



# 2022 PPO and HMO Plans



**Don't forget!** Open Enrollment ends on October 15, 2021

# New for 2022

We've simplified our PPO offerings and changed our PPO plan names!

The quality you can expect from them has not changed.

## **PERS** *Platinum*

**Formerly: PERS Choice &  
PERSCare**

\*same Anthem Blue Cross Prudent Buyer  
PPO network.

## **PERS** *Gold*

**Formerly: PERS Select**

\*same Anthem Blue Cross Select PPO  
network and the same value-based benefit  
design as the original PERS Select plan.

**PERS Choice is being discontinued effective January 1, 2022.**

Members currently enrolled in a PERS PPO plan who do not make any changes  
will automatically be moved from;

- PERS Choice and PERSCare to PERS Platinum.
- PERS Select to PERS Gold.

# Two PPO plan options

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

## **PERS** *Platinum*

**PERS Platinum is a nationwide plan**, with access to our full PPO network and the highest level of coverage.

## **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.

Both plans offer your full benefits nationwide! You can access our full PPO provider network through the BlueCard PPO program at: **800-810-BLUE (2583)**.

# Anthem PPO Benefits at glance

<b>PERS Platinum</b> Highest level of coverage (full PPO network)	<b>PERS Gold</b> Least costly premium (Select PPO Network)
90% plan coverage in-network	80% plan coverage in-network
10% member coinsurance	20% member coinsurance
\$500 deductible	\$1,000 deductible*
\$2,000 maximum coinsurance out-of-pocket (OOP)	\$3,000 maximum coinsurance OOP
<b>\$20</b> General/Family Practice doctor (Non-Specialist) visit copay; <b>\$35</b> specialist visit copay	<b>\$10</b> designated primary care physician (PCP) office visit copay; <b>\$35</b> specialist/all other primary care doctors visit copay
\$15 chiropractic/acupuncture copay (20 combined visits)	\$15 chiropractic/acupuncture copay (20 combined visits)
\$50 emergency room (ER) copay	\$50 ER copay
100% routine preventive coverage	100% routine preventive coverage
Pharmacy benefits are included and administered by OptumRx	Pharmacy benefits are included and administered by OptumRx

\* Refer to the next slide for additional detail

# Anthem HMO

Designed to make your healthcare experience more convenient

What you can expect from your health maintenance organization (HMO) plan:



## 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 when you are away from home for 90 days or more.
- 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 plan and providers.

# PERS Gold – take smart steps and save

Reduce your deductible **up to \$500** for making good health a priority<sup>1</sup>

Have a <b>flu shot</b> at a pharmacy in your plan's network, or at your doctor's office. <sup>2</sup>	\$100 credit
Let us know you do not smoke, or if you do smoke, complete a <b>quit smoking program</b> .	\$100 credit
Receive a <b>biometric screening</b> from your doctor, one of the 2,200 <b>Quest Diagnostic Patient Centers</b> , or at home with a test kit. <sup>3</sup>	\$100 credit
Use the <b>Virtual Second Opinion program</b> by calling 888-361-3944, Monday through Friday, 5:30 a.m. to 8 p.m. PT if you are having a nonurgent and nonemergency scheduled surgery in 2022. <sup>4</sup> 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 <b>ConditionCare program</b> if you have asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart failure, or coronary artery/vascular disease. <sup>5</sup>	\$100 credit

<sup>1</sup> Can reduce 2022 deductible up to \$500 for an individual, up to \$1,000 for a family. All dependents, regardless of age, will receive all 5 credits in January each year.

<sup>2</sup> 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-PERSPPO (877-737-7776).

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

<sup>4</sup> If you do not need nonemergent, urgent surgery in 2022, you can keep the \$100 deductible credit.

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

# Your Anthem HMO plan benefits

## 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

# Traditional and Select HMO plans

Our HMO plans are available across California, in multiple counties

## Traditional HMO:

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

available in

**36 counties**

## Select HMO:

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

available in

**24 counties**



# Traditional HMO network

Some of our key medical groups include:

## Northern Region

- Sutter Medical System

## 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

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

# Select HMO network

## Northern Region

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

## 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)

# Vivify

## For Select HMO members in Los Angeles and Orange counties

Vivify 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 Vivify network includes top-ranked, award-winning health systems: Cedars-Sinai, Huntington Hospital, MemorialCare Health System, PIH Health, Providence, Torrance Memorial Medical Center, and UCLA Health.



### 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

For a full list of doctors and medical groups/independent practice associations (IPAs) in the network, please visit [vivityhealth.com/network](http://vivityhealth.com/network).

# Your Anthem PPO and HMO plans on the go

The Sydney Health mobile app is included with your health plan \*



The Sydney Health app gives you 24/7 access to finding health answers, from your smartphone or device.



You can use the Sydney Health app to:

- Search for doctors, hospitals, labs, and other healthcare providers in your plan's network.
- Check copays for care before you see a doctor.
- Bring up your digital member ID card.
- See what your plan covers.

The Sydney Health app is available to download from the App Store® or Google Play™. To register or log in to your account, use your Anthem username and password.

\* Mobile Health Consumer is offered to HMO members in Vivity, instead of the Sydney Health app.



# Care without leaving your home

LiveHealth Online telehealth video visits are included in your plan and just **\$20 for PERS Platinum and \$10 for PERS Gold**



If you have a common health issue such as the flu or allergies, you can have a video visit anytime with a board-certified doctor in minutes. You can also have a video visit with a board-certified psychologist or licensed therapist for mental health needs.<sup>1</sup>



Appointments are available 7 days a week and a doctor can even send a prescription to your pharmacy, if needed.<sup>2</sup>



You will need a smartphone, tablet, or computer with a camera.

<sup>1</sup> Appointments subject to the availability of therapist. Online counseling is not appropriate for all problems. If you are in crisis or have suicidal thoughts, it is important that you seek help immediately. Please call 800-273-TALK (800-273-8255, the National Suicide Prevention Lifeline) or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealthOnline does not offer emergency services.

<sup>2</sup> Prescription availability is defined by physician judgment and state regulations.

# Your HMO and PPO coverage travels with you

**With our HMO plans, 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.

**If you travel outside California or take a trip overseas with your HMO**, you will always have coverage and access to urgent and emergency care no matter where you are in the world.

**If you travel outside California with your PPO**, you have full benefits and access to our PPO providers 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.

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.\*

# Extra help to discover better health

## Additional Anthem tools and programs to use as you need



Our **SpecialOffers** let you keep more cash in your pocket, with discounts on health-related products, weight management programs, and gym memberships.

### **Jenny Craig® — Call 800-96JENNY.**

Free three-month program (food not included), plus \$120 in food savings (purchase required), or save 50% off our premium programs (food costs separate)

**Weight Watchers®** — Take \$10 off a 3-month subscription to Weight Watchers Online.

### **Lindora Lean for Life® — Call 800-LINDORA.**

Save 20% on weight loss programs and 10% on weight loss-related products.



### **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.

After your baby arrives, you can have video visits at no extra cost with a certified lactation consultant, counselor, or registered dietitian using Future Moms with Breastfeeding Support on LiveHealth Online.

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



**24/7 NurseLine:** Talk with a registered nurse anytime, day or night, if you have a question about a health issue.



# Anthem plans - when they could be right for you

You can reach our team of Anthem Customer Service representatives, who are dedicated to CalPERS members.

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

**PPO Dedicated customer service:** at **877-737-7776**.

**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.

**HMO Dedicated customer service:** at **855-839-4524**.

Check out **[anthem4calpers.com](https://www.anthem4calpers.com)** for an interactive look at all 2022 plans!

# 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

