



2022 Del Norte County EPO

Benefit guide

Exclusive access to Sutter Health network,
with doctors you know and trust

How the Del Norte EPO plan can help you

Your benefits should fit your needs. This booklet is designed to help you make the best choices for you by giving you information on the Del Norte exclusive provider organization (EPO) plan. You can find out more anytime by going to anthem.com/ca/calpers and downloading an *Evidence of Coverage* (EOC) booklet.

This exclusive provider organization (EPO) plan offers you clear costs with no big surprises, low copays, and no deductible.

The Del Norte EPO plan offers you:

Cost-effective 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 a referred specialist	\$15
Urgent care	\$15
Facility emergency care	\$50
Acupuncture or chiropractic care ¹	\$15
Hospital or outpatient care	\$0
Lab tests and X-rays	\$0
Preventive care (such as checkups, well-baby visits, women's wellness exams, and flu shots)	\$0

100% coverage for preventive care. You do not have a copay when you see a doctor in your Del Norte EPO plan's network.

Access to doctors managed exclusively through Sutter Health. If you need inpatient care, Sutter Coast Hospital in Crescent City is the exclusive hospital in this plan's network.

When you travel out of the service area, out of state, or overseas, you have access to special programs if you need care. See *Your coverage travels with you* on page 4 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. When you visit a doctor or other healthcare professional in the plan's network, just pay a copay — if one is required.



Find out if your doctor is part of the Del Norte EPO plan network

To see if a doctor is in the Del Norte EPO plan's network, managed exclusively through Sutter Health, 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 **Del Norte County EPO 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 **877-737-7776**.

Anthem Blue Cross Del Norte EPO 2022 health premiums — state only

	Single	Two-party	Family
State only	\$946.78	\$1,893.56	\$2,461.63

Anthem Blue Cross Del Norte EPO 2022 health premiums — regional

Contracting agencies only

	Single	Two-party	Family
Del Norte County	\$1,057.01	\$2,114.02	\$2,748.23

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



Your coverage travels with you

As a Del Norte EPO member, you will always have coverage for urgent and emergency care outside of your service area.

If you travel outside California, you have access to urgent or emergency care through the **BlueCard program**.² 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.

If you take a trip 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.²

If you plan to live in another state for 90 days or more, you can set up an **Away From Home Care** guest membership. It is useful when you or a covered dependent goes to college in another state, for example.



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 HealthSM 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 your 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, 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[™].



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 another common health issue, you can have a video visit 24/7 with a board-certified doctor by using LiveHealth Online.³ A doctor can send a prescription to your pharmacy.⁴ 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 licensed therapist and have a video visit in four days or less.⁵ Appointments are available seven days a week and cost **\$15 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.



Future Moms with Digital Maternity Support

If you are pregnant or planning to have a baby, the Future Moms program with Digital Maternity Support provides 24/7 support by phone for your pregnancy-related questions. You will also receive support before and after you have your baby.

After you see a doctor for 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:

- Use the pregnancy calendar.
- Live chat with registered nurses.
- Personalize to-do lists.
- Receive timely resources.

A nurse case manager will reach out if you have health risks and will help you create a plan to meet your health and pregnancy goals.

After your baby arrives, you can have no-cost 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.





Learn more about how your benefits can support you

Once you enroll in the Del Norte EPO plan and have your member ID card, use anthem.com/ca/calpers to:

- Review your benefits.
- Download a digital ID card or request a replacement ID card.
- 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 **877-737-7776**.

1 Benefits for chiropractic and acupuncture services are provided through Anthem and the American Specialty Health Plans of California (ASH).

2 GeoBlue: *More than 20 years as a leader in international healthcare* (accessed June 2021); about.geo-blue.com.

3 Members must be 10 years or older to access LiveHealth Online.

4 Prescription availability is defined by physician judgment and state regulations.

5 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 issues.

If you are in crisis or having suicidal thoughts, it is important that you seek help immediately. Please call the National Suicide Prevention Lifeline at 800-273-TALK (800-273-8255), or 911 for help. If it 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.

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