

# The state of you

Benefits for whole health and wellness



Anthem

## 2024 PERS Gold Benefit Guide

The most budget-friendly CalPERS PPO plan offered



**PERS** *Gold*



# How the PERS Gold plan can help you

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

The PERS Gold 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 premiums and flat copays for office visits. See Page 4 for a list of premiums by area and county.



### The ability to lower your deductible

Earn credits and meet your health goals when you participate in programs, such as ConditionCare and Virtual Second Opinion, at no extra charge. Even if you don't qualify for these programs, you'll still receive the credits.



### 100% coverage for preventive care

You don't pay coinsurance or a deductible when you see a doctor in the PERS Gold plan network (Select PPO preferred providers).<sup>1</sup>



### 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 overseas, you have access to the BlueCard PPO 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 deductible or coinsurance when having a baby

Sign up and take part in the Building Healthy Families program (previously Future Moms) before the end of your 36th week of pregnancy. See Page 8 for more details about this program.



## What's new in 2024

The PERS Gold plan has more to offer in 2024.

### Enhanced lab benefits

Starting January 1, 2024, PPO Gold 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're 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.

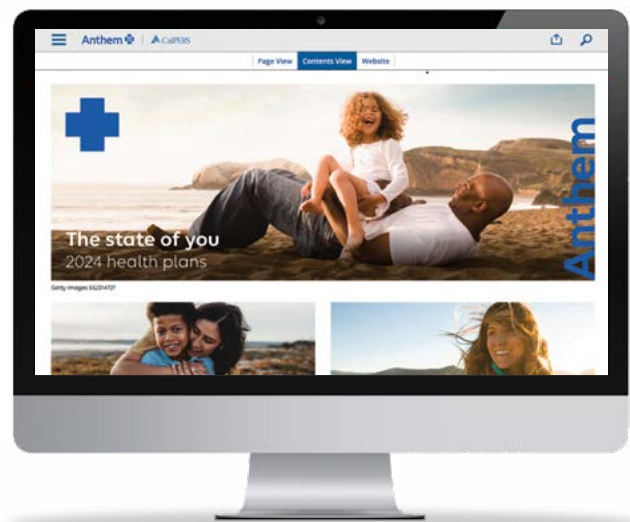
### 24/7 access to virtual primary care

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 Gold PPO 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://www.anthem.com/ca/calpers) or [visit our website at \*\*anthem.com/ca/calpers\*\*](https://www.anthem.com/ca/calpers).



### Importance of choosing a primary care physician

If you enroll in the PERS Gold 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.

To see if a doctor is in the PERS Gold PPO plan network (Blue Cross Select PPO), [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 Gold (Select PPO Preferred Providers)**. 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)**.

## CalPERS 2024 health premiums — state only

Basic premium rates	Single	Two-party	Family
PERS Gold	\$859.31	\$1,718.62	\$2,234.21

## 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 Gold	\$914.82	\$1,829.64	\$2,378.53
<b>Region 2</b>			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura			
PERS Gold	\$799.44	\$1,598.88	\$2,078.54
<b>Region 3</b>			
Los Angeles, Riverside, and San Bernardino			
PERS Gold	\$785.28	\$1,570.56	\$2,041.73
<b>Out of state</b>			
PERS Gold	Not available		

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



# 2024 PERS Gold plan benefit summary

## 2024 PERS Gold benefits

For care you receive in the plan's network

<b>Coinsurance</b>	Plan pays 80%/you pay 20%
<b>Deductibles<sup>2</sup></b>	<p>Individual deductible:</p> <ul style="list-style-type: none"> <li>In the plan's network: \$1,000</li> <li>Outside the plan's network: \$2,500</li> <li>Total individual deductible: \$3,500</li> </ul> <p>Family deductible:</p> <ul style="list-style-type: none"> <li>In the plan's network: \$2,000</li> <li>Outside the plan's network: \$5,000</li> <li>Total family deductible: \$7,000</li> </ul>
<b>Designated primary care physician (PCP)</b>	\$10 copay
<b>Specialist/all other PCPs</b>	\$35 copay <sup>3</sup>
<b>LiveHealth Online</b>	\$10 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>4</sup>
<b>Inpatient maternity (delivery)</b>	20% coinsurance <b>or</b> coinsurance covered in full if enrolled and participating in Building Healthy Families (formerly Future Moms) before the end of the 36th week of pregnancy
<b>X-ray/imaging</b>	20% coinsurance
<b>Mental health/behavioral health/ substance use doctor visit</b>	\$10 copay
<b>Inpatient mental health</b>	20% coinsurance (preferred provider)
<b>Inpatient</b>	20% coinsurance (preferred provider)
<b>Maximum coinsurance out of pocket<sup>5</sup></b>	Individual: \$3,000 Family: \$6,000
<b>Coverage outside your plan's network<sup>6</sup></b>	Plan pays 60% of allowable amount; you pay 40%

