

# What's new for 2024?

## PERS PPO Platinum and PERS PPO Gold plans

### Enhanced lab benefits

Starting January 1, 2024, PPO Platinum and PPO Gold plans will include 100% coverage for all lab services provided at a Quest Diagnostics or Labcorp facility.

The in-network deductible and coinsurance are waived for lab services rendered through Labcorp/Quest Diagnostics. If a member is to utilize a PPO lab other than Labcorp/Quest Diagnostics, the deductible and coinsurance are applicable unless the services are billed as routine/preventive.

### Future Moms has expanded to our new Building Healthy Families program

Whether you're pregnant, postpartum, or raising small children, the Building Healthy Families program offers personalized, on-demand support as your family grows.

### Separate deductibles

Starting January 1, 2024, the Gold PPO plan will include a deductible for services in the plan's network and a separate deductible for services outside the plan's network.

For example, if you use in-network providers, you would only be subject to the in-network deductible amount before covered, in-network benefits begin to pay at 80% of the contracted rate for PERS Gold or 90% for PERS Platinum.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

Anthem Blue Cross is the trade name of Blue Cross of California. Independent Licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Services received by out of network providers for covered benefits would be subject to the separate, out of network deductible amount. If you do not use out-of-network providers, you will not be subject to the out of network deductible.

## Your virtual care options have expanded

Your plan now includes access to virtual primary care through Anthem's Sydney<sup>SM</sup> Health app, 24/7, including weekends and holidays. You have convenient access to doctors and specialists in your plan's network, so it's easier to fit a visit into your busy schedule.

## Non-Medicare PPO ID CARDS with PCP Names

Beginning in 2024 all CalPERS non-Medicare PPO members will receive an ID card with the PCP name. Members are not limited to this provider or required to get referrals to see a specialist, this is to assist with locating the name and to establish care with a doctor. Members can change this doctor online or through the Sydney app. as appropriate.

## PERS Gold PPO Hospital Exclusions

Starting January 1, 2024, Stanford Hospital, Lucille Packard, and Cedars Sinai Hospital will no longer be offered.

## We're here to help

Should you have any questions, we're happy to assist. Call our CalPERS-dedicated Anthem Customer Service teams:

For PPO questions or assistance, call toll-free at **877-PERSPPO (877-737-7776)**.

For HMO questions or assistance, call toll-free at **855-839-4524**.

For an interactive look at our 2024 benefits and plan options with Anthem, you can visit our digital magazine at **[anthem4calpers.com](https://www.anthem4calpers.com)**.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

Anthem Blue Cross is the trade name of Blue Cross of California. Independent Licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.