

The state of you

**Whole-health benefits
for mind, body, and spirit**



2023 PERS Gold Benefit Guide

The most cost-effective CalPERS PPO plan offered

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 and download an *Evidence of Coverage* (EOC) booklet.

One important advantage of the preferred provider organization (PPO) plans is that they empower you with the freedom to choose high-quality doctors without a referral.

The PERS Gold 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,¹⁵ which can help you meet your health goals and are available to you at no extra charge.

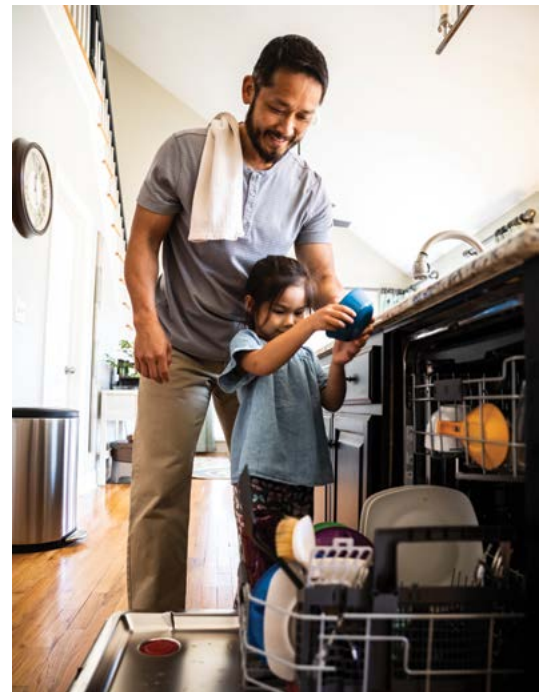
100% coverage for preventive care. You do not pay coinsurance or a deductible when you see a doctor in the PERS Gold plan network (Select PPO Preferred Providers).¹

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 overseas, you have access to the BlueCard PPO network when you need care. See *Your coverage travels with you* on page 7 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 if you sign up for Future Moms with Digital Maternity Support and participate before the end of your 36th week of pregnancy. See page 8 for additional details about this program.



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 and select **Menu** in the upper-left corner. Choose **Find Care**. Next, select **PERS Gold (Select PPO Preferred Providers)**. Pick a type of doctor and location. You can also search for a doctor by name. Select **Search** to see doctors in your plan.

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

CalPERS 2023 health premiums — state only

Basic premium rates	Single	Two-party	Family
PERS Gold	\$766.11	\$1,532.22	\$1,991.89

CalPERS 2023 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, 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	\$825.61	\$1,651.22	\$2,146.59
Region 2 Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura			
PERS Gold	\$695.93	\$1,391.86	\$1,809.42
Region 3 Los Angeles, Riverside, and San Bernardino			
PERS Gold	\$680.37	\$1,360.74	\$1,768.96
Out of state			
PERS Gold	Not available		

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

2023 PERS Gold plan benefit summary

2023 PERS Gold in-network benefits

(for example, visiting a PCP for a rash, being screened for diabetes, going to the ER, or being treated for appendicitis)

Coinsurance	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
Designated primary care physician (PCP)	\$10 copay
Specialist/all other PCPs	\$35 copay ⁴
LiveHealth Online	\$10 copay
Urgent care	\$35 copay
Emergency room (ER)	\$50 copay (waived if admitted)
Laboratory tests	No cost for preventive 20% coinsurance
Inpatient maternity (delivery)	Inpatient coinsurance covered in full when enrolled and participating 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)
Inpatient	20% coinsurance (preferred provider)
Maximum coinsurance out of pocket⁵	Individual: \$3,000 Family: \$6,000
Out-of-network coverage⁶	Plan pays 60% of allowable amount/you pay 40%

2023 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.

Please see the plan's *Evidence of Coverage* booklet for the terms and conditions of coverage.

