

Choosing and using your 2023 PPO plan

Mark your calendar
for open enrollment:
**September 19 to
October 14, 2022**

Your guide to open enrollment and making
the most of your benefits



Agenda

- **Choosing your plan:**
 - PERS Gold
 - PERS Platinum
- **Using your plan**
- **Health and wellness programs**
- **How to enroll, tips, and tools**

Extra support for COVID-19

We added extra resources and benefits to support your needs. You can find details on COVID-19 resources at anthem.com/ca/coronavirus.



Choosing your plan

Feel confident, covered, and protected with one of our PPO plans

Before choosing a plan

- **Consider** your personal situation.
 - Have your healthcare needs changed?
 - Do you go to the doctor more often now?
 - Are you taking a prescription drug?
- **Compare** costs:
 - Monthly payment
 - Deductible
 - Coinsurance
 - Copays
 - Out-of-pocket maximum
- **Choose** the right plan for your needs.



Anthem PPO plans

When they could be right for you

Our Anthem preferred provider organization (PPO) plans give you and your family access to **quality care** and the **freedom to choose your doctors** and hospitals. You will also know what your part of the costs are upfront.



Two PPO plan options

Designed to give you the **freedom to find the care** that is right for you

PERS *Gold*

PERS Gold is available exclusively for California residents, with access to a subset of our full PPO network. It's a value-based plan which rewards you for making healthy choices.

PERS *Platinum*

PERS Platinum is available worldwide, with access to our full PPO network. It offers the highest level of coverage.

2023 monthly rates can be found in the appendix and are based on single, two party, or family.

Two PPO plan options

PERS *Gold*

Coverage

Available throughout the state of California in all 58 counties; you also have access to care if you travel out of state or overseas

Network

Access to doctors in California who are part of our Select PPO network

Premium

Our lowest monthly premium

Copays

Flat copays for office visits

Preventive care

100% coverage for preventive care with no coinsurance or deductible when you see a doctor in the plan's network

Also for PERS Gold members:

- Earn credits to lower your deductible by participating in healthy activities, such as receiving a flu shot and health screening.
- When you sign up for the Future Moms program with Digital Maternity Support, you will have no hospital deductible or coinsurance when giving birth.*

PERS *Platinum*

Available worldwide; you also have access to care if you travel out of state or overseas

Access to our full PPO network

Highest level of coverage with a higher premium

Flat copays for office visits

100% coverage for preventive care with no coinsurance or deductible when you see a doctor in the plan's network

Benefits in your plan's network at a glance

PERS *Gold*

Least costly premium

80% plan coverage

20% member coinsurance

\$1,000 deductible*

\$3,000 maximum out-of-pocket coinsurance

\$10 designated primary care physician (PCP) office visit copay;
\$35 specialist/all other primary care doctors visit copay

\$15 chiropractic/acupuncture copay (20 combined visits)

\$50 emergency room (ER) copay

100% routine preventive coverage

Pharmacy benefits are included and administered by OptumRx

Plan pays 60% of allowable amount/you pay 40% and all non-covered charges when you see care providers that aren't in your plan's network.

PERS *Platinum*

Highest level of coverage

90% plan coverage

10% member coinsurance

\$500 deductible

\$2,000 maximum out-of-pocket coinsurance

\$20 general/family practice doctor (nonspecialist) visit copay;
\$35 specialist visit copay

\$15 chiropractic/acupuncture copay (20 combined visits)

\$50 ER copay

100% routine preventive coverage

Pharmacy benefits are included and administered by OptumRx

Plan pays 60% of allowable amount/you pay 40% and all non-covered charges when you see care providers that aren't in your plan's network.

PERS *Gold*: take extra steps and save

Reduce your deductible **up to \$500** for making good health a priority¹

Have a **flu shot** at a pharmacy in your plan's network, or at your doctor's office.²

\$100 credit

Let us know you do not smoke, or if you do smoke, complete a **quit smoking program**.

\$100 credit

Receive a **biometric screening** from your doctor, one of the 2,200 **Quest Diagnostic Patient Centers**, or at home with a test kit.³

\$100 credit

Use the **Virtual Second Opinion program** by calling **888-361-3944**, Monday to Friday, 5:30 a.m. to 8 p.m. PT, if you are having a nonurgent and nonemergency scheduled surgery in 2023.⁴ They will see if you need a second opinion. You can also get a second opinion from a PERS Gold plan doctor.

\$100 credit

Take part in the **ConditionCare program** if you have asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart failure, or coronary artery/vascular disease.⁵

\$100 credit

¹ Can reduce 2023 deductible up to \$500 for an individual, up to \$1,000 for a family.

