

# The state of you

Whole-health benefits  
for mind, body, and spirit



## 2023 PERS Platinum Benefit Guide

Access to our full PPO network, offering the highest level of coverage

# How the PERS Platinum PPO plan can help you

Your benefits should fit your needs. This booklet is designed to help you by providing an overview of what the PERS Platinum plan has to offer. To see more plan details, go to [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) and download an *Evidence of Coverage (EOC)* booklet.

The PERS Platinum preferred provider organization (PPO) plan empowers you with the freedom to choose high-quality doctors without a referral.

## The PERS Platinum plan offers you:

### Cost-effective health coverage.

The plan includes low copays and deductibles, and in certain 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 do not pay coinsurance or a deductible when you see a doctor in the PERS Platinum plan network (Prudent Buyer Plan Providers).<sup>1</sup>

### Access to the doctors and hospitals you want to use.

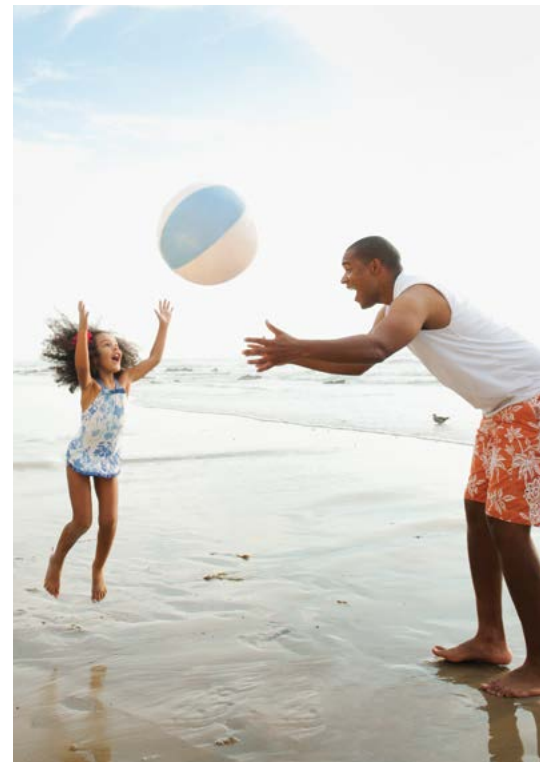
You have the freedom to choose local providers you may already know. If you travel out of state or overseas, you have access to the BlueCard network when you need care. See *Your coverage travels with you* on page 7 for more information.

### Enhanced benefits.

You can have up to 20 combined visits each year with an acupuncturist or chiropractor in the plan's network.

### No claim forms.

Forms aren't needed when you see a doctor or other healthcare professional in the plan's network. You only pay a copay or coinsurance if it is required.



## Choosing a primary care physician

If you enroll in the PERS Platinum PPO plan, you will have the opportunity to choose your primary care physician (PCP). This is your main doctor when you have a health issue or need personal help to reach your health goals. A PCP provides preventive care, such as a yearly checkup. They can also make referrals to specialists and help you make choices about your health.

To see if a doctor is in the PERS Platinum PPO plan network, go to [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) and select **Menu** in the upper-left corner. Choose **Find Care**. Next, select **PERS Platinum (Prudent Buyer Plan Providers)**. Choose a type of doctor and location. You can also search for a doctor by name. Select **Search** to see doctors in your plan.

If you need help finding a doctor, call Anthem Customer Service at **877-PERSPPO (877-737-7776)**.

