



2021 Select HMO

Benefit guide

Among the most affordable
CalPERS HMO plans offered

Why choose the Select HMO plan?

Your benefits should fit your needs, which is why choosing a plan is so important. This booklet is designed to help you make the right choices, by giving you information that highlights the benefits that come with the Select HMO plan. If you want more details on Select HMO, you can visit anthem.com/ca/CalPERS and download an *Evidence of Coverage* (EOC).

One of the best things about an HMO plan is how simple it is to use. You choose a primary care physician to coordinate your care and costs are straightforward — so you know what you will pay for treatment.

The Select HMO plan offers you:

Affordable health benefits — You have **low copays** and **no deductible**. 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 |
| Acupuncture or chiropractic care | \$15 |
| Hospital or outpatient care | \$0 |
| Lab tests and X-rays | \$0 |
| Preventive care (checkups, well-baby visit, women's wellness exams, flu shots and more) | \$0 |



100% coverage for preventive care — you do not have a copay when you see a doctor in your Select HMO plan.

Access to the doctors and hospitals you want to see — you have the freedom to choose a local doctor and medical group 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 5 for more information.

Enhanced chiropractic/acupuncture benefits — you may have up to 20 chiropractic or acupuncture visits in a calendar year for covered services that are determined to be medically and/or clinically necessary. Benefits for chiropractic and acupuncture services are provided through Anthem and the American Specialty Health Plans of California (ASH).

Scheduling your first visit: you do not need a referral from your PCP, but make sure you schedule with a network chiropractor or acupuncturist. Remember to bring your Member ID card to the appointment.

If you need help finding an ASH chiropractor or acupuncturist in your plan, call Anthem at **1-855-839-4524**.

No claim forms — when you see a network doctor or provider, just pay a copay — if one is required.



Picking a primary care physician (PCP)

If you enroll in the Select HMO plan, you need to choose a primary care physician. This is your main doctor when you have a health problem or need some personal help to reach your health goals. A PCP also provides preventive care such as a yearly checkup, makes referrals to specialists and helps you make choices about your health.

To see if a doctor is in the Select HMO plan network, go to **anthem.com/ca/CalPERS** and select **Menu** in the upper left-hand corner. Choose **Find Care**. Next, select **PERS Select HMO**.

Select 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 **1-855-839-4524**.

Anthem Blue Cross Select HMO 2021 health premiums — state only

| State only | Single | Two-party | Family |
|------------|----------|------------|------------|
| | \$800.55 | \$1,601.10 | \$2,081.43 |

Anthem Blue Cross Select HMO 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 | | | |
| Select HMO | \$925.60 | \$1,851.20 | \$2,406.56 |
| Region 2 Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura | | | |
| Select HMO | \$674.69 | \$1,349.38 | \$1,754.19 |
| Region 3 Los Angeles, Riverside and San Bernardino | | | |
| Select HMO | \$639.10 | \$1,278.20 | \$1,661.66 |
| Out of State | | | |
| Select HMO | NOT AVAILABLE | | |

Your coverage travels with you

As a Select HMO member, you have access to urgent or emergency care¹ outside of California 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.

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.¹



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 in minutes by using LiveHealth Online. A doctor can even send a prescription to your pharmacy.² All you need is a smartphone, tablet or computer with a webcam, and it only costs **\$15 per visit**.

LiveHealth Online is available for mental health issues, too. If you are feeling anxious or stressed, make an appointment with a licensed therapist and have a video visit in four days or less.³ 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 program: support for expecting and new moms

This program helps you during and after pregnancy so you have a safe delivery and a healthy baby. You are able to talk with a nurse coach 24/7 about your pregnancy and have your questions answered.



How can I learn more about my benefits?

If you enroll in the Select HMO plan, once you have your ID card, use anthem.com/ca/CalPERS to:

- Review your benefits.
- Obtain 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 **1-855-839-4524**.

¹ GeoBlue website: *More than 20 years as a leader in international healthcare* (accessed June 2020); about.geo-blue.com.

² Prescription availability is defined by a doctor's judgment.

³ Appointments subject to availability of a therapist. 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 call the National Suicide Prevention Lifeline, 1-800-273-TALK (1-800-273-8255) 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.

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