



2020 Freedom to Choose

Benefit guide

PPO plans with access to your favorite doctors and hospitals



PERS Choice





Why choose the PERS Choice or PERSCare PPO plan?

Choosing the right benefits for you is an important decision. This booklet is designed to help you make that decision, with a snapshot of the benefits that come with the PERS Choice and PERSCare PPO plans. Want to see the plans in more detail? Check out [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS) and download an Evidence of Coverage (EOC).

One of the best things about the PERS Choice and PERSCare PPO plans is that they're designed for those who value the freedom to choose high-quality doctors that you can see without a referral.

The **PERS Choice plan** offers you a lower monthly premium while the **PERSCare plan** has a higher monthly premium, but pays a higher percentage of your health care costs. If you have a condition or high medical bills, you may save money by selecting the PERSCare plan. Also, both plans are available outside of the United States.

The PERS Choice or PERSCare PPO plans offer you:

Affordable health coverage with low copays and **deductibles**. In some cases, you pay nothing out of pocket for care. See the next page for a list of premiums by area and county.

100% coverage for preventive care — you don't pay coinsurance or a deductible when you see a PERS Choice or PERSCare plan doctor.¹

Access to the doctors and hospitals you want to see. You have the freedom to choose local providers you may already know. If you travel out of state or even overseas, you have access to special programs when you need care. See *Going on a vacation or a trip?* on page 7 for more information.

Enhanced benefits — you can have up to 20 combined visits each year with a network acupuncturist or chiropractor.

No claim forms — when you see a network doctor or provider, just pay a copay or coinsurance — if it's required.



Is my doctor part of the PERS Choice or PERSCare plan network?

To see if a doctor is in the PERS Choice or PERSCare PPO plan network, go to [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS) and select **Menu** in the upper left-hand corner.

Choose **Find Care**. Next, scroll down to *Find a Doctor* and select **Anthem Blue Cross PPO (PERS Choice/PERSCare Providers)**.

Select a type of doctor and location. You can also search for a doctor by name. Click **Search** to see doctors in your plan. If you need help finding a doctor, call Anthem Customer Service at **1-877-PERSPP0 (1-877-737-7776)**.



CalPERS 2020 health premiums – state only

Basic premium rates	Single	Two-party	Family
PERS Choice	\$787.00	\$1,574.00	\$2,046.20
PERSCare	\$989.88	\$1,979.76	\$2,573.69

CalPERS 2020 health premiums – regional

Contracting agencies only

Basic premium rates	Single	Two-party	Family
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, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba			
PERS Choice	\$861.18	\$1,722.36	\$2,239.07
PERSCare	\$1,133.14	\$2,266.28	\$2,946.16
Region 2			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis, Obispo, Santa Barbara, Tulare and Ventura			
PERS Choice	\$736.28	\$1,472.56	\$1,914.33
PERSCare	\$986.66	\$1,973.32	\$2,565.32
Region 3			
Los Angeles, Riverside and San Bernardino			
PERS Choice	\$710.29	\$1,420.58	\$1,846.75
PERSCare	\$931.12	\$1,862.24	\$2,420.91
Out of State			
PERS Choice	\$709.66	\$1,419.32	\$1,845.12
PERSCare	\$882.03	\$1,764.06	\$2,293.28



2020 PERS Choice and PERSCare PPO Plan benefit summary

In-network benefits for a common medical issue	PERS Choice PPO	PERSCare PPO
Deductible	Individual \$500 Family \$1,000	Individual \$500 Family \$1,000
Primary care	\$20 copay for visits with your PCP ²	\$20 copay for visits with your PCP ²
Specialist	\$35 copay	\$35 copay
Urgent care	\$35 copay	\$35 copay
Laboratory tests	No copay for preventive 20% coinsurance	No copay for preventive 10% coinsurance
Inpatient maternity (delivery)	20% coinsurance	10% coinsurance
X-ray/imaging	20% coinsurance	10% coinsurance
Mental health/behavioral health/substance abuse physician visit	20% coinsurance	10% coinsurance
Inpatient mental health (precertification required)	20% coinsurance	10% coinsurance ³
Inpatient	20% coinsurance	10% coinsurance ³
Maximum coinsurance out-of-pocket⁴	\$3,000 individual \$6,000 family	\$2,000 individual \$4,000 family



2020 PERS Choice and PERSCare PPO benefit summary

Prescription drug benefits	Generic	Preferred brand	Nonpreferred brand
Retail pharmacy (short-term use)	\$5	\$20	\$50
PERS Choice (up to a 30-day supply)			\$40 if partial copay waiver is approved
PERSCare (up to a 30-day supply)			\$40 if partial copay waiver is approved
OptumRx® Select90 Saver for OptumRx home delivery or Walgreens® pharmacies* (up to a 90-day supply of maintenance medications, which are taken longer than 60 days to treat a health condition)	\$10	\$40	\$100 (\$70 if partial copay waiver is approved)
“Member Pays the Difference” Brand-name drugs that have generic equivalents	Difference in cost of the brand-name drug and generic drug + applicable copay		
50% coinsurance for erectile or sexual dysfunction drugs applies to both retail and mail order (refer to EOC for details)			

*A \$1,000 maximum copay per person per calendar year applies (only includes generic, preferred brand and specialty medication copays).