# 2024 PERS Gold 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 both: <ul style="list-style-type: none"><li>• The cost difference between the brand-name drug and the generic drug.</li><li>• The applicable copay.</li></ul>		

Erectile or sexual dysfunction drugs: 50% coinsurance 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).

## Do healthy activities to lower part of your deductible

Every year that you're enrolled in the PERS Gold plan, you can **earn up to \$500 in credits toward your in-network deductible**. To collect each of the \$100 credits shown below, complete healthy activities like receiving a flu shot and a health screening. There is no extra cost for these activities. Combined family deductible credits will not exceed \$1,000 for subscriber, spouse, or domestic partner.

Dependents of any age (other than a spouse or domestic partner) will automatically receive all five credits applied at the beginning of the year.

### Here is what you need to do:

Activity:	You need to:	Earn this credit:
Flu shot	Receive a flu shot at a pharmacy in your plan's network or at your doctor's office. <sup>7</sup>	\$100
Nonsmoking certification	Let us know that you don't smoke by completing the health assessment on the <b>Sydney Health</b> app. If you do smoke, complete a quit-smoking program at no extra cost.	\$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 body mass index (BMI). You will receive your screening results both online and in the mail. <sup>8</sup>	\$100
Virtual Second Opinion program <sup>9</sup>	See if you need a second opinion for a nonurgent or nonemergency surgery scheduled in 2024. Call <b>888-361-3944</b> , Monday through Friday, 5:30 a.m. to 8 p.m. PT, or visit a doctor in the PERS Gold plan network.	\$100
ConditionCare Certification <sup>10</sup>	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 qualify, call <b>866-962-0957</b> to join the program. (You'll receive a letter or call from the ConditionCare team if you're eligible.)	\$100

## Your savings can add up

If you qualify for all five credits, your 2024 in-network deductible will be:

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

To see your in-network deductible credits, use the **Sydney Health** app. Learn more about this app on the next page.

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



### Sydney Health

The **Sydney Health** app provides access to your health plan information — all in one place. Navigate your benefits with greater ease, improve your health, and save money.

#### Use the Sydney Health app to:

- Search for doctors, hospitals, labs, and other healthcare providers in your plan's network.
- Check costs for care before you see a doctor.
- Pull up your digital health plan ID card.
- See what your plan covers.
- Find your deductible, copay, and share of costs.
- Access your spending account balance.
- Take a short health assessment that can usually be completed in 3 to 5 minutes. When asked, tell us if you don't smoke to be eligible for a \$100 deductible credit.

#### 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>11</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.



### 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>12</sup> A doctor can also send a prescription to your pharmacy, if needed.<sup>11</sup> All you need is a smartphone, tablet, or computer with a camera. Visits cost **\$10 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>13</sup> Appointments are available seven days a week and cost **\$10 for each visit**.



### 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>14</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'll 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're 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-PERSPPPO (877-737-7776)**.

## Go online to explore your options

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



## PERS Gold

- 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 in your plan's network are not subject to the calendar-year deductible.
- 3 There is a \$10 copay when the member sees an assigned PCP; \$35 for all other primary care doctors or specialists in the plan.
- 4 Services must be provided at Quest Diagnostics or a 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 Gold PPO 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%.
- 5 Does not include plan deductible or copays.
- 6 You may be responsible for the cost difference between the allowable and billed amount.
- 7 If you cannot have a flu shot due to health, personal, or religious reasons, you are eligible to receive the \$100 deductible credit. Call Anthem Customer Service at **877-PERSPP0 (877-737-7776)** for more information.
- 8 If you use a Quest Diagnostics Center, log in at [anthem.com/ca/calpers](https://anthem.com/ca/calpers) and select **Quest Biometric Screening** to see your results.
- 9 If you do not need a nonemergency, urgent surgery in 2024, 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 physician judgment and state regulations.
- 12 Members must be 10 years or older to access LiveHealth Online.
- 13 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.
- 14 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 Corelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

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