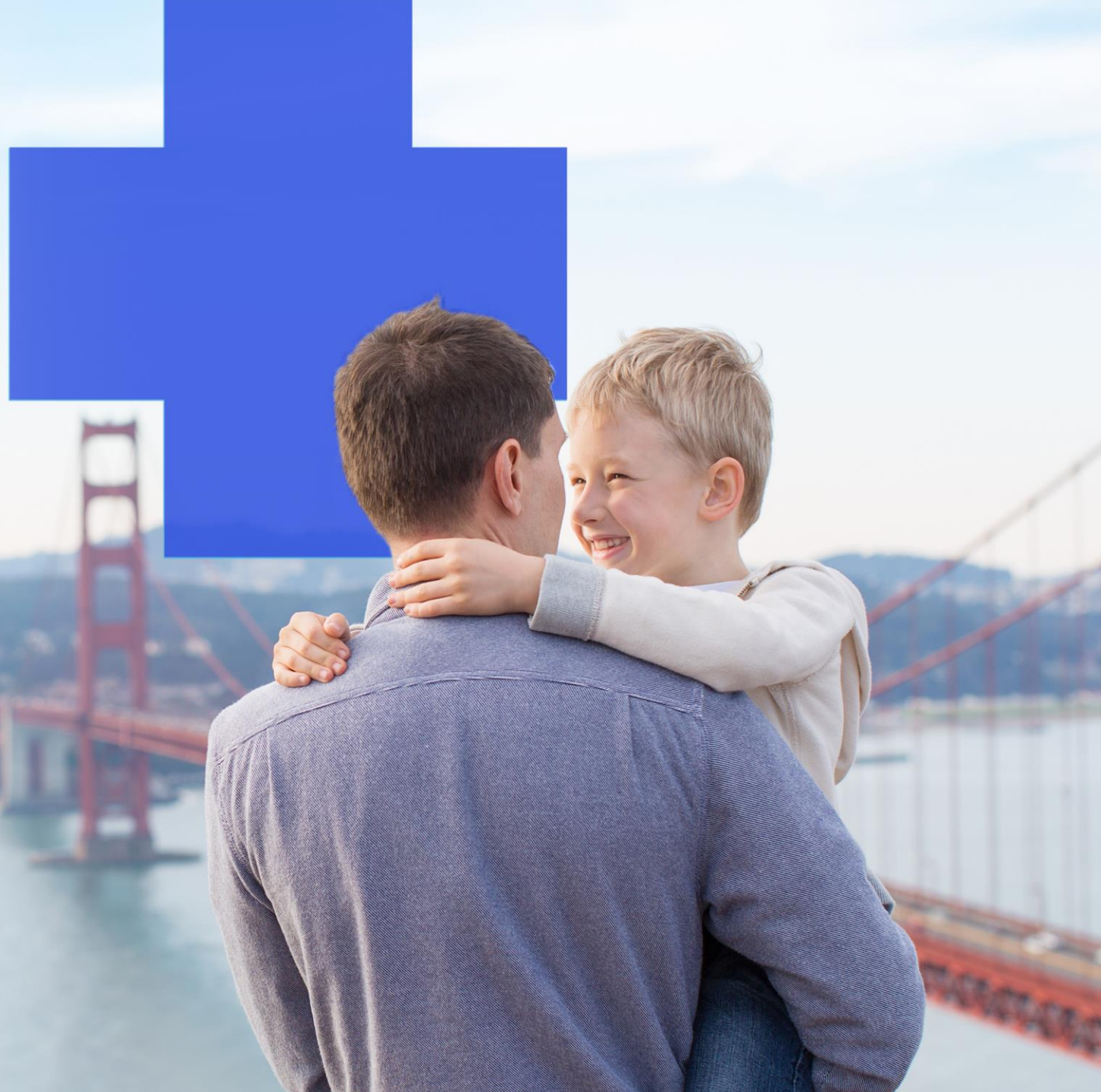


2024 HMO and PPO plans

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

Mark your calendar for open enrollment:
September 18 through October 13, 2023

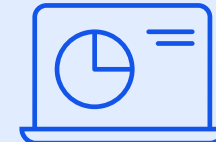


Tools to help you choose your health plan



CalPERS website

To view details about our 2024 CalPERS plan options, visit and log in at anthem.com/ca/calpers.



