

If you have Medicare A and B

- CalPERS will be supplementary insurance
- If Medicare doesn't pay for a service, CalPERS won't either
- Best phrase: “ Are you a Medicare Provider, and do you accept Medicare assignment?”

If you don't have Medicare A and B

- CalPERS will be primary insurance
- There is no out-of-pocket maximum if you use non-participating providers.
- There are many procedures for which you will have to get preapproval or for which there are restrictions on how much CalPERS will pay
- Best phrase: “ Are you a Blue Cross provider, and is this procedure and facility covered?”