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 same time and money

Contact Information

☐ PERS (Anthem Blue Cross) 877-737-7776 www.anthem.com/ca/calpers

☐ OptumRx 855-505-8110 www.optumrx.com/calpers

☐ Nurseline 800-700-9185 www.anthem.com/ca/calpers (Select Health & Wellness tab)

☐ LiveHealth Online www.livehealthonline.com

☐ CalPERS Compare (tracks your claims/expenses) www.castlighthealth.com/?key=calpers

For more information on all plans visit: www.afd.calpoly.edu/hr/benefits
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 10th 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

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
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- **Nurseline** 800-700-9185  [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)
  (Select Health & Wellness tab)
- **LiveHealth Online**  [www.livehealthonline.com](http://www.livehealthonline.com)
- **CalPERS Compare** (tracks your claims/expenses)  [www.castlighthealth.com/?key=calpers](http://www.castlighthealth.com/?key=calpers)

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