

Choosing and using your 2023 HMO 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:**
 - Select HMO
 - Traditional HMO
- **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](https://www.anthem.com/ca/coronavirus).



Choosing your plan

Feel confident, covered, and protected with one of our HMO 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
 - Copays
 - Out-of-pocket maximum
- **Choose** the right plan for your needs.



Anthem HMO plan options

Designed to make your
healthcare experience
more convenient

What you can expect from your HMO plan:



Primary care doctor, also called a primary care physician (PCP), coordinates your care

- You choose your PCP.
- You and your eligible family members do not have to enroll in the same medical group.
- You can choose a pediatrician as a PCP for a child.



Costs are straightforward

- Low copays when you see the doctor.
- No deductibles to pay.
- Preventive care is covered at 100%.
- No claim forms, just copays.



You are covered away from home

- Guest membership.
- Urgent, emergency, and follow-up care.



Continuity of care, if you are already in treatment

- Continue with care team.
- We will help you transition to your new health plan and care providers.



Select and Traditional HMO plans

Our HMO plans are available across California, in multiple counties

Select HMO:

access to a select network of HMO doctors; lower monthly premium

available in

24
counties

Traditional HMO:

access to a larger network of HMO doctors; higher monthly premium

available in

36
counties

Our exclusive Vivity network is offered to all Select HMO members in Los Angeles and Orange counties

Low copays and no deductibles

In some cases, you pay nothing out of pocket for care

| Type of care | Copay |
|--|-------|
| Office visit to see a doctor or referred specialist | \$15 |
| Urgent care | \$15 |
| Emergency care (waived if admitted) | \$50 |
| Acupuncture or chiropractic care | \$15 |
| Hospital or outpatient care | \$0 |
| Lab tests and X-rays | \$0 |
| Preventive care such as checkups, well-baby visits, women's wellness exams, and flu shots | \$0 |

Pharmacy benefits are included and administered by OptumRx.

Select HMO network

Some key Select HMO medical groups include:

This list is not all inclusive. To check if a medical group or care provider is in a plan's network, visit [anthem.com/calpers](https://www.anthem.com/calpers) and go to **Find Care**.

Bay area

Santa Clara IPA
Alta Bates Medical Group
Hill Physicians Medical Group
East Bay Locations

Southern region

Lakeside Medical Group
UC San Diego Medical Group
Rady Children's Hospital
Vivity network (exclusive network in Los Angeles and Orange counties)

Northern region

UC Davis Medical Group
Hill Physicians Medical Group Sacramento
Mercy Medical Group
Woodland Clinic Medical Group

Traditional HMO network

Some key Traditional HMO medical groups include:

This list is not all inclusive. To check if a medical group or care provider is in a plan's network, visit [anthem.com/calpers](https://www.anthem.com/calpers) and go to **Find Care**.

Bay area

Palo Alto Medical Foundation
John Muir Physician Network
Sutter East Bay
Medical Foundation
Brown & Toland
Medical Group

Northern region

Sutter Medical System

Southern region

Facey Medical Foundation
Healthcare Partners

Vivity

For Select HMO members in Los Angeles and Orange counties

Vivity was created through the first partnership of its kind. Anthem Blue Cross and **seven of the top-rated health systems** in Southern California joined forces in 2014 to bring together the best doctors and hospitals for high-quality care at the right cost.

The Vivity network includes top-ranked, award-winning health systems:



CalPERS Select HMO members in Los Angeles and Orange counties have exclusive access to the Vivity network



**Unique
to Vivity**

Physician Directed Access allows people with a Vivity health plan to request care directly from a specialist in a different health system within the Vivity network

With Vivity, you:

Choose from top-ranked doctors in your area.

Receive coverage for preventive care, as well as more ways to receive care from specialists.

Only pay copays for care — no deductibles to meet.



Select and Traditional HMO plans

When they could be right for you

Anthem HMO plans give you and your family access to **quality care** with **no cost surprises**.

You will know what your part of the costs are upfront.

You can also reach our team of Anthem Member Services representatives who are dedicated to CalPERS members at **855-839-4524**. They're here to help you make the most of your benefits.

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.