² If you cannot get a flu shot due to health, personal, or religious reasons, you can keep the \$100 deductible credit. Call Anthem Customer Service at 877-PERSPPPO (877-737-7776).

³ If you use a Quest Diagnostic center, log in at [anthem.com/cal/CalPERS](https://www.anthem.com/cal/CalPERS) and select Quest Biometric Screening to see your results.

⁴ If you do not need nonemergent, urgent surgery in 2023, you can keep the \$100 deductible credit.

⁵ If you don't have one of these conditions, you can keep the \$100 deductible credit.

Using your health plan

Stay on top of your health anytime, anywhere

Digital tools and resources to help simplify your healthcare experience

Access your health plan information online and on your smartphone

Register on the SydneySM Health app or our member website at anthem.com/ca/calpers



Find Care helps you search for doctors and other care providers in your plan's network.



Set your communication preferences to receive important plan information by email.



Check benefits, see claims and explanation of benefits, access plan documents, and connect with Member Services.



Access your digital ID card. Share it with your doctor's office right from your phone or download and print a copy.



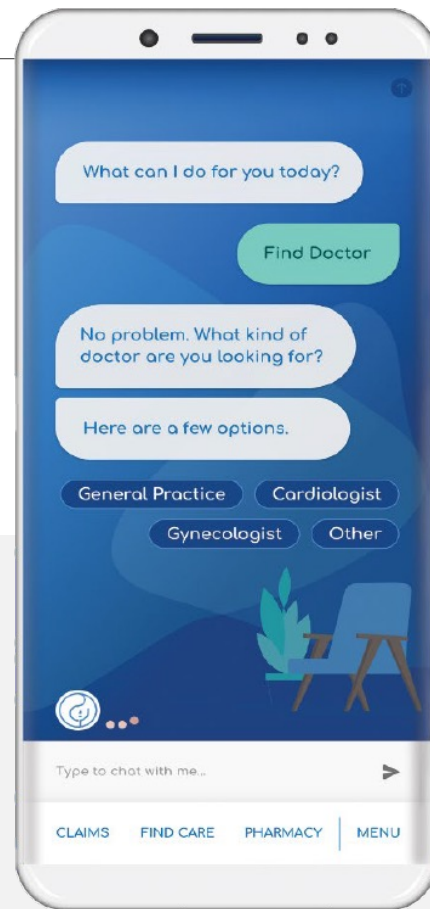
Take a health assessment for tips on how to live a healthy life.

Sydney Health mobile app

A partner in health, in the palm of your hand

The Sydney Health app is a convenient way to make the most of your benefits and stay connected to your health plan anytime, anywhere.

- Access and use your digital ID cards.
- Look at health plan, benefits, special programs, and claims information.
- Check costs for care before you see a doctor.
- Connect or chat with Member Services.
- Take a short health assessment that can usually be completed in 3 to 5 minutes.

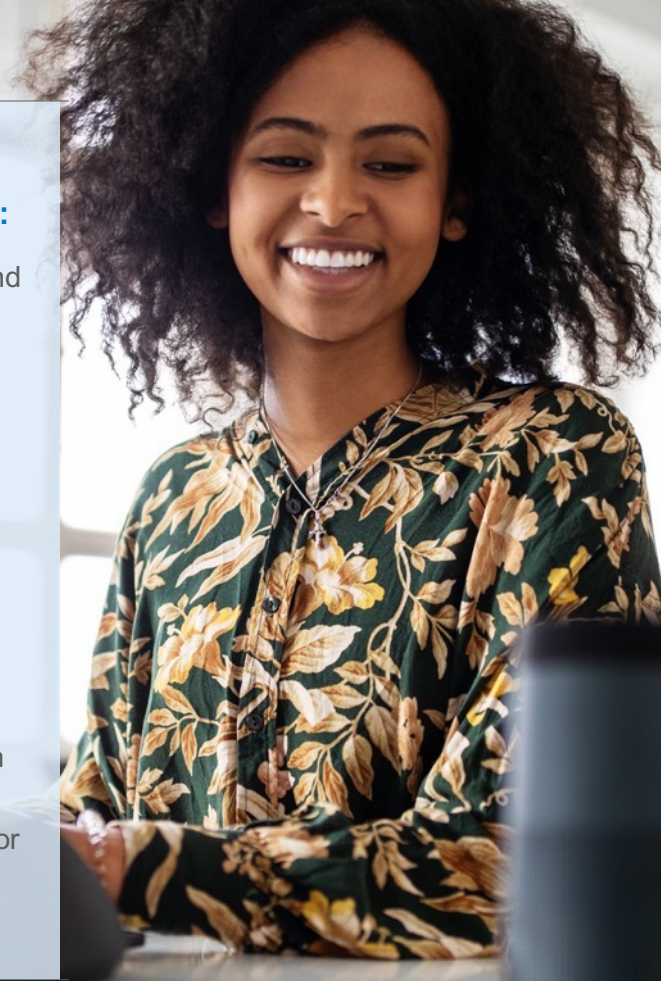


Ask Alexa for your health plan information with the Anthem Skill

Once connected with the member website or Sydney Health app, you can link your account to the Anthem Skill for any Alexa-enabled device to enjoy voice-activated, hands-free access to your benefits information anytime. You can also download the app to your favorite mobile device.