Online digital magazine

Visit anthem4calpers.com for an interactive look at all 2024 plans.

What's new in 2024 for the HMO Plans

Here's a peek:

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.



We've expanded your virtual care options. Now your plan includes access to virtual primary care, available through a mobile device 24/7, including weekends and holidays. Using the virtual primary care feature through Anthem's **SydneySM Health** app, you have convenient access to doctors and specialists in your plan's network, making it easier to fit a visit into your busy schedule.



Two HMO plan options

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

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

Traditional HMO:

- Access to a larger network of HMO doctors
- Higher monthly premium

available in

35
counties

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/ca/calpers](https://www.anthem.com/ca/calpers) and select **Find Care**.

* See slides 13-14 for details about the Vivity network.

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 (our Select HMO 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/ca/calpers](https://www.anthem.com/ca/calpers) and select **Find Care**.

Bay area

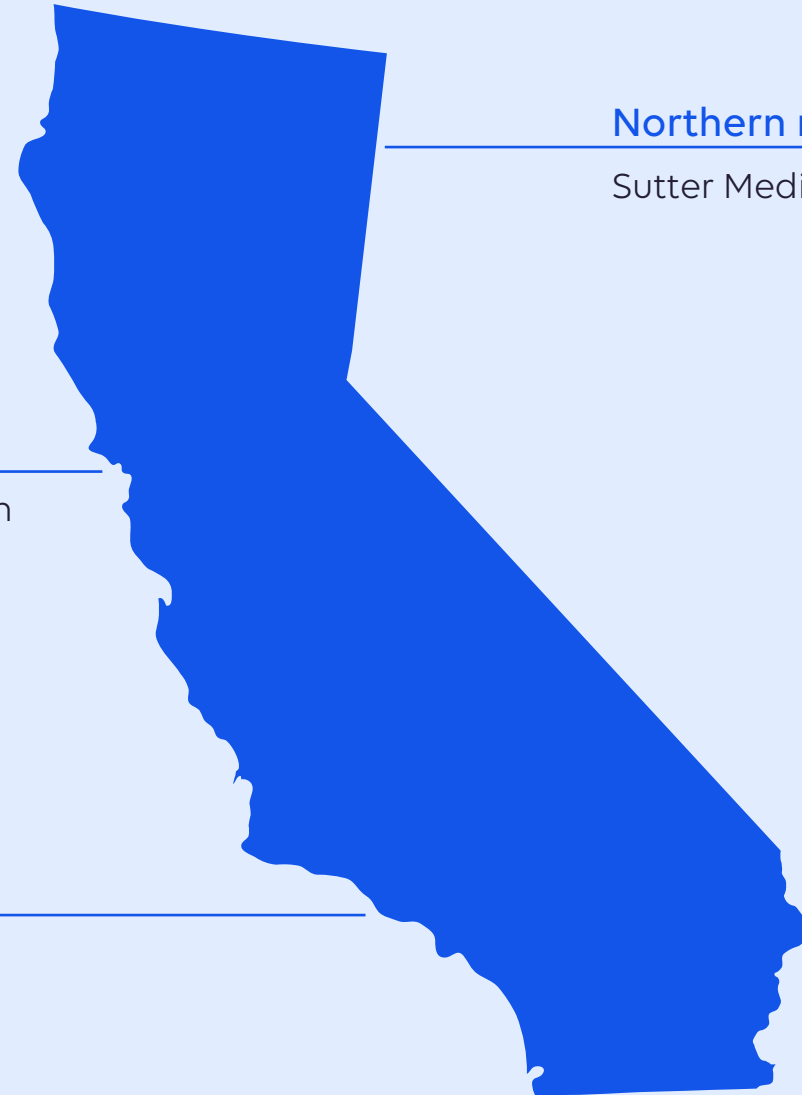
Palo Alto Medical Foundation
John Muir Physician Network
Sutter East Bay Medical Foundation
Brown & Toland Medical Group