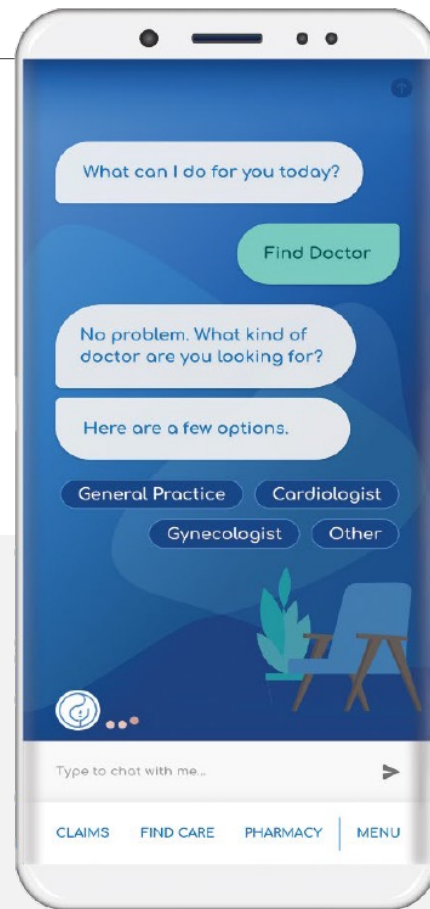
Take a health assessment for tips on how to live a healthy life.

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

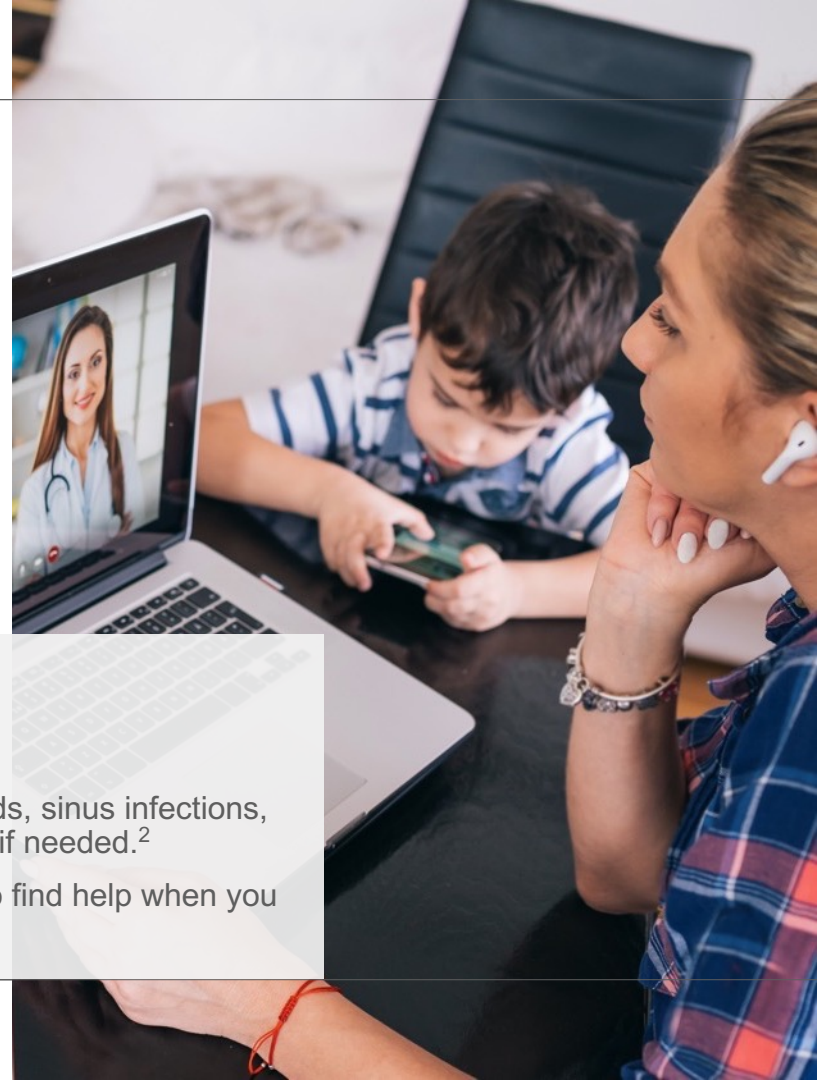
Convenient care from home

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.



¹ LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of this plan.

