

Benefit guide

Your Anthem Blue Cross
Select HMO plan





Welcome to Anthem benefits

We're glad you're taking time to check out all that Anthem Blue Cross (Anthem) has to offer you. Choosing your benefits is an important decision and this booklet is designed to help. Basically, it's a snapshot of the benefits that come with Anthem coverage. For more detailed information, please download your *Evidence of Coverage* (EOC) at anthem.com/ca/CalPERS.



We've got you covered

We know you're busy. That's why we've made sure it only takes a few moments to explore the advantages of being an Anthem member, including:

- There's a good chance your doctor is in Anthem's plan. To find out, go to anthem.com/ca/CalPERS and choose **Find a Doctor, Hospital or Urgent Care**. We also have one of the largest networks of hospitals and specialists.
- You're covered even when you're away from home. You can travel outside your area or country – and know you're covered.
- You get more than basic coverage. You have access to tools, resources and guidance that may help you reach your personal, healthy best.
- Anthem.com/ca/CalPERS has answers to your questions and you can also find detailed health benefit information.



Learn about the Anthem difference

At Anthem we put our members first. We're dedicated to helping them get and stay healthy. Visit anthem.com/ca/CalPERS to learn more about all we have to offer – from the many doctors in your plan to our personal health programs to the many ways we can help you save money while getting as healthy as possible.



Your first step is registering at anthem.com/ca/CalPERS

Once you get your ID card, registering is easy; all you need is your ID card, the Internet and five minutes. After you register at anthem.com/ca/CalPERS, you can tap into decision-making tools, health information and many resources. It's also the convenient way to order a new ID card, learn about doctors and hospitals or find ways to get healthy and stay healthy.

- Go to anthem.com/ca/CalPERS.
- Enter the site by selecting **Member Log In**.
- Follow the instructions to create your username and password and you're ready to go!

If you have any questions, your benefits manager will be happy to answer them. Thanks for considering Anthem.

anthem.com/ca/CalPERS

Select HMO 2018

Anthem is known for having a strong network in California. You have the option of the **Anthem Blue Cross Select HMO** plan. This HMO plan features:

- Low copays
- No deductibles
- Easy-to-understand benefits for you to use where and when you need care
- A variety of covered services including preventive care for you and your family

Here's a simple breakdown of your out of pocket costs for the **Anthem Blue Cross Select HMO** plan.

All doctor services:

- \$0 charge for all preventive services (checkups, well-baby, women's wellness exams and flu shots)
- \$15 office visit copays for primary doctor's visit and specialist visits
- \$15 copay for urgent care

Enhanced medical benefits:

- Acupuncture and chiropractic services¹

Labs, X-rays and radiology:

- \$0 copay

Hospitalization:

- No charge for inpatient or outpatient care.

Anthem has had positive, long-term relationships with doctors and hospitals. That's the reason you can get access to high quality care at a lower cost. With our Anthem Blue Cross Select HMO, you can choose from a select group of doctors and hospitals. By choosing this select network, you can save on your monthly premium.

¹ Maximum of 20 visits per calendar year for combined acupuncture/chiropractic care when provided by a plan partner.

Anthem Blue Cross Select HMO 2018 Health Premiums – State Only

Basic Premium Rates



Anthem Blue Cross Select HMO 2018 Health Premiums – Regional Contracting Agencies Only

Basic Premium Rates	Single	Two-party	Family
Bay Area	\$856.41	\$1,712.82	\$2,226.67
Sacramento	\$942.29	\$1,884.58	\$2,449.95
Los Angeles Area	\$660.17	\$1,320.34	\$1,716.44
Other Southern California	\$659.69	\$1,319.38	\$1,715.19
Other Northern California	\$910.90	\$1,821.80	\$2,368.34

Anthem Blue Cross Select HMO Plan

The big buzz these days is that you have the power to take charge of your health. We would agree that's a good idea. That's why we build our health plans with options, resources and overall support to help you make decisions. This is a quick overview of how your plan works.



