



2021 Freedom to Select

Benefit guide

Among the most cost-effective
CalPERS PPO plans offered

PERS
Select/Choice/Care

Why choose the PERS Select plan?

We know that selecting the right benefits is a big decision. This booklet is designed to help, with a snapshot of what the PERS Select plan has to offer. To see more plan details, go to anthem.com/ca/CalPERS and download an *Evidence of Coverage* (EOC).

The PERS Select plan offers you:

Cost-effective health coverage with low premiums and flat copays for office visits. See the next page for a list of premiums by area and county.

The ability to earn credits to lower your deductible by participating in programs such as ConditionCare and Virtual Second Opinion that can help you stay your healthiest — and they are available to you at no extra charge.

100% coverage for preventive care — you do not pay coinsurance or a deductible when you see a PERS Select plan doctor.¹

Access to the doctors and hospitals you want to use. You have the freedom to select 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.

No deductible or coinsurance for delivering a baby when you sign up for Future Moms with Digital Maternity Support before the end of your 36th week of pregnancy. See page 7 for additional details about this program.



Is my doctor part of the PERS Select plan network?

To see if a doctor is in the PERS Select PPO plan network, go to anthem.com/ca/CalPERS and select **Menu** in the upper left-hand corner. Choose **Find Care**. Next, select **Anthem Blue Cross Select PPO (PERS Select 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 Select	\$527.39	\$1,054.78	\$1,371.21

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 Select	\$566.67	\$1,133.34	\$1,473.34
Region 2 Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura			
PERS Select	\$476.92	\$953.84	\$1,239.99
Region 3 Los Angeles, Riverside and San Bernardino			
PERS Select	\$459.94	\$919.88	\$1,195.84
Out of state			
PERS Select	NOT AVAILABLE		



2021 PERS Select Basic plan benefit summary

In-network benefits for a common medical issue	2021 PERS Select
Coinsurance (plan/member)	Plan pays 80%/You pay 20%
Deductible²	Individual: \$1,000 ³ Family: \$2,000 ³ *Incentives reduce deductible to: <ul style="list-style-type: none"> • Individual: \$500 • Family: \$1,000
Primary care	\$10 copay for visits with your primary care physician (PCP) \$35 copay for visits with all other primary care doctors or specialists ⁴
Specialist	\$35 copay
LiveHealth Online	\$20 copay
Urgent care	\$35 copay
Laboratory tests	No copay for preventive 20% coinsurance
Inpatient maternity (delivery)	Inpatient coinsurance covered in full when enrolled in the Future Moms program before the end of your 36th week of pregnancy 20% coinsurance (without enrollment)
X-ray/imaging	20% coinsurance
Mental health/Behavioral health/ Substance abuse physician visit	\$10 copay
Inpatient mental health	20% coinsurance (preferred provider) 40% coinsurance (nonpreferred provider)
Inpatient	20% coinsurance (preferred provider) 40% coinsurance (nonpreferred provider)
Maximum coinsurance out of pocket⁵	Individual: \$3,000 Family: \$6,000
Out-of-network coverage	40% coinsurance

2021 PERS Select Basic plan benefit summary

Prescription drug benefits	Generic	Preferred brand	Nonpreferred brand
Retail pharmacy (short-term use)	\$5	\$20	\$50 (\$40 if partial copay waiver is approved)
OptumRx® Select90 Saver for OptumRx home delivery or Walgreens® pharmacies ³ (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.)			

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.



Save money by taking care of yourself

Every year that you are enrolled in the Freedom to Select plan, we will give you the opportunity to **earn up to \$500 in credits to lower your deductible**. Think of it as a discount on your deductible. To collect each of the \$100 credits shown below, you need to complete healthy activities like receiving a flu shot and health screening. And you pay nothing extra out of pocket for these activities! Here is what you need to do:

Activity:	You need to:	Keep this credit:
 Flu shot⁶	Receive a flu shot at an in-network pharmacy or at your doctor's office.	\$100
 Nonsmoking certification	Let us know you do not smoke by completing the health assessment on Mobile Health. Or, if you smoke, complete a quit smoking program.	\$100
 Biometric screening	Do the test at your doctor's office or one of the 2,200 Quest Diagnostics Patient Service Centers. If a center is not near you, order an at-home test kit. The test checks your blood pressure, cholesterol level, glucose and A1C, as well as your height and weight for body mass index (BMI). You will receive your screening results both online and in the mail. ⁷	\$100
 Virtual Second Opinion program⁸	Call 1-888-361-3944 (Monday through Friday, 5:30 a.m. to 8:00 p.m. PT) if you are having nonurgent and nonemergency scheduled surgery in 2021. They will see if you need a second opinion. You can also receive a second opinion from a Select plan doctor.	\$100
 ConditionCare certification⁹	Take part in the ConditionCare program if you have asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart failure, or coronary artery or vascular disease. If you receive a letter or call from the ConditionCare team saying you qualify to participate, call 1-866-962-0957 and join the program to earn your credit.	\$100

The savings add up

If you qualify for all five of the credits, your 2021 deductible is reduced to:

- **\$500** for an individual (instead of \$1,000).
- **\$1,000** for a family (instead of \$2,000).

To see your deductible credits, use the Mobile Health app. You can learn more about Mobile Health on the next page.

Take your benefits with you — at home or on the go



Mobile Health app

The Mobile Health app gives you 24/7 access to your benefits at home, work or wherever you go. You can:

- See your Select plan benefit details and check your deductible credits.
- Share your ID card through your smartphone.
- Do a quick health assessment that only takes about 3 to 5 minutes. This is how you let us know that you do not smoke to keep the \$100 deductible credit.

To start, go the App Store® or Google Play™ and search for **Mobile Health Consumer**. Choose the **User** button at the top and select **Register Now**. You can also sign up by going to mobilehealthconsumer.com.



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.¹⁰ All you need is a smartphone, tablet or computer with a webcam, and it only costs **\$20 per medical 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.^{11,12} Appointments are available seven days a week and cost **\$20 per visit**.

Your coverage travels with you

As a PERS Select member, you have access to urgent and emergency care outside California through the **BlueCard® program**. You will save money and not have to fill out claim forms when you use a doctor or hospital through the BlueCard program.¹³

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.¹³



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.



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 to make sure a center is part of the program, call Customer Service at **1-877-PERSPPPO (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** 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 \$1,000 maximum copay per person, per calendar year applies (only includes generic and preferred brands).
4 There is a \$10 copay when the member sees an assigned PCP; \$35 for all other primary care doctors or specialists in the plan.
5 Does not include plan deductible or copays.
6 If you cannot have a flu shot due to health, personal or religious reasons, you are eligible to receive the \$100 deductible credit.
7 Call Anthem Customer Service at **1-877-PERSPPPO (1-877-737-7776)** for more information.
8 If you use a Quest Diagnostics Center, log in at **anthem.com/ca/CalPERS** and select **Quest Biometric Screening** to see your results.
9 If you do not need a non-emergent, urgent surgery in 2021, you are eligible to receive the \$100 deductible credit.
10 If you do not require support from the ConditionCare program, you are eligible to receive the \$100 deductible credit.
11 Prescription availability is defined by a doctor's judgment.
12 Appointments are subject to the availability of a therapist.
13 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.
14 GeoBlue website: *More than 20 years as a leader in international healthcare* (accessed June 2020); 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.

Anthem Blue Cross is the trade name of Blue Cross of California, Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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