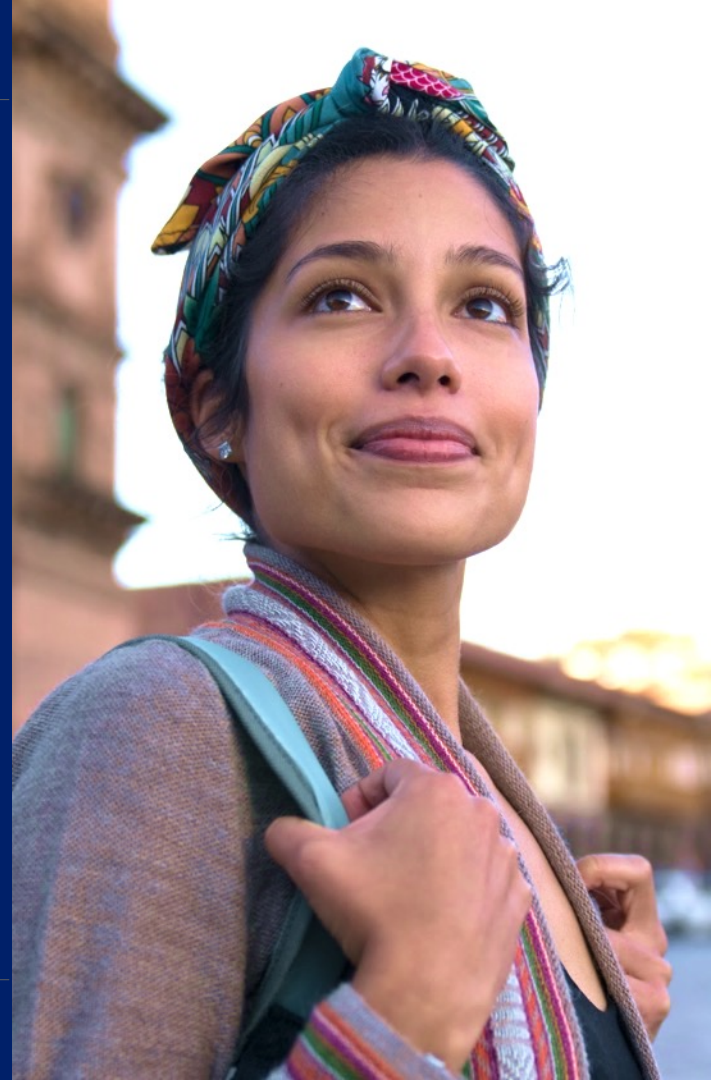
² Prescription availability defined by physician judgment.

Your coverage travels with you

If you travel outside California, you have access to urgent or emergency care 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.*

If you plan to live in another state for **90 days or more**, you can set up an **Away From Home** guest membership. It is useful when you or a covered dependent goes to college in another state, for example. For questions or assistance, contact the **Away From Home** guest membership program at **800-827-6422**.



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.



Future Moms

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



Access to screenings and resources during pregnancy.