First, you have options. As an HMO plan member, you choose a Select HMO medical group or independent practice association (IPA) and primary care doctor for each family member from the exclusive, respected Select HMO network. With the Select network you have access to more than 32,623 California doctors and specialists and more than 342 hospitals in our HMO network. By choosing this select network, you can save on your monthly premium.

Second, as an Anthem member, you have access to a lot of online tools. Helping you make your decisions is important to us, but not nearly as important as helping you make the right decisions — for you, your health and your budget.



Anthem Blue Cross Select HMO at a glance

- **Primary care physicians (doctors):** Required. Your doctor provides preventive care, arranges hospital admissions, coordinates care you get from specialists, and helps you make decisions about your health.
- **Referrals:** Required. If your primary care doctor determines that you need care from a specialist, your doctor will coordinate a referral.
- **Claim forms:** No claim forms to submit.
- **Coverage if you use a doctor or hospital who is not in your plan:** Not available. Except for emergency or urgent medical care situations, your plan doesn't cover care from a doctor or hospital who is not in your plan.
- **Out-of-pocket:** We keep your payment simple. You pay a copay — a fixed-dollar amount — for care you receive. After that, most covered services are covered at 100%. You generally don't have to worry about paying deductibles or coinsurance when you receive care from your primary care doctor.
- **Change medical group or primary care doctor:** Contact Customer Service at **1-855-839-4524** by the 15th of the month, so that your change becomes effective on the first of the following month.

[anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS) has all the answers you need!



Straightforward coverage with a simple copay. Care is guided by your Select HMO plan doctor, from primary care to referrals to see a specialist.



Why Anthem?

We already have the doctors you know and trust in our plans, but Anthem also offers online tools as well as health and wellness programs to help you and your family be their healthiest.



You have direct access to nurses and coaches to help you with any health need

Our wellness programs, disease management and chronic care management programs help you to make better health care decisions. We're always here for you!

Our dedicated 24/7 NurseLine gives you access to a trained registered nurse any time of the day or night. They can answer your questions or help you understand your symptoms and help you determine the right care for you. If you want to know more about your symptoms and don't want to talk on the phone, we have a 24/7 AudioHealth Library where you can hear recorded messages on more than 300 health topics.

For your convenience, we have many online tools like our Anthem Anywhere app to help you find doctors, specialists, hospitals or urgent care center hours and locations. You can download the free Anthem Anywhere app from the App Store® or Google Play™.

Also, you can just call the dedicated toll-free number on the back of your CalPERS Anthem ID card if you don't have access to the Internet.



Your benefits come with tools to assist you with your well-being

If you're feeling under the weather, have a video visit 24/7 with a board-certified doctor in minutes using **LiveHealth Online**. Doctors with LiveHealth Online can help treat conditions including sore throat and cough, flu, minor allergic reactions, ear infections and more.

All you need is a smartphone, tablet or computer with a webcam. Online visits with a doctor using LiveHealth Online are a covered benefit under your plan and are \$15 per visit.

Feeling anxious or having trouble coping on your own?

You can make an appointment with a therapist by calling **1-844-784-8409** and have a video visit in four days or less.* Appointments are available seven days a week and usually cost about the same as an office therapy visit.

Get started today by going to [livehealthonline.com](https://www.livehealthonline.com) or downloading the free app and registering.

*Appointments subject to availability of a therapist.

Our **ConditionCare program** gives you support and resources to help you take care of certain health conditions like:

- Asthma (pediatric or adult)
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Diabetes, types 1 and 2 (pediatric or adult)
- Heart failure (HF)

If you're expecting, our **Future Moms program** helps you learn how to take care of your baby's health before and after you deliver. You also learn how to take care of your own health. This program gives you access to the care that is best for you with one-on-one support from a nurse, and it rewards you for going to the doctor before and after your baby is born.

These are just some of the programs Anthem offers to its members as part of their benefits. We want to help you live a healthier life by giving you access to options that fit your life when you need them the most.