To set up Alexa with the Anthem Skill:

- Go to Skills & Games in the Alexa app and search for “Anthem Skill.”
- Then, select **Enable To Use**.
- Enter the same username and password you use to log in to the member website or the Sydney Health app to link the Anthem Skill with your personal account.
- Set up your Alexa voice profile and passcode if you haven’t already.
- Ask Alexa a question, starting with, “Alexa, ask Anthem...”
 - “Alexa, ask Anthem to email me my plan membership card.”
 - “Alexa, ask Anthem to find a family doctor near me.”



LiveHealth Online

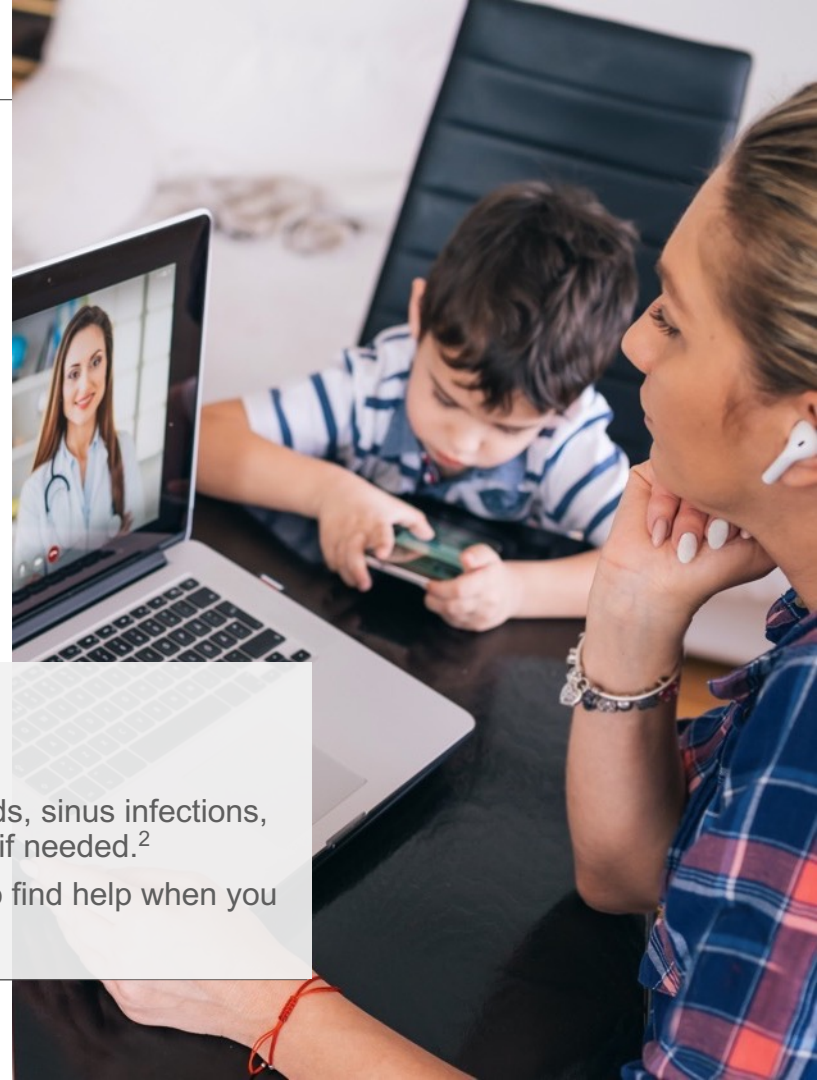
Convenient care from home

Whether you're dealing with a cold or managing anxiety, you can have a video visit with a healthcare professional to help with a wide range of issues by using a smartphone, tablet, or computer with a camera.

LiveHealth Online¹ telehealth video visits are included in your plan.

With **LiveHealth Online**, you can:

- Access a board-certified doctor from the comfort of your home, 24/7.
- Have a video visit with a doctor for common conditions, like the flu, colds, sinus infections, and skin rashes – including having prescriptions sent to the pharmacy, if needed.²
- Set up a counseling session with a licensed therapist or psychologist to find help when you feel depressed, anxious, or stressed.



