CalPERS Health Benefits Program: BENEFIT CHANGES INCLUDED IN 2004 FINAL RATES

	Blue			PERS	
Benefit Change	Shield	Kaiser	WHA	Choice	PERSCare
Emergency Room copay for Basic	\$25 to	\$35 to			
(waived if admitted)	\$50	\$50	Remains \$50		
Emergency Room copay for Medicare	\$0 to	\$0 to	Remains		
(waived if admitted)	\$50	\$50	\$50	Remains \$0	
Non-formulary drugs copay for Basic					
& Medicare – retail/mail	\$30/\$45	Remains	\$30/\$45 to \$45/\$75*		
(\$1,000 out-of-pocket maximum applies to	to	\$5 generic &			
mail order drugs.)	\$45/\$75*	\$15 brand**			

* If medical necessity is approved, the copayment will be at the current non-formulary copay: \$30/retail and \$45/mail.

** Kaiser has no non-formulary tier for prescription drugs.