	$640.00	597	1	4	$1,410.00	597	2	5	$1,925.00	597	3	6
PERS Gold Medicare Supplement	$597.57	653	1	4	$1,195.14	653	2	5	$1,792.71	653	3	6
PERS Platinum Medicare Supplement	$665.50	663	1	4	$1,331.00	663	2	5	$1,996.50	663	3	6

*For health plan availability by county, please refer to the 2027 Health Benefit Summary or myCalPERS.
[1]Dental and Vision coverage is an additional $38.00 per member per month premium. You will be billed directly for this amount.
[2]Dental and Vision coverage is an additional $40.31 per member per month premium. You will be billed directly for this amount.
[3]Dental benefit is an additional $15.97 per member per month premium. You will be billed directly for this amount.
[4]Dental and Vision coverage is an additional $32.44 per member per month premium. You will be billed directly for this amount.

CalPERS 2027 Regional Health Premiums (Actives and Annuitants)

Effective Date: January 1, 2027

Region 3*

Los Angeles, Riverside, San Bernardino

Combination (Basic & Medicare Advantage) Monthly Premiums

Plan	Subscriber in M, & 1 Dependent in B	Plan Code	Party Code	Party Rate	Subscriber in M, & 2+ Dependents in B	Plan Code	Party Code	Party Rate	Subscriber in M, 1 Dependent in M, & 1+ Dependent in B	Plan Code	Party Code	Party Rate
Anthem Blue Cross Select HMO and Medicare Preferred	$1,678.31	041	4	7	$2,313.75	041	5	8	$1,873.94	041	6	9
Anthem Blue Cross Select HMO and Medicare Preferred with Dental/Vision[1]	$1,678.31	077	4	7	$2,313.75	077	5	8	$1,873.94	077	6	9
Anthem Blue Cross Traditional HMO and Medicare Preferred	$1,858.27	520	4	7	$2,601.68	520	5	8	$1,981.91	520	6	9
Anthem Blue Cross Traditional HMO and Medicare Preferred with Dental/Vision[1]	$1,858.27	523	4	7	$2,601.68	523	5	8	$1,981.91	523	6	9
Blue Shield Access+ HMO and Group Medicare Advantage PPO	$1,594.55	051	4	7	$2,179.66	051	5	8	$1,823.83	051	6	9
Blue Shield Access+ HMO and Group Medicare Advantage PPO with Dental/Vision[2]	$1,594.55	091	4	7	$2,179.66	091	5	8	$1,823.83	091	6	9
Blue Shield EPO and Group Medicare Advantage PPO	$1,594.55	670	4	7	$2,179.66	670	5	8	$1,823.83	670	6	9
Blue Shield EPO and Group Medicare Advantage PPO with Dental/Vision[2]	$1,594.55	677	4	7	$2,179.66	677	5	8	$1,823.83	677	6	9
Blue Shield Trio HMO and Group Medicare Advantage PPO	$1,527.37	096	4	7	$2,072.18	096	5	8	$1,783.53	096	6	9
Blue Shield Trio HMO and Group Medicare Advantage PPO with Dental/Vision[2]	$1,527.37	099	4	7	$2,072.18	099	5	8	$1,783.53	099	6	9
Kaiser Permanente and Senior Advantage	$1,345.21	541	4	7	$1,951.98	541	5	8	$1,274.63	541	6	9
Kaiser Permanente and Senior Advantage with Dental[3]	$1,345.21	547	4	7	$1,951.98	547	5	8	$1,274.63	547	6	9
Kaiser Permanente and Senior Advantage Summit	$1,403.02	635	4	7	$2,009.79	635	5	8	$1,390.25	635	6	9
Kaiser Permanente and Senior Advantage Summit with Dental[3]	$1,403.02	641	4	7	$2,009.79	641	5	8	$1,390.25	641	6	9

Combination (Basic & Medicare Advantage) Monthly Premiums - Continued

	Subscriber in B, &	Plan	Party	Party	Subscriber in B, &	Plan	Party	Party	Subscriber in B, 1 Dependent in M, &	Plan	Party	Party

View this rate sheet on the CalPERS website at:

https://www.calpers.ca.gov/documents/health-rates-region-3-2027/download?inline

Vision Benefits & Rates

- VSP (www.vsp.com)
- Paid through Coast Benefits
- Cost (per month) – ***No Changes!***
  - $14.00 for single
  - $27.00 for 2-party
  - $37.50 for family

Dental Benefits & Rates (PPO Plan Option)

- MetLife
- Paid monthly through Coast Benefits
- Cost (per month) – ***DECREASE!***
  - $72.00 for single
  - $144.00 for 2-party
  - $170.00 for family

Dental Benefits & Rates
DHMO (HMO Plan Option)

- The DHMO, or Dental HMO plan, works like a Medical HMO plan, where you will have to select a primary dental provider who will direct all your dental specialty needs

MET50	
Managed Dental Plan (per Employee Per Month)	
Employee Only	**$24.30**
Employee + 1 Dependent	**$46.17**
Employee + Family	**$64.40**

No changes!

A Special Note on Dental & Vision Payments

- Payments for dental and vision premiums must be deducted from an account through the Banking institution of your choice
- If your bank account information changes, ***you*** must notify the Benefits department immediately.
- Failure to do so can result in a lapse in payment and possible termination from your dental plan.