What do I need to know about my prescription drug benefits?

OptumRx manages your prescription drug coverage. If you need more information about home delivery, maintenance medications, or the step-therapy program, call OptumRX at **1-855-505-8110** or visit optumrx.com/CalPERS.

Please see the plan’s Evidence of Coverage booklet for the terms and conditions of coverage.





Extra help to stay your healthiest

Anthem also offers members various tools and programs to help them get the care and support they need:



24/7 NurseLine

Speak with a registered nurse any time of the day or night if you have a question about a health issue.



LiveHealth Online

If you have the flu, a sinus infection, a cold, a fever or other common health issue, you can have a video visit 24/7 with a board-certified doctor in minutes by using LiveHealth Online. If it's needed, a doctor sends a prescription to your pharmacy.⁵ All you need is a smartphone, tablet or computer with a webcam and it only costs **\$20 per medical visit**.

Feeling anxious or having trouble coping on your own? Make an appointment with a therapist and have a video visit in four days or less.⁶ Appointments are available seven days a week and cost \$20 per visit.



ConditionCare program

Get support for a condition such as asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease, diabetes or heart failure. A nurse coach helps you make a plan to stay on the right track with your health.



Future Moms with Digital Maternity Support

Future Moms with Digital Maternity Support provides the tools and resources needed for a healthy pregnancy, delivery and baby. Whether you're at home, work or on the go, we'll keep you connected from your computer, smartphone or mobile device. Best of all, the program makes it easy to get started. As soon as you see a doctor related to your pregnancy, you'll get an invitation to join Future Moms by email, text or phone call.

Through the program's app, powered by **My Advocate Helps**, you can personalize to-do lists, use the pregnancy calendar, chat options and more. Plus, you'll get timely updates on your pregnancy: your baby's progress, changes to your own body and how you can prepare for labor and delivery. Additionally, Future Moms will monitor your pregnancy and any health risks. If you're considered high-risk, a nurse case manager will work with you by phone to make sure you and baby are receiving the best care.

After your baby arrives, you can have free video visits with a certified lactation consultant, counselor or registered dietitian using Future Moms with Breastfeeding Support on LiveHealth Online. These professionals provide personalized support to help you with breastfeeding techniques and milk production, as well as understanding baby hunger cues, which foods to avoid while nursing, nutrition and more.



Going on a vacation or a trip?

As a PERS Choice or PERSCare member, you have access to urgent or emergency care⁷ outside of California through the **BlueCard® Program**. You'll save money and you won't have to fill out claim forms when you see a doctor or use a hospital through the BlueCard program.

Also, if you travel overseas, the **Blue Cross Global Core Program** gives you access to doctors and hospitals in 190 countries and territories around the world if you need urgent or emergency care.⁷



Save even more with the Value-Based Purchasing Design program

If you need a procedure such as knee surgery (arthroscopy) or a colonoscopy, you can save money by going to an ambulatory surgery center (ASC) rather than a hospital. By using a surgery center that's part of this program, you'll have little to no out-of-pocket costs other than the plan's deductible and your coinsurance.

Other procedures that are part of the program include gall bladder removal, sigmoidoscopy, hernia repair, and nasal or sinus corrective surgery. To learn more or to make sure a center is part of the program, you can call Customer Service at **1-877-PERSPP0 (1-877-737-7776)**.



How can I learn more about my benefits?

Once you're enrolled and have your ID card, use [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS) to:

- Review your benefits.
- Look at your claims.
- Get a replacement ID card.
- Find a doctor in your plan.
- Reach the CalPERS dedicated Anthem Customer Service staff.

You can also call us toll free at **1-877-PERSPPPO (1-877-737-7776)**.



PERS Choice



1. Preventive care is covered 100% when you see a network plan doctor and you don't have to pay the deductible for this care.
2. Services received from a network doctor are not subject to the calendar-year deductible.
3. A \$250 hospital admission deductible applies for the PERSCare plan.
4. Does not include plan deductible or copays.
5. Prescription availability is defined by a doctor's judgment.
6. Appointments subject to availability of a therapist.
7. GeoBlue website. *More than 20 years as a leader in international healthcare* (accessed June 2019): [about-geo-blue.com](https://www.about-geo-blue.com).

Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-273-8255 (National Suicide Prevention Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

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