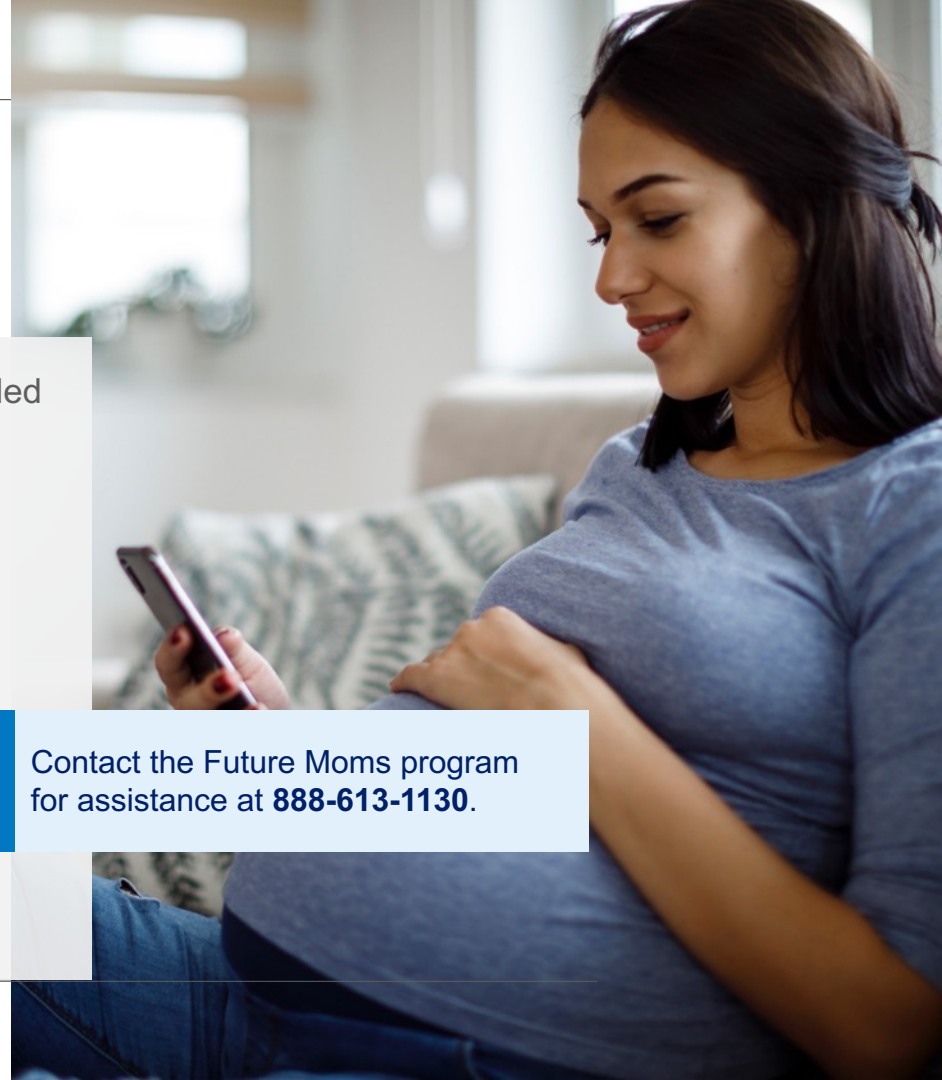


A 24/7 phone line with specially trained nurses.



Breastfeeding support from a lactation expert through LiveHealth Online.