Southern region

Facey Medical Foundation
Healthcare Partners

Northern region

Sutter Medical System



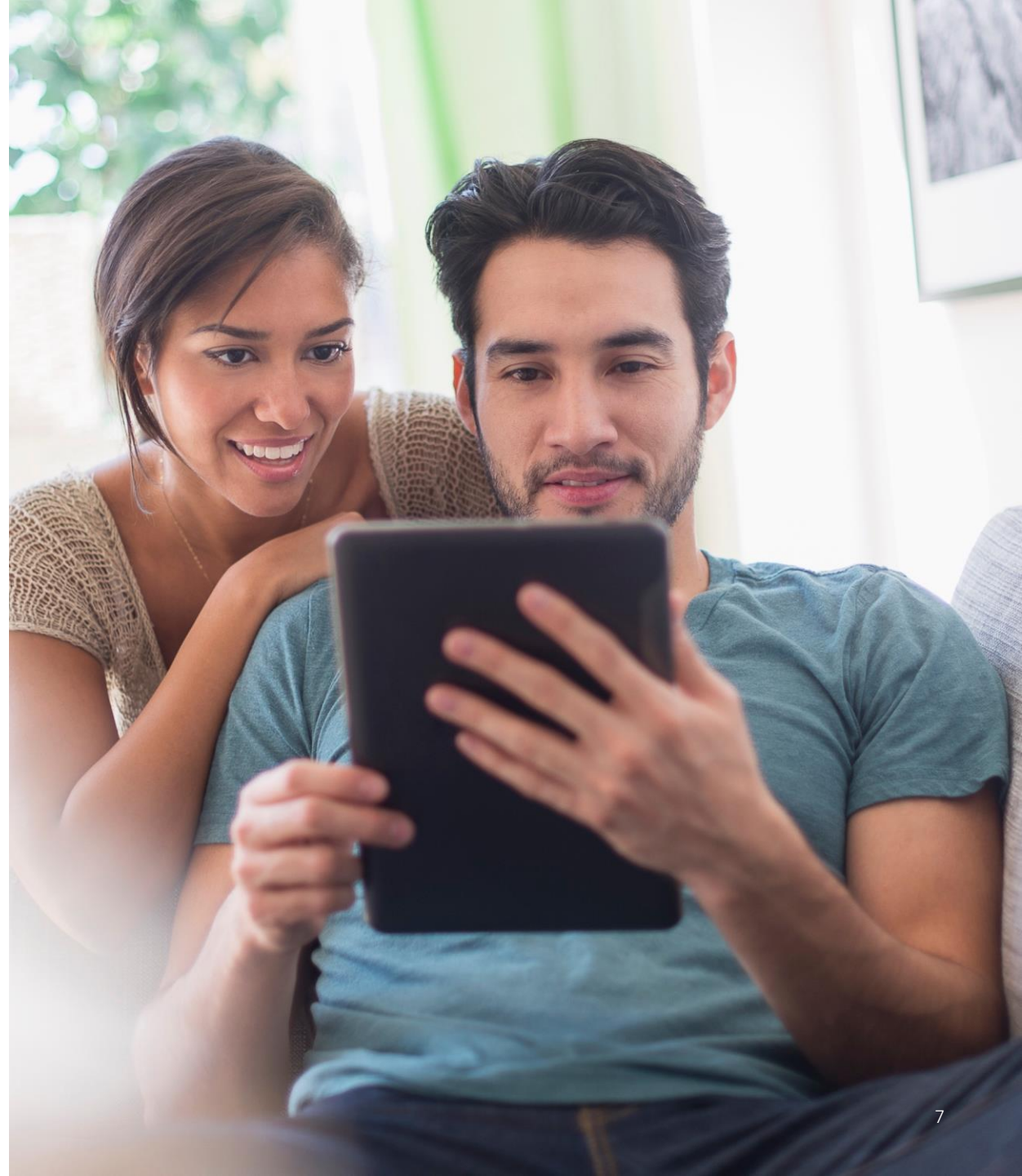
Tips for choosing an HMO plan

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



Advantages of HMO plans

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

You'll know what your part of the costs are upfront.

