



2021 Freedom to Choose

Benefit guide

PPO plans with access to the doctors
and hospitals you know and trust



PERS Choice



Why choose the PERS Choice or PERSCare PPO plan?

We know that selecting the right benefits is a big decision. This booklet is designed to help with snapshots of what the PERS Choice and PERSCare PPO plans have 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).

One important advantage of the PERS Choice and PERSCare PPO plans is that they empower those who value the freedom to choose high-quality doctors without a referral.

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

The PERS Choice or PERSCare PPO plans offer you:

Cost-effective health coverage with low copays and **deductibles**. 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 PERS Choice or PERSCare plan doctor.¹

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 even overseas, you have access to special programs 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 a network acupuncturist or chiropractor.

No claim forms when you see a network doctor or provider. You only pay a copay or coinsurance if it is 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, select **Anthem Blue Cross PPO (PERS Choice/PERSCare Providers)**.

Pick a type of doctor and location. You can also search for a doctor by name. Choose **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 2021 health premiums – state only

Basic premium rates	Single	Two-party	Family
PERS Choice	\$849.23	\$1,698.46	\$2,208.00
PERSCare	\$1,111.87	\$2,223.74	\$2,890.86

CalPERS 2021 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	\$935.84	\$1,871.68	\$2,433.18
PERSCare	\$1,294.69	\$2,589.38	\$3,366.19
Region 2			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura			
PERS Choice	\$783.19	\$1,566.38	\$2,036.29
PERSCare	\$1,115.68	\$2,231.36	\$2,900.77
Region 3			
Los Angeles, Riverside and San Bernardino			
PERS Choice	\$761.23	\$1,522.46	\$1,979.20
PERSCare	\$1,036.07	\$2,072.14	\$2,693.78
Out of state			
PERS Choice	\$760.17	\$1,520.34	\$1,976.44
PERSCare	\$1,008.08	\$2,016.16	\$2,621.01

2021 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 primary care physician (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	Individual: \$3,000 Family: \$6,000	Individual: \$2,000 Family: \$4,000

2021 PERS Choice and PERSCare PPO plan 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 between 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](https://www.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 you tools and programs to help you find the care and support you 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 using LiveHealth Online. A doctor can even send a prescription to your pharmacy.⁵ All you need is a smartphone, tablet or computer with a webcam — and it only costs **\$20 per visit**.

LiveHealth Online is available for mental health issues, too. If you are feeling anxious or stressed, make an appointment with a psychologist or licensed therapist and have a video visit in four days or less.^{6,7} Appointments are available seven days a week and cost **\$15 per visit**.



ConditionCare program

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

Future Moms with Digital Maternity Support provides the tools and resources needed for a healthy pregnancy, delivery and baby. Whether you are at home, work or on the go, we will keep you connected from your computer, smartphone or mobile device. The program makes it easy to start. As soon as you see a doctor related to your pregnancy, you will receive 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, live chat and more. Plus, you will receive 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 are considered high risk, a nurse case manager will work with you by phone to make sure you and your 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.

Your coverage travels with you

As a PERS Choice or PERSCare member, you have access to urgent or emergency care outside California through the **BlueCard® program**.⁸ You will save money and not 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 **BlueCross BlueShield Global® Core program** gives you urgent and emergency care access to doctors and hospitals in 190 countries and territories around the world.⁸



Save 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 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, hernia repair, and nasal or sinus corrective surgery. To learn more or make sure a center is part of the program, call Customer Service at 1-877-PERSPPO (1-877-737-7776).



PERS Choice



How can I learn more about my benefits?

Once you are 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.
- Request a replacement ID card.
- Find a doctor in your plan.
- 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 **1-877-PERSPPPO (1-877-737-7776)**.

1 Preventive care is covered 100% when you see a network plan doctor and you do not 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 are subject to the availability of a therapist.
 7 Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it is 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.
 8 GeoBlue website. *More than 20 years as a leader in international healthcare* (accessed June 2020); [about-geo-blue.com](https://www.about-geo-blue.com).

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross.

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