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

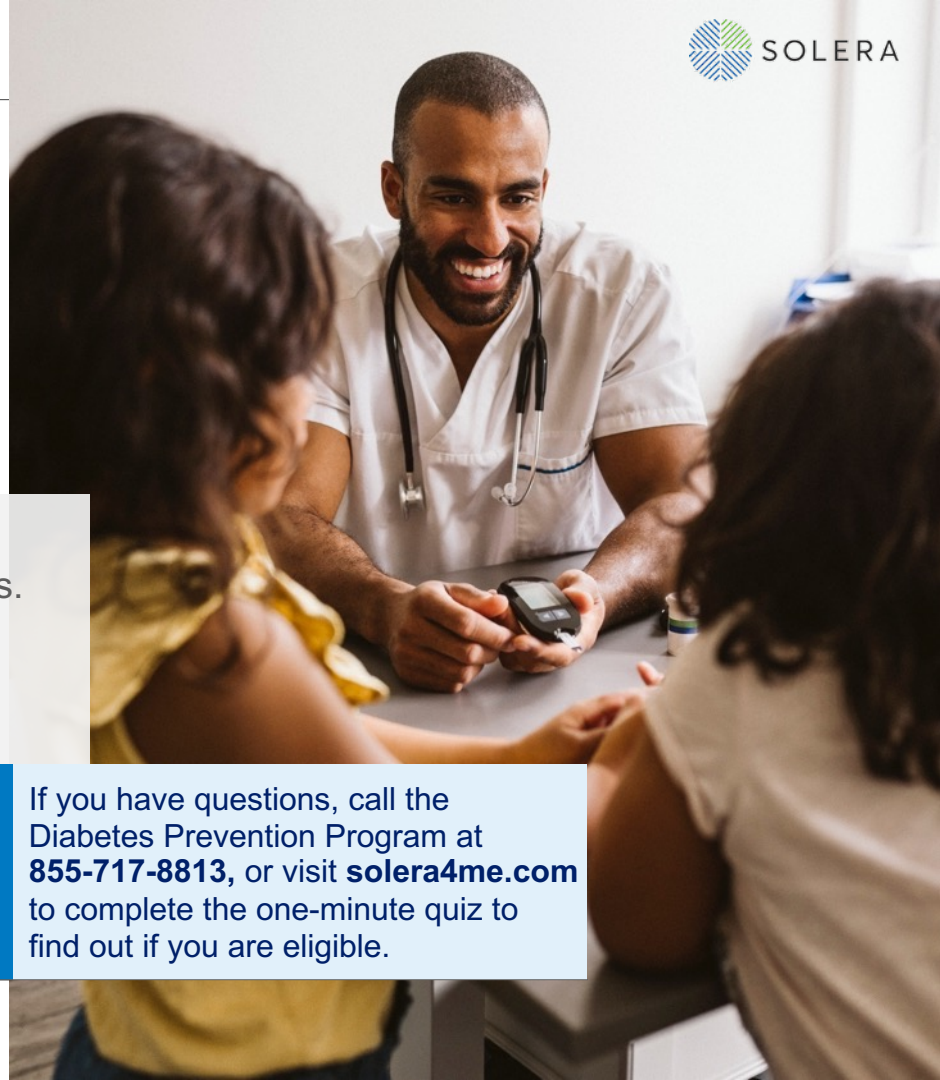


Diabetes Prevention Program

Anthem Blue Cross and Solera are offering this program 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

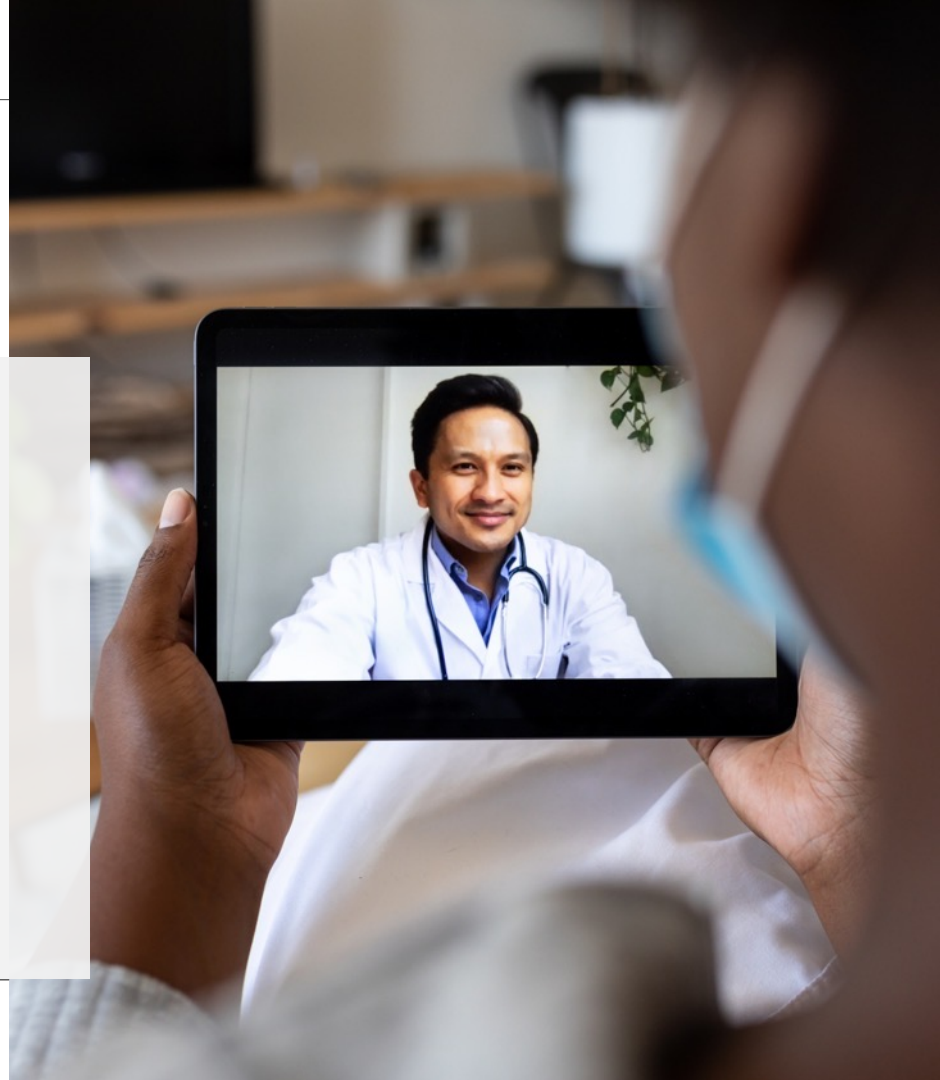


If you have questions, call the Diabetes Prevention Program at **855-717-8813**, or visit **solera4me.com** to complete the one-minute quiz to find out if you are eligible.

