

# The state of you

Benefits for whole health and wellness



Anthem

## 2024 PERS Platinum Benefit Guide

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



**PERS** *Platinum*



# 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.

## What the plan offers

Features include low copays and preventive care at no added cost.



### Health coverage that fits your budget

The plan includes low copays and deductibles, and in certain cases, you pay nothing out of pocket for care. See Page 4 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 care 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 9 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’s required.



## What's new in 2024

The PERS Platinum plan has more to offer in 2024.

### Enhanced lab benefits

Starting January 1, 2024, PPO Platinum plans will include 100% coverage for all lab services provided at a Quest Diagnostics or Labcorp facility.

### Building Healthy Families

Future Moms is now the Building Healthy Families program. Whether you are planning a family, pregnant, just had a baby, or raising small children, this program offers personalized, on-demand digital support. This expanded program is here for you as your family grows.

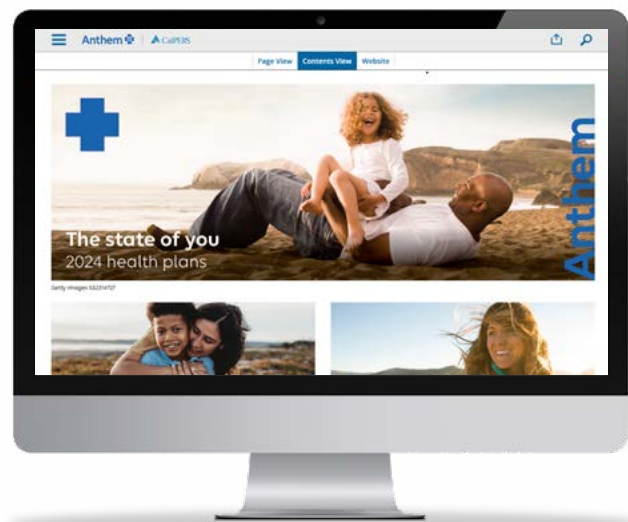
### 24/7 access to virtual primary care

The virtual primary care feature through Anthem's **Sydney<sup>SM</sup> Health** app gives you 24-hour access to doctors and specialists in your plan's network, making it easier to fit a visit into your busy schedule.

### Separate deductibles

Starting January 1, 2024, the PPO Platinum plan will include a deductible for services in the plan's network and a separate deductible for services outside the plan's network. See Page 5 for more details.

To learn more about these and other 2024 benefits, go to the CalPERS online digital magazine at [anthem4calpers.com](https://anthem4calpers.com) or visit our website at [anthem.com/ca/calpers](https://anthem.com/ca/calpers).



### Importance of 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://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 select **Search** to look for a doctor by name and in your plan's network.

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

# How the PERS Platinum PPO plan can help you

## CalPERS 2024 health premiums — state only

Basic premium rates	Single	Two-party	Family
PERS Platinum	\$1,215.87	\$2,431.74	\$3,161.26

## CalPERS 2024 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	\$1,314.27	\$2,628.54	\$3,417.10
<b>Region 2</b>			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura			
PERS Platinum	\$1,151.50	\$2,303.00	\$2,993.90
<b>Region 3</b>			
Los Angeles, Riverside, and San Bernardino			
PERS Platinum	\$1,131.47	\$2,262.94	\$2,941.82
<b>Out of state</b>			
PERS Platinum	\$1,146.86	\$2,293.72	\$2,981.84