Call our CalPERS-dedicated Member Services representatives, who can help you make the most of your benefits: **855-839-4524**.



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 Optum Rx.	



Individuals in Los Angeles and Orange counties with a CalPERS Select HMO plan have exclusive access to the Vivity network

Unique to Vivity

Expanded Choice allows people to request care directly from a specialist in a different health system within the Vivity network.



Travel with peace of mind

Take your coverage with you

If you travel outside California, you have benefits for emergency or urgent care through the BlueCard program.* You'll 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**.

*GeoBlue: More than 25 years as a leader in international healthcare (accessed August 2023): [about.geo-blue.com](https://www.about.geo-blue.com).



Anthem HMO plans

Designed to make
your healthcare
experience
more convenient



A 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.

- Copays are low.
- There are no deductibles to pay.
- Preventive care is covered at 100%.
- There are no claim forms.



You're covered away from home.

- Coverage includes urgent, emergency, and follow-up care.
- You're eligible for the Away From Home guest membership if you plan to be out of state for 90 days or more.



The transition is seamless.

- If you're already in treatment, you can continue with your care team.
- We'll help you transition to your new health plan and care providers.

What's new in 2024 for the PPO Plans

Here's a peek:

PERS PPO Platinum and PERS PPO Gold plans will feature 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.



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.



Your virtual care options have expanded.

Your plan now includes access to virtual primary care through Anthem's **SydneySM 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.



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.



Tips for choosing a PPO 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



Travel with peace of mind

Take your PERS Gold and PERS Platinum coverage with you

If you travel outside California, you have access to contracting doctors and hospitals through the BlueCard program.* You'll save money and avoid having to fill out claim forms.

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.*

* GeoBlue: More than 25 years as a leader in international healthcare (accessed August 2023): about.geo-blue.com.



Advantages of a PPO plan

Anthem PPO plans give you and your family access to **quality care** and **the freedom to choose your doctors and hospitals**.

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 that 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.

Two PPO plans to choose from

PERS *Gold*

PERS *Platinum*

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	Available worldwide; 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 and Blue Card within the U.S.	Access to our full PPO network and Blue Card within the U.S.
Premium	Our lowest monthly premium	Highest level of coverage with a higher premium
Copays	Flat copays for office visits	Flat copays for office visits
Preventive care	<p>100% coverage for preventive care, with no coinsurance or deductible when you see a doctor in the plan's network</p> <p>Also for PERS Gold members:</p> <ul style="list-style-type: none">• Earn credits to lower your deductible for care providers in your network by participating in healthy activities, such as receiving a flu shot and health screening.• When you sign up for the Building Healthy Families program, you'll have no hospital deductible or coinsurance when giving birth.*	100% coverage for preventive care, with no coinsurance or deductible when you see a doctor in the plan's network

* Facility must be in your plan's network.

Compare your PPO options

PERS Gold Least-costly premium

80% plan coverage

20% member coinsurance

Individual deductible:*

- In your plan's network: \$1,000
- Out of your plan's network: \$2,500
- Individual deductible total: \$3,500

Family deductible:*

- In your plan's network: \$2,000
- Out of your plan's network: \$5,000
- Family deductible total: \$7,000

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

\$10 copay for designated primary care physician (PCP) office visit

\$35 copay for specialists and all other primary care doctor visits

\$15 copay for chiropractor or acupuncture visit (20 combined visits)

\$50 copay for emergency room (ER) visit

100% coverage for routine preventive care

Pharmacy benefits are included and administered by Optum Rx

When you see a care provider who is not in your plan's network, plan pays 60% of allowable amount (you pay 40% and all noncovered charges)

PERS Platinum Highest level of coverage

90% plan coverage

10% member coinsurance

Individual deductible:*

- In your plan's network: \$500
- Out of your plan's network: \$2,000
- Individual deductible total: \$2,500

Family deductible:*

- In your plan's network: \$1,000
- Out of your plan's network: \$4,000
- Family deductible total: \$5,000

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

\$20 copay for general/family practice doctor (nonspecialist) visit

\$35 copay for specialist visit

\$15 copay for chiropractor or acupuncture visit (20 combined visits)

\$50 copay for ER visit

100% coverage for routine preventive care

Pharmacy benefits are included and administered by Optum Rx

When you see a care provider who is not in your plan's network, plan pays 60% of allowable amount (you pay 40% and all noncovered charges)

* Refer to the next slide for additional detail.