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.



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 find answers. You can reach our dedicated Anthem Member Services team at **855-839-4524.**

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.

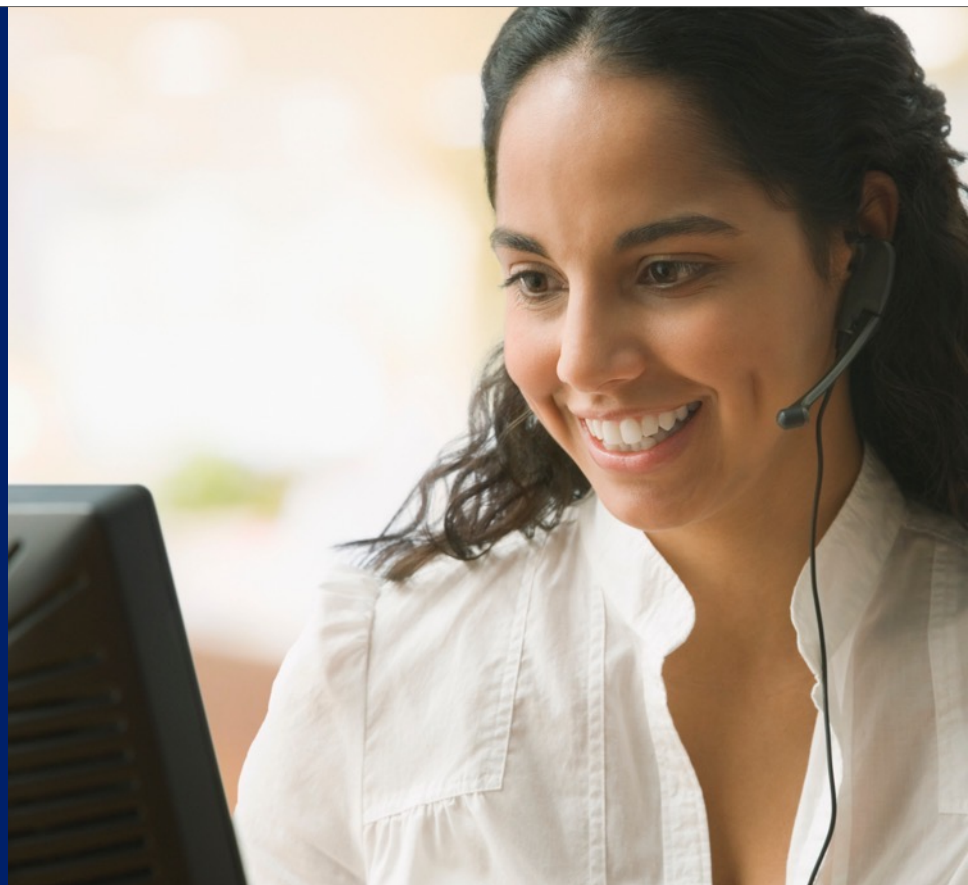
Do you have questions?



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 **855-839-4524**.
- Use **[anthem.com/ca/calpers](https://www.anthem.com/ca/calpers)**.



Thank you.