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

# 2024 PERS Platinum plan benefit summary

## 2024 PERS Platinum benefits

For care you receive in the plan's network

<b>Deductibles</b>	<p>Individual deductible:</p> <ul style="list-style-type: none"> <li>In the plan's network: \$500</li> <li>Outside the plan's network: \$2,000</li> <li>Total individual deductible: \$2,500</li> </ul> <p>Family deductible:</p> <ul style="list-style-type: none"> <li>In the plan's network: \$1,000</li> <li>Outside the plan's network: \$4,000</li> <li>Total family deductible: \$5,000</li> </ul>
<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 <b>(waived if admitted)</b>
<b>Lab tests</b>	Plan pays 100%; no cost for lab services received at Quest Diagnostics or a Labcorp facility <sup>3</sup>
<b>Inpatient maternity (delivery)</b>	10% coinsurance
<b>X-ray/imaging</b>	10% coinsurance
<b>Mental health/behavioral health/substance use doctor visit</b>	\$20 copay
<b>Inpatient mental health (preapproval required)</b>	10% coinsurance \$250 hospital deductible applies per admission
<b>Inpatient</b>	10% coinsurance \$250 hospital deductible applies per admission
<b>Maximum coinsurance out of pocket<sup>4</sup></b>	Individual: \$2,000 Family: \$4,000
<b>Coverage outside your plan's network<sup>5</sup></b>	Plan pays 60% of allowable amount; you pay 40%

# 2024 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	Tier 1	Tier 2	Tier 3
Retail pharmacy (short-term use)	\$5	\$20	\$50
Optum home delivery (up to a 90-day supply of maintenance medications)	\$10	\$40	\$100 (\$70 with mail order 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 *EOC* for details)

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



# 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 other 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, virtual primary care, 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® or Google Play™.

### Virtual visits through Sydney Health

For added convenience, you can also have video visits with a doctor (24/7), therapist, or psychiatrist through **Sydney Health** using a smartphone, tablet, or computer with a camera for the same copay as an office visit. These care providers can assess symptoms, provide a treatment plan, and send a prescription to a pharmacy, if needed.<sup>6</sup> Spanish-speaking doctors are available.

#### To get started:

- Download the **Sydney Health** app from the App Store or Google Play.
- Register or log in to your account using your Anthem username and password.



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

You'll never have to search for your health plan 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 anytime 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 doctor using LiveHealth Online.<sup>7</sup> A doctor can also send a prescription to your pharmacy, if needed.<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>8</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.



## Building Healthy Families

The Building Healthy Families program (previously Future Moms) is an all-in-one program that offers personalized support to help growing families tackle every stage of growth, from family planning and pregnancy through the toddler years. No matter how you've built and grown your family, the resources, tools, and information on your profile will be personalized to your individual needs.

With Building Healthy Families, expectant mothers have access to a maternity nurse via phone through pregnancy and postpartum, including access to virtual lactation support, if needed. In addition to phone support, the program offers 24/7 digital support at no cost through the **Sydney Health** app or on [anthem.com/ca](https://www.anthem.com/ca). This convenient online hub offers an extensive collection of tools and information to help navigate your family's unique journey.

To enroll, log in to **Sydney Health** or visit [anthem.com/ca](https://www.anthem.com/ca) and go to *My Health Dashboard*. Choose the **Building Healthy Families** tile under *Featured Programs*.



## Your coverage travels with you

While traveling, you'll 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>9</sup>

