



# ABC's of using an PPO (2018 health plan)

## Initial Step

- Any PERS PPO Plan:** you can see any 'contracted' provider. If you see a non-contracted provider, you will pay more out-of-pocket and it is not subject to the regular co-pay. Contracted providers are known as Prudent Buyer Plan Providers.
- Make an appointment for a Wellness Exam; this will solidify your relationship with your physician, It should make it easier to get an appointment when you need one. If a physician is not available you may use a nurse practitioner.
- When you get a wellness exam, make sure they bill you as a wellness/annual check-up. There is no co-pay for an annual check-up (unless they are not a contracted provider).
- To find contracted 'Urgent Care' locations near you; call the Customer service # on your ID card

## Not Feeling Well?

- If this is a life-threatening event, go to the nearest hospital or **call 911**
- If not a life-threatening, call customer service to locate the nearest 'contracted' Urgent Care **or**
- Use the 24/7 LiveHealth option to get care online (\$20 or \$35 co-pay) **or**
- Call the 24/7 Nurse Help line for advice (no co-pay) **or**
- Call a contracted Physician to set-up an appointment (\$20 co-pay)

## Chiropractic or Acupuncture or Behavioral Health Services

- Chiro/Acupuncture:** Call customer service or go online to find contracted providers in your area
- Counseling:** Use Cal Poly's Employee Assistance Program to schedule 3 free sessions, call 800-367-7474
- Counseling:** Use Anthem online provider directory to find a mental health provider

## Prescriptions

- OptumRx:** Mail order delivery for ongoing medications will save time and money

## Contact Information

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|--|--------------|--|
| <input type="checkbox"/> PERS (Anthem Blue Cross)                      | 877-737-7776 | <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>                                   |
| <input type="checkbox"/> OptumRx                                       | 855-505-8110 | <a href="http://www.optumrx.com/calpers">www.optumrx.com/calpers</a>                                       |
| <input type="checkbox"/> Nurseline                                     | 800-700-9185 | <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a><br>(Select Health & Wellness tab) |
| <input type="checkbox"/> LiveHealth Online                             |              | <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>                                     |
| <input type="checkbox"/> CalPERS Compare (tracks your claims/expenses) |              | <a href="http://www.castlighthhealth.com/?key=calpers">www.castlighthhealth.com/?key=calpers</a>           |

For more information on all plans visit: [www.afd.calpoly.edu/hr/benefits](http://www.afd.calpoly.edu/hr/benefits)





# ABC's of using an PPO (2019 health plan)

## Initial Step

- PERS Select:** Call your insurance customer service # to find your assigned Primary Care Physician (PCP). Each family member can have a different PCP. You can see any contracted provider but you will pay \$35 co-pay instead of \$10 co-pay.
- PERS Select:** To change your PCP, call customer service # before the 10<sup>th</sup> of the month for a new assigned physician on the first of the next month
- Any PERS PPO Plan:** you can see any 'contracted' provider. If you see a non-contracted provider, you will pay more out-of-pocket, regular co-pays do not apply.
- Make an appointment for a Wellness Exam; this will solidify your relationship with the physician. It should make it easier to get an appointment when you need one. If a physician is not available you can see a nurse practitioner.
- When you get a wellness exam, make sure they bill you as a wellness/annual check-up. There is no co-pay for an annual check-up (unless it is a non-contracted provider).
- To find contracted 'Urgent Care' locations; call the Customer service # on your ID card or go online

## Not Feeling Well?

- If this is a life-threatening event, go to the nearest hospital or **call 911** (\$50 co-pay)
- If not life-threatening, call customer service to locate the nearest 'contracted' Urgent Care **or**
- Use the 24/7 LiveHealth option to get care online (\$20 or \$35 co-pay) **or**
- Call the 24/7 Nurse Help line for advice (no co-pay) **or**
- Call your assigned Primary Care Physician (Select) or a contracted provider to set-up an appointment

## Chiropractic, Acupuncture or Behavioral Health Services

- Chiro/Acupuncture: Call Customer Service or go online to find contracted providers in your area
- Counseling: Use Cal Poly's Employee Assistance Program to schedule 3 free sessions, call 800-367-7474
- Counseling: Use Anthem's online provider directory to find a mental health provider

## Prescriptions

- OptumRx: Mail order delivery for ongoing medications will save time and money

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| <input type="checkbox"/> Nurseline                                     | 800-700-9185 | <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a><br>(Select Health & Wellness tab) |
| <input type="checkbox"/> LiveHealth Online                             |              | <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>                                     |
| <input type="checkbox"/> CalPERS Compare (tracks your claims/expenses) |              | <a href="http://www.castlighthhealth.com/?key=calpers">www.castlighthhealth.com/?key=calpers</a>           |

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