Your coverage travels with you

If you travel outside California, you have benefit access through the **BlueCard® Program**. You will save money and avoid having to fill out claim forms when you see a doctor or use a hospital through the BlueCard program.

If you take a trip outside the United States, the Blue Cross Global Core Program will give you access to doctors and hospitals in 190 countries and territories around the world, for urgent or emergency care.



My Family Health Record

A whole-person view of your entire health history

With **My Family Record**, you can:

- View all of your medical records from your different care providers.
- Download and share your health history and electronic medical records (EMRs) with your doctors, caregivers, and family members.
- Gain an overall picture of your health with charts and graphs that track your health data over time.



MyHealth Advantage

Stay on top of your health



Helps you keep track of your health and progress.



Includes reminders to make preventive care appointments.



Checks your health claims, routine tests, and checkups on a regular basis.



Includes recent claims, personalized messages, and money-saving tips.



Health and wellness programs

Plan extras that support your physical and mental health
and connect you with community resources

Health and wellness programs can help you:



Become more engaged in your health.



Make the best healthcare decisions for your needs.



Reach your health goals.



Save money on health-related products and services.

After your benefits start, go to [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers), or call the Member Services number on your member ID card or mobile app to take part in our programs.



24/7 NurseLine

Available with all CalPERS plans

Registered nurses are ready and waiting to help when you call with your health concerns anytime, day or night. 24/7 NurseLine registered nurses can help you:

- Assess symptoms.
- Understand a condition and course of treatment.
- Address questions about prescriptions or over-the-counter medications.
- Receive the right care in the right setting.



Health and savings with SpecialOffers@AnthemSM

Available to all Anthem plan members (offers may vary by plan)

As a member,
take advantage
of savings
and discounts
on products
and services,
such as:

1800 contacts[®]



amplifon

fitbit.

GARMIN[™]

GLASSES[®].COM

GlobalFit[™]

jenny
CRAIG

livinglean
Permanent Fat Loss Through Smart Exercise

NationalAllergy[®]
For An Allergy-Free Lifestyle

Premier
LASIK
Network

ProClear[®]
ALIGNERS

Puritan's Pride

selfhelpworks

TRUVISION
HEALTH

ConditionCare

A **dedicated nurse team** that offers support if you're living with one or more of these conditions:



Asthma



Heart disease or heart failure



Diabetes



Chronic obstructive pulmonary disease (COPD)

You also have support from dietitians, health educators, and pharmacists.



ConditionCare Support

Available with PERS Platinum plan only

Gain **24/7 access** to a nurse care manager if you have one of these conditions:



Back pain



End-stage renal disease



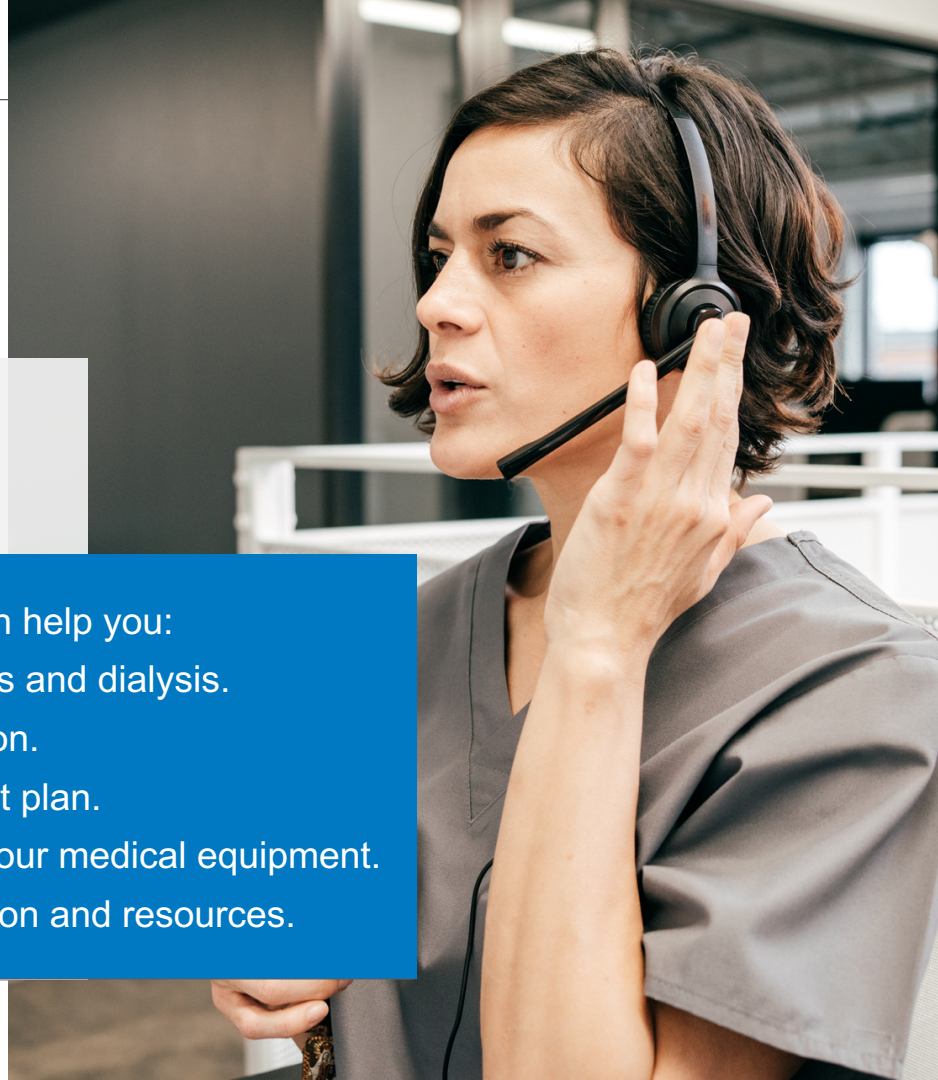
Musculoskeletal disorder



Vascular disease

A **registered nurse** can help you:

- Schedule doctor visits and dialysis.
- Manage your condition.
- Follow your treatment plan.
- Explain how to use your medical equipment.
- Find helpful information and resources.



Future Moms With Digital Maternity Support

For CalPERS PPO members

Offers new and soon-to-be moms digital tools and resources needed for a safe delivery and a healthy baby, including:



Access to screenings and resources during pregnancy.



A 24/7 phone line with specially trained nurses.



Breastfeeding support from a lactation expert through LiveHealth Online.



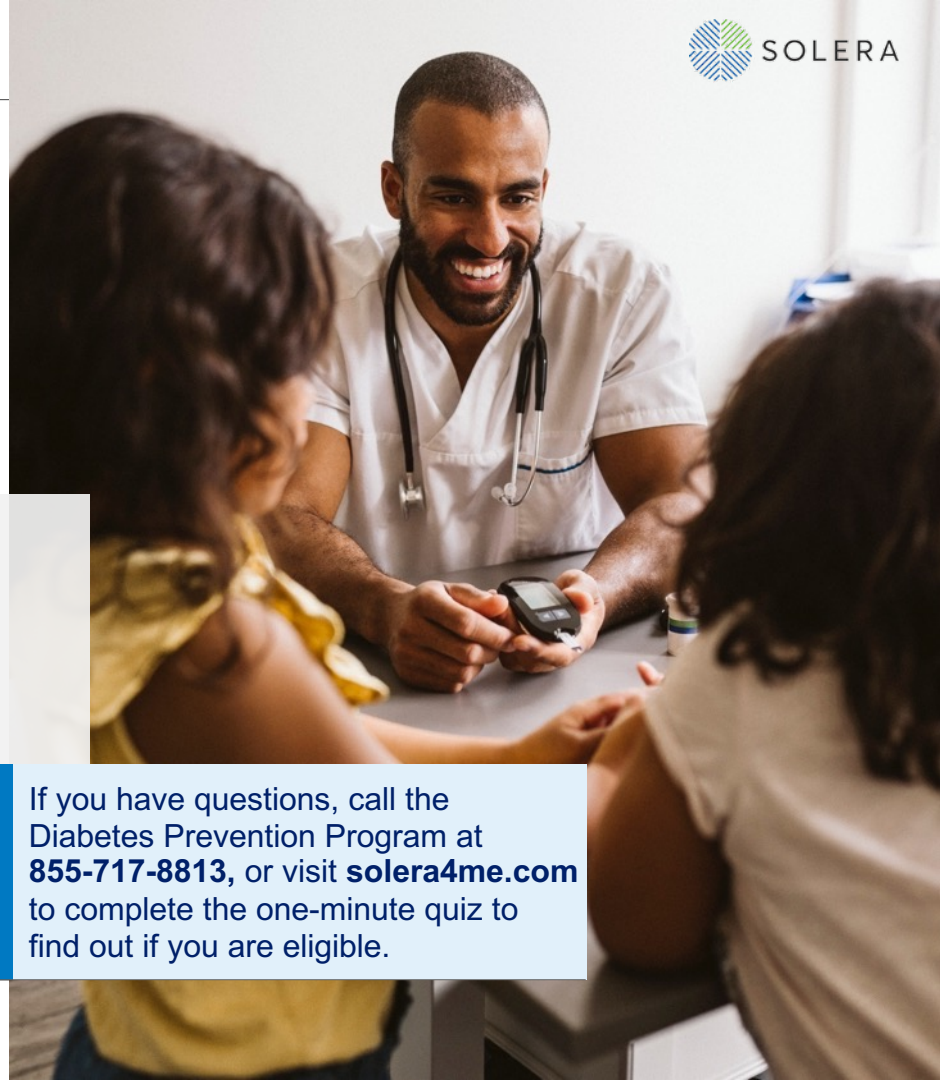
Contact the Future Moms program for assistance at **888-613-1130**.