Prescription drug benefits	Generic	Preferred brand	Nonpreferred brand
Retail pharmacy (short-term use)	\$5	\$20	\$50 (\$40 at preferred pharmacy if partial copay waiver is approved)
Optum home delivery or Preferred 90 pharmacies (up to a 90-day supply of maintenance medications)	\$10	\$40	\$100 (\$70 at preferred pharmacy 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, preferred brand, and specialty medication copays on Optum home delivery or at Preferred 90 pharmacies).








You can lower your deductible by completing healthy activities

Every year that you are enrolled in the PERS Gold plan, you can **earn up to \$500 in credits toward your 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.

Dependents (other than spouse/domestic partner), regardless of age, 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. ⁷	\$100
 Nonsmoking certification	Let us know that you do not smoke by completing the health assessment on the Sydney SM Health 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 height and weight for body mass index (BMI). You will receive your screening results both online and in the mail. ⁸	\$100
 Virtual Second Opinion program⁹	Call ConsumerMedical at 888-361-3944 (Monday through Friday, 5:30 a.m. to 8 p.m. PT) if you are having nonurgent and nonemergency scheduled surgery in 2023. They will see if you need a second opinion. You can also receive a second opinion from a PERS Gold plan doctor.	\$100
 ConditionCare Certification¹⁰	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 that you qualify to participate, call 866-962-0957 and join the program to earn your credit.	\$100

Your savings can add up

If you qualify for all five credits, your 2023 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 Sydney Health app. You can learn more about this 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. Sydney Health can help you navigate your benefits with greater ease, improve your health, and save money.

You can 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 member 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 three to five minutes. Part of this assessment asks if you smoke. If you don't, you are eligible for a \$100 deductible credit.

To start using the app:

- 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

With a digital ID card, you'll never have to search for your member ID card because it's always available on your mobile device through the Sydney Health mobile 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 board-certified doctor using LiveHealth Online.¹¹ A doctor can even send a prescription to your pharmacy.¹² 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.¹³ Appointments are available seven days a week and cost **\$10 for each visit**.



Future Moms with Digital Maternity Support

With Digital Maternity Support, Future Moms offers the resources you need for a healthy pregnancy, delivery, and baby. Wherever you are, you can connect to support from your computer and smartphone. After you have a maternity visit with your doctor, you will receive an invitation to join Future Moms by email, text, or phone call.

The Future Moms mobile app, powered by My Advocate Helps, lets you create personalized to-do lists and a pregnancy calendar, and connect to live chat. It also sends timely updates and helpful information during your pregnancy. Additionally, Future Moms can monitor your pregnancy and any health risks. If your pregnancy is considered high risk, a nurse case manager will work with you to make sure you and your baby are receiving the best possible care.

After your baby arrives, you can have no-cost video visits with a certified lactation consultant, counselor, and registered dietitian using Future Moms with Breastfeeding Support on LiveHealth Online. These professionals provide personalized support such as breastfeeding techniques, milk production, baby hunger cues, and foods to avoid while nursing.

Your coverage travels with you

You have benefit access **outside California when traveling**, 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.

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.¹⁴

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

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-PERSPPPO (877-737-7776)**.

Learn more about how your benefits can support you

Once you're enrolled and have your member ID card, use anthem.com/ca/calpers to:

- Review your benefits.
- Look at your claims.
- 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-PERSPPPO (877-737-7776)**.

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 A \$1,000 maximum copay for each person each 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 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-PERSPPPO (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 nonemergency, urgent surgery in 2022, 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 Members must be 10 years or older to access LiveHealth Online.
- 12 Prescription availability is defined by physician judgment and state regulations.
- 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 problems. 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.
- 14 GeoBlue: *More than 20 years as a leader in international healthcare* (accessed June 2021): about-geo-blue.com.
- 15 If you don't qualify for these programs, you will still receive the credit.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of Anthem Blue Cross and Blue Shield ©2020-2022.

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