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 don't smoke, or if you do smoke, complete a quit smoking program .	\$100 credit
Receive a biometric screening from your doctor at one of the 2,200 Quest Diagnostics testing locations, or at home with a test kit. ³	\$100 credit
If you're having a nonurgent and nonemergency scheduled surgery in 2024, use the Virtual Second Opinion program for peace of mind. Call 888-361-3944 Monday through Friday, 5:30 a.m. to 8 p.m. Pacific time. ⁴ The representative will check if you need a second opinion. You also can receive 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 Reduce your 2024 deductible for services in your plan's network up to \$500 for an individual or up to \$1,000 for a family. All Dependents, regardless of age receive all 5 credits each calendar year.

² If you cannot get a flu shot due to health, personal, or religious reasons, you can keep the \$100 deductible credit for services in your plan's network. Call Anthem Customer Service at **877-PERSPPO (877-737-7776)**.

³ If you use a Quest Diagnostics location, log in at anthem.com/ca/CalPERS and select **Quest Biometric Screening** to see your results.

⁴ If you do not need urgent surgery in 2024, you can keep the \$100 deductible credit for services in your plan's network.

⁵ If you don't have one of these conditions, you can keep the \$100 deductible credit for services in your plan's network.

Health Record

A whole-person view of your entire health history

Health Record lets you track, store, and share your health history and records with doctors and other health professionals from your smartphone or laptop.

You can:

- Help your doctors and hospitals spot health risks and provide care that's appropriate for your health history.
- Download your medical records.
- Securely store files, images, and scans from your care providers.
- Track your prescriptions.
- Update and organize your list of prescriptions in real time.



Health and Wellness Programs

- [LiveHealth Online](#). Connect with care from anywhere 24/7.
- [ConditionCare](#). Help for chronic conditions like: Asthma, Diabetes, Heart disease or heart failure, Chronic obstructive pulmonary disease (COPD).
- [Building Healthy Families](#). Our program supports you with resources no matter how you choose to grow your family. Call 888-613-1130
- [Diabetes Prevention Program](#). Help for losing weight and lowering your risk of diabetes. Call 855-717-8813, or visit solera4me.com
- [Health and savings with SpecialOffers@AnthemSM](#) Save money on glasses, weight loss programs, gym memberships, and vitamins.
- [Stronger Together](#)
Support for a cancer diagnosis and offers caregiver support.
- [Virtual Second Opinion program with ConsumerMedical](#)
Call 888-361-3944 to speak with a nurse 5:30a.m. - 8p.m. PST

To learn more about our health and wellness programs:

After your benefits are effective, go to anthem.com/ca/calpers, call the Member Services number on your health plan ID card, or use the [Sydney Health](#) app.



Virtual primary care

Access to routine care and chronic condition management

Through the Sydney Health app, you have access to virtual primary care. This includes preventive care, wellness checks, lab work referrals, new prescriptions and refills, specialist referrals, and care management for conditions including:*

- Asthma
- High blood pressure
- Diabetes
- High cholesterol
- Heartburn or gastroesophageal reflux disease (GERD)
- Migraines
- Irritable bowel syndrome
- Musculoskeletal issues

Appointment hours

Monday through Friday, 6 a.m. to 6 p.m. Pacific time
Saturday and Sunday, 6 a.m. to 2 p.m. Pacific time

*Available to members 18 to 64 years old.



Do you have questions or need more information about benefits?

- Call the Anthem PPO dedicated Customer Service team at **877-PERSPPO (877-737-7776)**.
- Call the Anthem-dedicated Customer Service team at **855-839-4524**.
- Visit [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. ©2023 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

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 text, chat, or call 988 (Suicide and Crisis Lifeline), 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.

Amazon, Alexa, Echo, and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

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.

124396CAMENABC Rev. 07 23