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

## 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

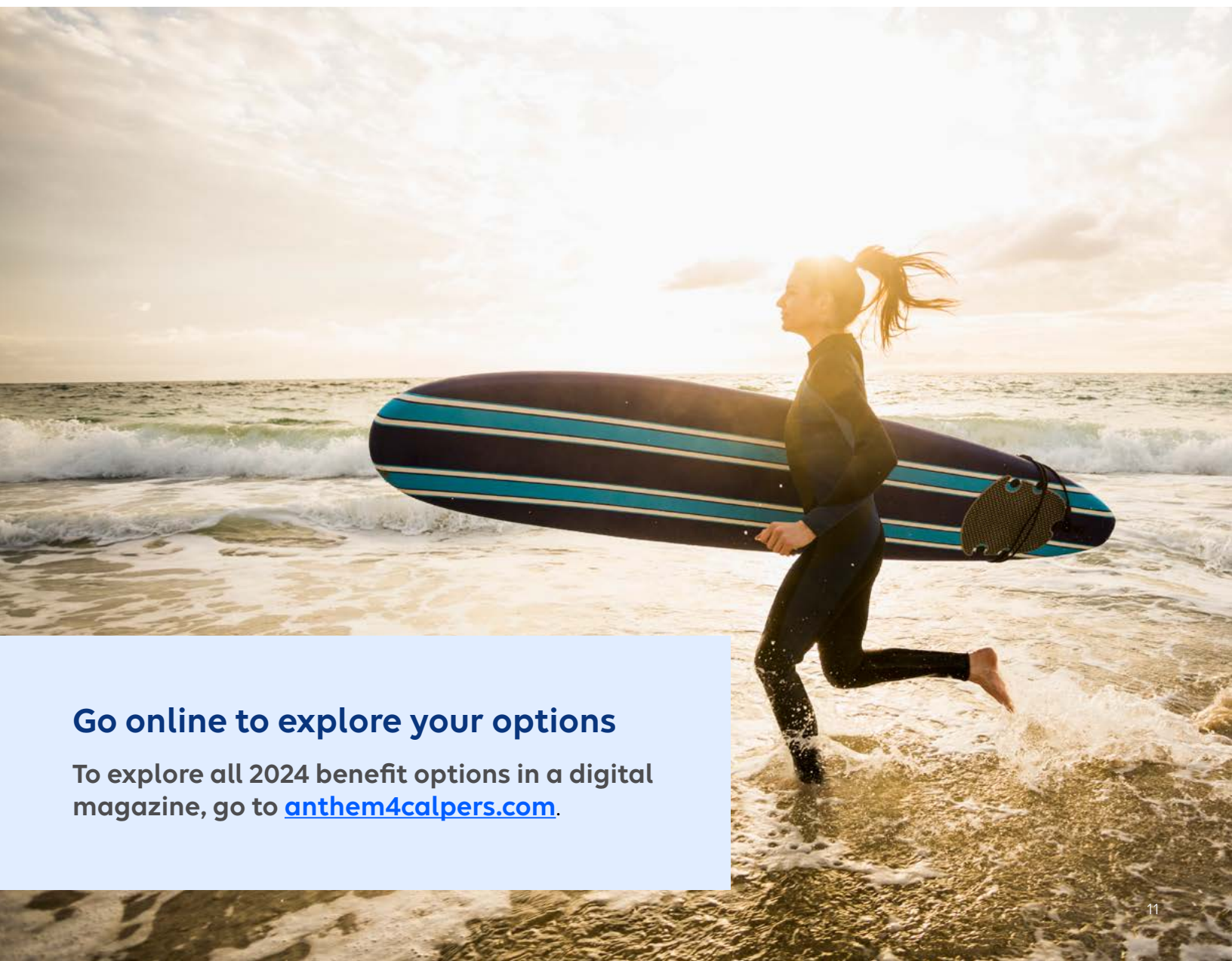
Once you are enrolled and have your ID card, use [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) to:

- Review your benefits.
- Look at your claims.
- Download a digital ID card or request a replacement.
- 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-PERSPPO (877-737-7776)**.

## Go online to explore your options

To explore all 2024 benefit options in a digital magazine, go to [anthem4calpers.com](https://www.anthem4calpers.com).



## PERS *Platinum*

<sup>1</sup> 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.

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

<sup>3</sup> Services must be provided at Quest Diagnostics or Labcorp facility. To find the nearest Quest Diagnostics or Labcorp location, go to [questdiagnostics.com](https://questdiagnostics.com) or [labcorp.com](https://labcorp.com). If you live within the PERS Platinum service area but must travel more than 15 miles from your home or work to the nearest Quest Diagnostic or Labcorp facility, lab work at a facility in your plan's network will be covered at 100%.

<sup>4</sup> Does not include plan deductible or copays.

<sup>5</sup> You may be responsible for the cost difference between the allowable and billed amount.

<sup>6</sup> Prescription availability is defined by physician judgment and state regulations.

<sup>7</sup> Members must be 10 years or older to access LiveHealth Online.

<sup>8</sup> 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's important that you seek help immediately. Please text, chat, or call 988 (Suicide and Crisis Lifeline), or 911 for help. If your issue 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.

<sup>9</sup> GeoBlue: *More than 25 years as a leader in international healthcare* (accessed August 2023); [about.geo-blue.com](https://about.geo-blue.com).

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Cerealon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

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