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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Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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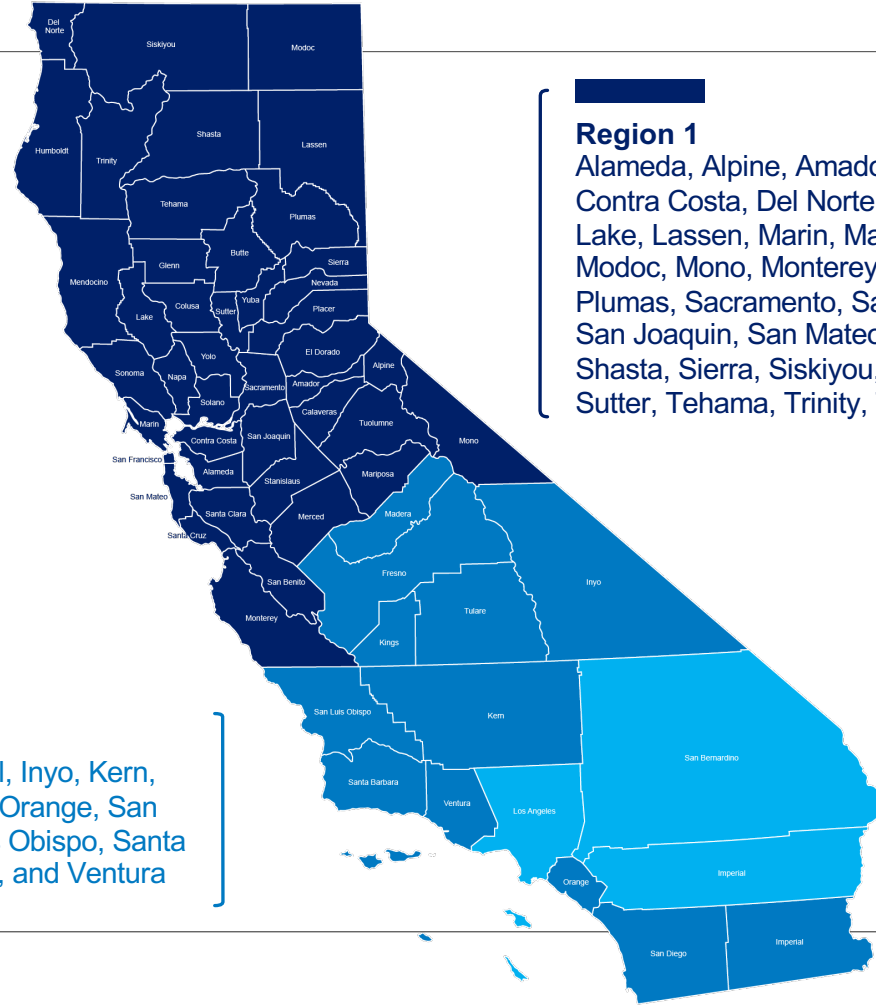


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Appendix*

| Region 1 | Single party | Two party | Family |
|------------------------|--------------|------------|------------|
| Anthem Select HMO | \$1,128.83 | \$2,257.66 | \$2,934.96 |
| Anthem Traditional HMO | \$1,210.71 | \$2,421.42 | \$3,147.85 |
| Region 2 | Single party | Two party | Family |
| Anthem Select HMO | \$765.37 | \$1,530.74 | \$1,989.96 |
| Anthem Traditional HMO | \$935.12 | \$1,870.24 | \$2,431.31 |
| Region 3 | Single party | Two party | Family |
| Anthem Select HMO | \$737.91 | \$1,475.82 | \$1,918.57 |
| Anthem Traditional HMO | \$942.73 | \$1,885.46 | \$2,451.10 |
| Statewide | Single party | Two party | Family |
| Anthem Select HMO | \$903.85 | \$1,807.70 | \$2,350.01 |
| Anthem Traditional HMO | \$1,116.65 | \$2,233.30 | \$2,903.29 |

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

Appendix

Vivity network

- 1 Santa Monica UCLA Medical Center and Orthopaedic Hospital
- 2 Ronald Reagan UCLA Medical Center (includes Mattel Children's Hospital)
- 3 Cedars-Sinai Medical Center
- 4 Cedars-Sinai Marina del Rey Hospital
- 5 Huntington Memorial Hospital
- 6 Good Samaritan Hospital (LA)
- 7 PIH Health Hospital — Whittier (formerly Presbyterian Intercommunity Hospital)
- 8 PIH Health Hospital — Downey (formerly Downey Regional Medical Center)
- 9 Providence Cedars-Sinai Tarzana Medical Center
- 10 Providence Holy Cross Medical Center
- 11 Providence Little Company of Mary Medical Center — San Pedro
- 12 Providence Little Company of Mary Medical Center — Torrance
- 13 Providence Saint Joseph Medical Center
- 14 Saint John's Health Center
- 15 St. Jude Medical Center
- 16 St. Joseph Hospital Orange
- 17 Mission Hospital Laguna Beach
- 18 Mission Hospital Regional Medical Center
- 19 St. Mary Medical Center Apple Valley
- 20 Foothill Presbyterian Hospital
- 21 Northridge Hospital Medical Center
- 22 Torrance Memorial Medical Center
- 23 Long Beach Memorial Medical Center
- 24 Miller Children's & Women's Hospital
- 25 Community Hospital Long Beach
- 26 Citrus Valley Medical Center Inter-Community
- 27 Citrus Valley Medical Center Queen of the Valley
- 28 Orange Coast Memorial Medical Center
- 29 Saddleback Memorial Medical Center — Laguna Hills
- 30 UCI Medical Center

Vivity network