FAQ: Coast Benefits

- When are dental and vision deductions typically withdrawn each month? **Deductions should occur within the first half of each month.**
- If my dental and/or vision deduction amount is incorrect, who should I contact to get it corrected? **First, contact the Benefits department to confirm your tier and the amount that you should have been billed, and <u>then</u> contact Coast Benefits to correct the billing amount.**

FAQ: MUSD Benefits Department

- Who should I contact if I need to change my bank account information, and what do I need to provide? **You will need to fill out an authorization form and send it to the Benefits Department with a note requesting that your account information be updated.**
- How do I find out how much my dental and vision premiums are? **Each fall, the Benefits Department posts a letter on its website with dental rates for the following year. The dental and vision rates are also typically posted on the MTA retiree webpage. Finally, your benefits specialist, Vivian Lomeli, can provide that information.**
- Who do I need to contact for enrollment changes? **For changes in medical plan enrollment, contact CalPERS. For changes in dental and vision plan enrollment, contact the Benefits Department.**
- When will I get information on medical, dental and vision rates? **Each fall, the Benefits Department posts a letter on its website with dental, vision, and medical reimbursement amounts for the following year.**

A Quick Review of Your Dental & Vision Contacts

MUSD Benefits

- Can provide premium info for dental and vision.
- Rate information for the various plan tiers can be found on the MUSD Benefits page and on MTA retiree page
- Handles changes in enrollment for **dental and vision**
- Has access to your **dental and vision benefit info**

Coast Benefits

- Can provide info on what premium amount is on file to be deducted from your account
- Will deduct dental and vision premiums
- DOES NOT have access to your **dental and vision benefit information**

Important Health Enrollment Reminders

- **2027 CalPERS Open Enrollment is from September 14th through October 9th.**
- You may use your current health plan only through December 31, 2026. If you don't make any plan changes, your current plan will reset beginning January 1, 2027.
- If you switch health plans, your new health plan will take effect January 1, 2027.
- If you change your health plan, you'll receive new ID cards from your new health plan.
- A medical group ending its contract with a health plan doesn't create a qualifying event to change plans outside of Open Enrollment.
- Each health plan issues ID cards, not CalPERS. Contact your health plan directly if you need additional cards.
- Carefully review your pay warrant to ensure the health plan premium deduction was made when you change health plans, enroll for the first time, or add/delete dependents.
- If your January warrant doesn't show the new premium deduction, you should see the premium payment adjustment in a subsequent pay period.
- If you don't see the correct deduction applied in your February warrant, contact CalPERS.

Contacts

- **CalPERS**
  - **Phone: 1(888) CAL-PERS** or
    1 (888) 225-7377
  - **Retirees Page:**
    https://www.calpers.ca.gov/page/retirees

- **Montebello Teachers Association**
  - 918 W. Whittier Blvd.
    Montebello, CA 90640
  - **Phone:** 323 722 5005
    Email: **mta@montebelloteachers.org**
  - **Website:**
    https://www.montebelloteachers.org/Retirees.html#gsc.tab=0

- **Coast Benefits Contact Information:**
  - **Contact: Courtney Boulles**
  - **cb@coastbenefits.com**

- **Benefits Department Contact Information:**
  - **Contact: Vivian Lomeli**
    Email:lomeli_vivian@montebello.k12.ca.us
  - **Contact: Laura Simmons**
    Email:simmons_laura@Montebello.k12.ca.us
  - **Website:**
    https://www.montebello.k12.ca.us/apps/pages/index.jsp?uREC_ID=2209018&type=d&pREC_ID=2194666

- **Long Term Care (UNUM)**
  - **Contact: Harris Kivitz**
  - **Email: kivitz1@verizon.net**
  - **Phone: 310-844-3918**

- **Life Insurance (SISC)**
  - **Email: SISCLife@siscschools.org**
  - **Phone: (661) 636-4410**

Resources

District Retiree Resources

- MUSD Retiree Benefits Guide
  - ***See District Benefits Webpage:*** **https://www.montebello.k12.ca.us/apps/pages/index.jsp?uREC_ID=2209018&type=d&pREC_ID=2194666**

CalPERS Retiree Resources

- **CalPERS Forms and Publications**
  - **https://www.calpers.ca.gov/retirees/health-and-medicare/eligibility-and-enrollment**
- **CalPERS Resource Documents**
  - **How to Choose a Health Plan - https://www.calpers.ca.gov/documents/choose-a-health-plan/download?inline=**
  - **Health Program Guide - https://www.calpers.ca.gov/documents/health-program-guide/download?inline=**
  - **Health Benefit Summary - https://www.calpers.ca.gov/documents/2026-health-benefit-summary/download?inline=**
- **Social Security Administration**
  - **https://www.ssa.gov/**
- **Medicare**
  - **Medicare & You - https://www.medicare.gov/publications/10050-medicare-and-you.pdf**
  - **Medicare website - https://www.medicare.gov/**
  - **Medicare Enrollment Guide - https://www.calpers.ca.gov/documents/medicare-enrollment-guide/download?inline=**
  - **Understanding Medicare Part B & IRMAA Reimbursements**
    - **https://www.calpers.ca.gov/documents/medicare-part-b-irmaa-reimbursements/download?inline=**

Thank you!

Questions?