Diabetes Prevention Program

Anthem Blue Cross and Solera are offering this program to CalPERS members at no extra cost as part of your health plan.

This 12-month, 16-session program can help you lose weight and lower your risk of developing type 2 diabetes. This customized program includes:

- Health coaching (in person, online, or a combination of both)
- Small group support
- Weekly lessons
- A wireless scale or activity tracker
- A meal planner

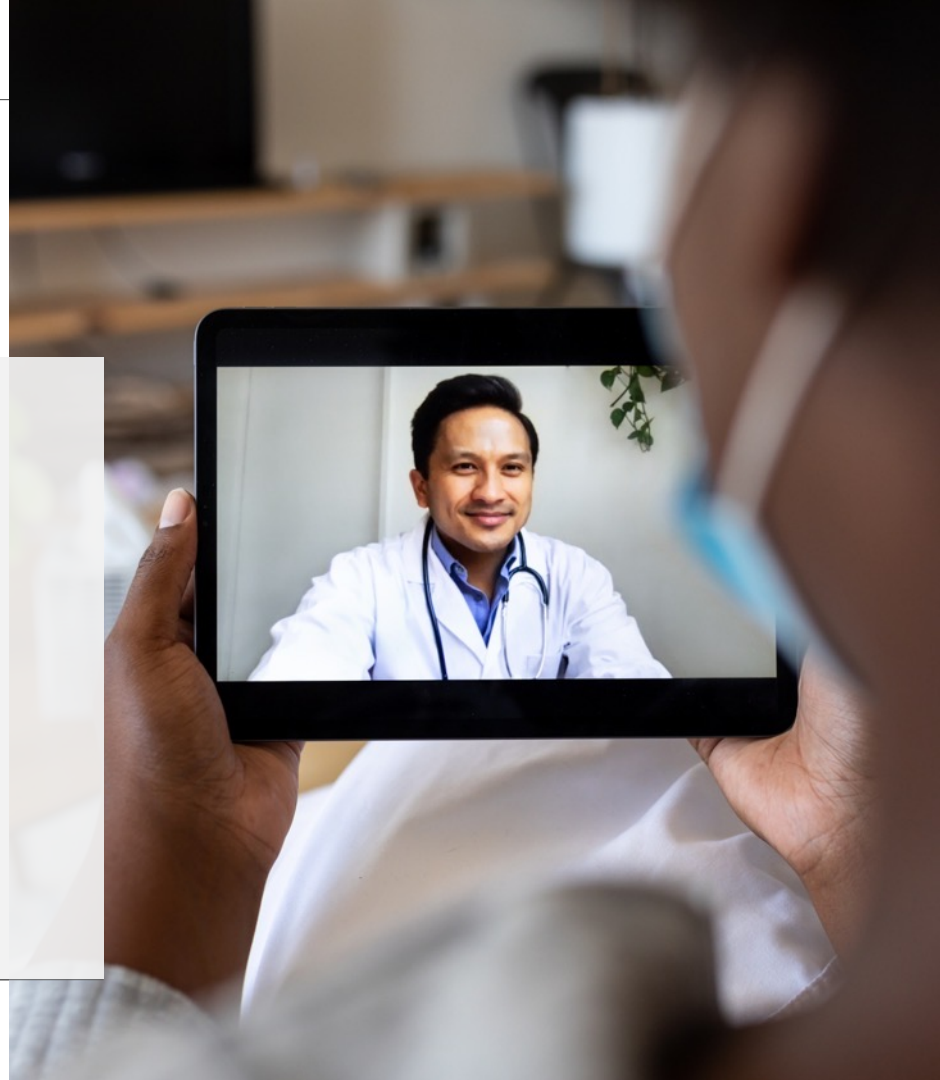


If you have questions, call the Diabetes Prevention Program at **855-717-8813**, or visit **solera4me.com** to complete the one-minute quiz to find out if you are eligible.

Case management

If you're in the hospital or have a serious health matter, a nurse care manager can:

- Help answer your questions.
- Coordinate your care with different doctors.
- Show you how to use your health benefits.
- Educate you about your health issue and treatment options.
- Give you tips on saving money and connecting with local resources.