## CalPERS 2023 health premiums – state only

| Basic premium rates | Single   | Two-party  | Family     |
|---------------------|----------|------------|------------|
| PERS Platinum       | \$946.78 | \$1,893.56 | \$2,461.63 |

## CalPERS 2023 health premiums – regional

Contracting agencies only

| Basic premium rates  | Single     | Two-party  | Family     |
|--|------------|------------|------------|
| <b>Region 1</b>  |            |            |            |
| 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 |            |            |            |
| PERS Platinum  | \$1,200.12 | \$2,400.24 | \$3,120.31 |
| <b>Region 2</b>  |            |            |            |
| Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura  |            |            |            |
| PERS Platinum  | \$1,014.80 | \$2,029.60 | \$2,638.48 |
| <b>Region 3</b>  |            |            |            |
| Los Angeles, Riverside, and San Bernardino   |            |            |            |
| PERS Platinum  | \$992.59   | \$1,958.18 | \$2,580.73 |
| <b>Out of state</b>  |            |            |            |
| PERS Platinum  | \$1,003.90 | \$2,007.80 | \$2,610.14 |

Note: Premiums shown do not reflect any potential employer contributions.

# 2023 PERS Platinum plan benefit summary

## 2023 PERS Platinum benefits (in the network)

(for example, visiting a PCP for a rash, being screened for diabetes, a visit to the ER, or being treated for appendicitis)

|   |  |
|---|--|
| <b>Deductible</b>   | Individual: \$500<br>Family: \$1,000                               |
| <b>General/family practice doctor (nonspecialist)</b>                       | \$20 copay <sup>2</sup>  |
| <b>Specialist</b>   | \$35 copay   |
| <b>Urgent care</b>  | \$35 copay   |
| <b>Emergency room (ER)</b>  | \$50 copay (waived if admitted)                                    |
| <b>Laboratory tests</b>   | No cost for preventive<br>10% coinsurance                          |
| <b>Inpatient maternity (delivery)</b>                                       | 10% coinsurance  |
| <b>X-ray/imaging</b>  | 10% coinsurance  |
| <b>Mental health/behavioral health/<br/>substance abuse physician visit</b> | \$20 copay   |
| <b>Inpatient mental health<br/>(precertification required)</b>              | 10% coinsurance<br>\$250 hospital deductible applies per admission |
| <b>Inpatient</b>  | 10% coinsurance<br>\$250 hospital deductible applies per admission |
| <b>Maximum coinsurance out of pocket<sup>3</sup></b>                        | Individual: \$2,000<br>Family: \$4,000                             |
| <b>Out-of-network coverage<sup>4</sup></b>                                  | Plan pays 60% of allowable amount/you pay 40%                      |

# 2023 PERS Platinum PPO plan benefit summary

## Prescription drug benefits

Optum Rx manages your prescription drug coverage. If you need more information about home delivery, maintenance medications, or the step-therapy program, call Optum Rx at **855-505-8110** or visit [optumrx.com/calpers](https://optumrx.com/calpers).

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

| Prescription drug benefits   | Generic  | Preferred brand | Nonpreferred brand  |
|--|--|-----------------|---|
| Retail pharmacy (short-term use)   | \$5  | \$20            | \$50<br>(\$40 at preferred pharmacy if partial copay waiver is approved)  |
| Optum home delivery or Preferred 90 pharmacies (up to a 90-day supply of maintenance medications)                            | \$10   | \$40            | \$100<br>(\$70 at preferred pharmacy if partial copay waiver is approved) |
| Brand-name drugs with generic options (you pay the difference)   | Difference is cost between the brand-name drug and generic drug + applicable copay |                 |   |
| 50% coinsurance for erectile or sexual dysfunction drugs applies to retail and mail order (Refer to <i>EOC</i> for details.) |  |                 |   |

Note: A \$1,000 maximum copay for each person each calendar year applies (only includes generic, preferred brand, and specialty medication copays on Optum home delivery or at Preferred 90 pharmacies).





# Extra help to stay your healthiest

Anthem offers tools and programs to help you find the care and support you need:



## Sydney Health

With the Sydney<sup>SM</sup> Health app, you can make informed decisions about your care. All of your benefit information is organized in one place, which means you can spend less time looking for information and more time focused on your health and your priorities.

The app is designed to help you quickly find what you need, with access to Member Services, LiveHealth Online video doctor visits, wellness resources, and an interactive chat feature.