Cancer resources

Stronger Together provides resources for people with cancer, caregivers, and survivors to help:

- Review treatment decisions.
- Develop a care plan.
- Prepare for care.
- Manage symptoms.
- Find caregiver support.



Welvie surgical decision support

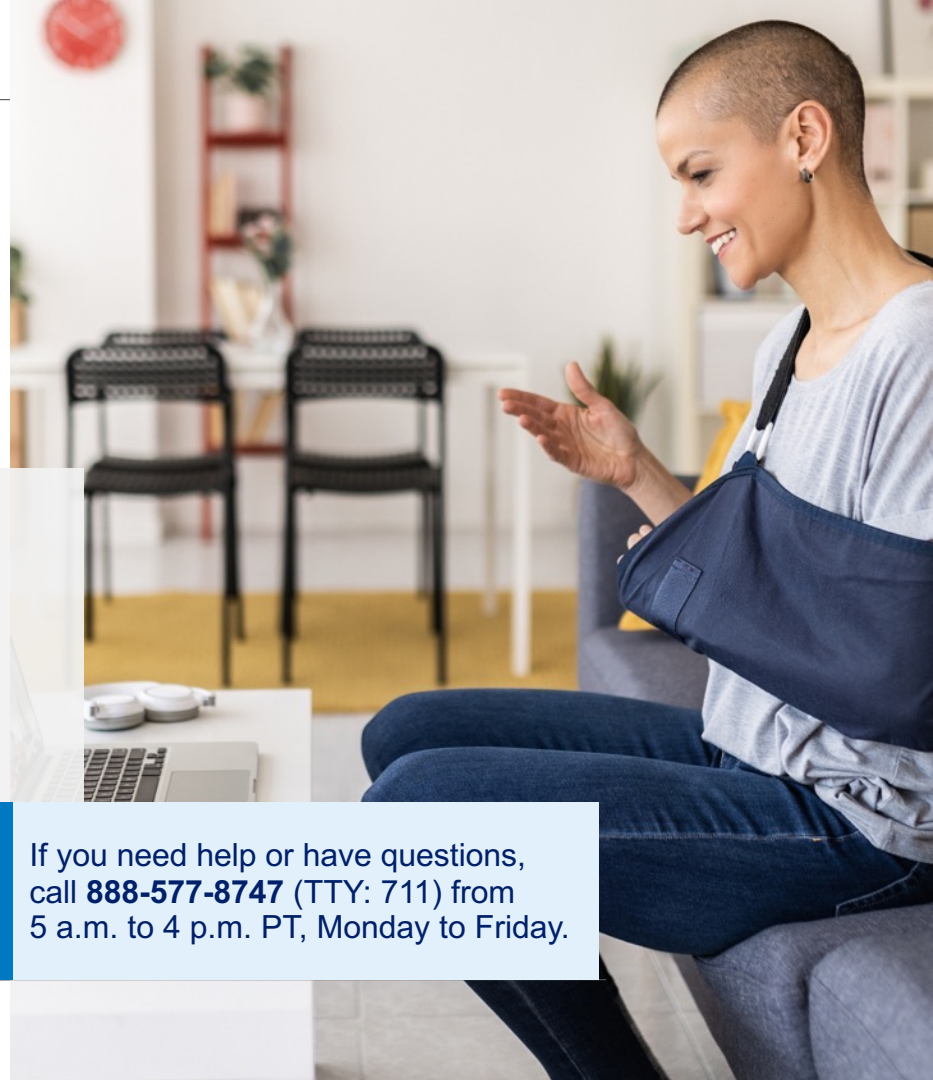
Supporting decisions about treatment, preparing for surgery, and recovering.*

Welvie helps you work with your doctor to explore your options – both surgical and nonsurgical. If you decide surgery is right for you, Welvie can help you prepare with helpful tips for before and after the procedure.

To enroll:

- Go to **welvie.com**.
- Select **Register**.
- Complete the enrollment steps.

If you need help or have questions, call **888-577-8747** (TTY: 711) from 5 a.m. to 4 p.m. PT, Monday to Friday.



How to enroll, tips, and tools

Help and support navigating your healthcare choices

Here's how to enroll



1

Choose your benefit options



2

Submit your plan selections



3

Confirm your benefit selections and check for errors

Your health plan will go into effect on **January 1, 2023.**

Do you have questions?

We are here to help you get answers. You can reach our dedicated Anthem customer service team at **877-PERSPPO (877-737-7776).**

Tools to help you choose your health plan



CalPERS website

To view details about our 2023 CalPERS plan options, visit and log in at: [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers).



Online digital magazine

You can also visit [anthem4calpers.com](https://www.anthem4calpers.com) for an interactive look at all 2023 plans.

Do you have questions?



We want to make sure you have a plan that meets your needs.

If you have questions or need more information about your benefits:

- Call the Anthem dedicated customer service team at **877-PERSPPO (877-737-7776)**.
- Use **[anthem.com/ca/calpers](https://www.anthem.com/ca/calpers)**.



Thank you.



Anthem 

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan ©2020-2022.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross. Appointments subject to availability. Members must be 10 years or older to access LiveHealth Online. Prescription availability is defined by physician judgment and state regulations. Average wait time for a therapist is seven days or less. Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please call the National Suicide Prevention Lifeline, 988 or 911 for help. If your issue is an emergency, call 911, or go to your nearest emergency room. LiveHealth Online does not offer emergency services. Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy. Average wait time for a psychiatrist is within four weeks.

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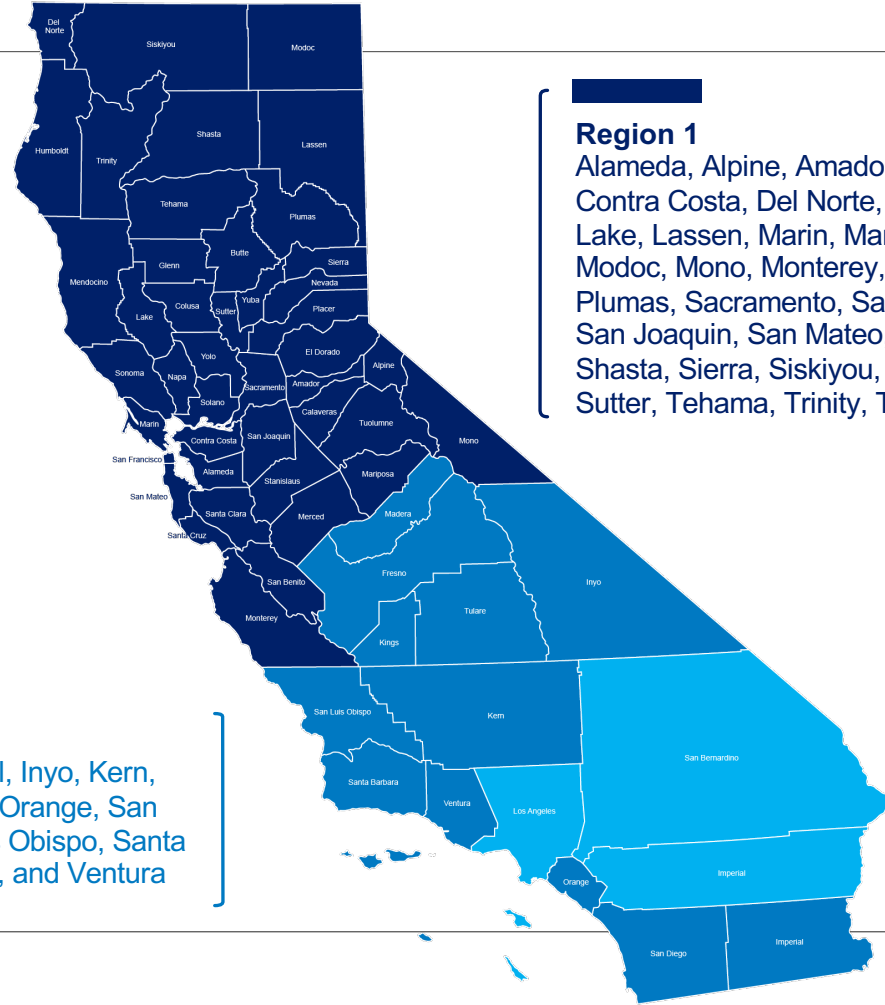


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Appendix*

Region 1	Single party	Two party	Family
PERS Gold	\$825.61	\$1,651.22	\$2,146.59
PERS Platinum	\$1,200.12	\$2,400.24	\$3,120.31
Region 2	Single party	Two party	Family
PERS Gold	\$695.93	\$1,391.86	\$1,809.42
PERS Platinum	\$1,014.80	\$2,029.60	\$2,638.48
Region 3	Single party	Two party	Family
PERS Gold	\$680.37	\$1,360.74	\$1,768.96
PERS Platinum	\$992.59	\$1,985.18	\$2,580.73
State	Single party	Two party	Family
PERS Gold	\$766.11	\$1,532.22	\$1,991.89
PERS Platinum	\$1,083.89	\$2,167.78	\$2,818.11
Out of state	Single party	Two party	Family
PERS Gold	Not available	Not available	Not available
PERS Platinum	\$1,003.90	\$2,007.80	\$2,610.14

Appendix



Region 1

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba

Region 2

Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

Region 3

Los Angeles, Riverside, and San Bernardino