Make the most of your benefits and stay connected to your health plan anytime, anywhere, by downloading the Sydney Health app on the App Store<sup>®</sup> or Google Play<sup>™</sup>.



## Your Anthem digital ID card — always at your fingertips

With a digital ID card, you'll never have to search for your member ID card because it's always available on your mobile device through the Sydney Health app or [anthem.com/ca](https://www.anthem.com/ca). It's convenient, and you can be confident that your health plan information and details are always up to date.



## 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 using LiveHealth Online.<sup>5</sup> A doctor can send a prescription to your pharmacy.<sup>6</sup> All you need is a smartphone, tablet, or computer with a camera. Visits cost **\$20 each**.

**LiveHealth Online is available for mental health issues, too.** If you feel anxious or stressed, make an appointment with a psychologist or licensed therapist and have a video visit in four days or less.<sup>7</sup> Appointments are available seven days a week and cost **\$20 for each visit**.



## ConditionCare

Find support if you have 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

With Digital Maternity Support, Future Moms offers the resources you need for a healthy pregnancy, delivery, and baby. Wherever you are, you can connect to support from your computer and smartphone. After you have a maternity visit with your doctor, you will receive an invitation to join Future Moms by email, text, or phone call.

The Future Moms mobile app, powered by My Advocate Helps, lets you create personalized to-do lists and a pregnancy calendar, and connect to live chat. It also sends timely updates and helpful information during your pregnancy. Additionally, Future Moms can monitor your pregnancy and any health risks. If your pregnancy is considered high risk, a nurse case manager will work with you to make sure you and your baby are receiving the best possible care.

After your baby arrives, you can have no-cost video visits with a certified lactation consultant, counselor, and registered dietitian using Future Moms with Breastfeeding Support on LiveHealth Online. These professionals provide personalized support such as breastfeeding techniques, milk production, baby hunger cues, and foods to avoid while nursing.

## Your coverage travels with you

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.

**If you travel overseas**, 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.<sup>8</sup>

If you need assistance or have questions about the BlueCard program or Blue Cross Global Core program, call the Blue Cross Blue Shield Global Core Service Center toll free at **800-810-BLUE (2583)** 24/7.

## Save with the Value-Based Site of Care program

If you need a procedure, such as an arthroscopy or a colonoscopy, you can save money by going to an ambulatory surgical center (ASC) instead of a hospital. By using an ASC that is part of this program, you will 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 (a test that examines your large intestine, similar to a colonoscopy), hernia repair, and nasal or sinus corrective surgery. To learn more or to make sure a center is part of the program, call Customer Service at **877-PERSPPO (877-737-7776)**.



## Learn more about how your benefits can support you

Once you are enrolled and have your member ID card, use [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) to:

- Review your benefits.
- Look at your claims.
- Download a digital ID card or request a replacement ID card.
- Find a doctor in your plan's network.
- Reach the CalPERS-dedicated Anthem Customer Service staff.

We want to make sure you have a plan that meets your needs.  
Call us toll free at **877-PERSPPPO (877-737-7776)**.

# PERS *Platinum*

1 Preventive care is covered 100% when you see a doctor in your plan's network, and you do not have to pay the deductible for this care.

2 Services received from a doctor during your office visit in your plan's network are not subject to the calendar-year deductible.

3 Does not include plan deductible or copays.

4 You may be responsible for the cost difference between the allowable and billed amount.

5 Members must be 10 years or older to access LiveHealth Online.

6 Prescription availability is defined by physician judgment and state regulations.

7 Appointments are subject to the availability of a therapist. Psychologists or therapists using LiveHealth Online cannot prescribe medications. Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it is important that you seek help immediately. Please call the National Suicide Prevention Lifeline at 800-273-TALK (800-273-8255), or 911 for help. If it 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.

8 GeoBlue: *More than 20 years as a leader in international healthcare* (accessed June 2021); [about-geo-blue.com](https://www.about-geo-blue.com).

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