You're covered whenever you travel

If you're traveling in the U.S. or out of the country, your coverage travels with you. If you need emergency care, get the care you need at the closest emergency facility. If you need urgent or approved follow-up care outside of California, you have three ways to find a doctor or get the help you need: Go to [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS), call BlueCard® Access at **1-800-810-2583** or call the dedicated CalPERS Customer Service number at **1-855-839-4524**.



How to find a doctor in your plan

- Go to [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS) and choose **Find a Doctor, Hospital or Urgent Care**.
- Next, select **Search PERS Select HMO > Doctor/Medical Professional > Enter your search criteria**. Choose **Search** to see doctors in your plan



Your rights and responsibilities as an Anthem Blue Cross member

As an Anthem Blue Cross member, you have certain rights and responsibilities to help make sure that you get the most from your plan and access to the best care possible. That includes certain things about your care, how your personal information is shared and how you work with us and your doctors. It's kind of like a "Bill of Rights." It helps you know what you can expect from your overall health care experience and become a smarter health care consumer.



You have the right to:

- Speak freely and privately with your doctors and other health professionals about all health care options and treatment needed for your condition, no matter what the cost or whether it's covered under your plan.
- Work with your doctors in making choices about your health care.
- Be treated with respect, dignity, and the right to privacy.
- Privacy, when it comes to your personal health information, as long as it follows state and federal laws, and our privacy rules.
- Get information about our company and services, and our network of doctors and other health care providers.
- Get more information about your rights and responsibilities and give us your thoughts and ideas about them.
- Give us your thoughts and ideas about any of the rules of your health care plan and in the way your plan works.
- Make a complaint or file an appeal about:
 - Your health care plan.
 - Any care you get.
 - Any covered service or benefit ruling that your health care plan makes.
- Say no to any care, for any condition, sickness or disease, without it affecting any care you may get in the future; and the right to have your doctor tell you how that may affect your health now and in the future.
- Participate in matters that deal with the company policies and operations.
- Get all of the most up-to-date information about the cause of your illness, your treatment and what may result from that illness or treatment from a doctor or other health care professional. When it seems that you will not be able to understand certain information, that information will be given to someone else that you choose.
- Get help at any time by contacting your local insurance department.



You have the responsibility to:

- Choose any primary care physician (doctor), also called a PCP, who is in our network if your health care plan says that you must have a PCP.
- Treat all doctors, health care professionals and staff with courtesy and respect.
- Keep all scheduled appointments with your health care providers and call their office if you have a delay or need to cancel.
- Read and understand, to the best of your ability, all information about your health benefits or ask for help if you need it.
- To the extent possible, understand your health problems and work with your doctors or other health care professionals to make a treatment plan that you all agree on.
- Follow the care plan that you have agreed on with your doctors or health care professionals.
- Tell your doctors or other health care professionals if you don't understand any care you're getting or what they want you to do as part of your care plan.
- Follow all health care plan rules and policies.
- Let our Customer Service department know if you have any changes to your name, address or family members covered under your plan.
- Give us, your doctors and other health care professionals the information needed to help you get the best possible care and all the benefits you are entitled to. This may include information about other health care plans and insurance benefits you have in addition to your coverage with us.



For complete details regarding your coverage and benefits, please download your EOC at [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS).

Important legal information you should take time to read



Women's Health and Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act explains your rights for treatment under the health plans if you need a mastectomy. Plain and simple — we're here for you.

If you ever need a benefit-covered mastectomy, we hope it will give you some peace of mind to know that your Anthem Blue Cross or Anthem Blue Cross Life and Health Insurance Company benefits comply with the Women's Health and Cancer Rights Act of 1998, which provides for:

- Reconstruction of the breast(s) that underwent a covered mastectomy.
- Surgery and reconstruction of the other breast to restore a symmetrical appearance.
- Prostheses and coverage for physical complications related to all stages of a covered mastectomy, including lymphedema.
- All applicable benefit provisions will apply, including existing deductibles, copays and/or coinsurance.



HIPAA notice of privacy practices

The HIPAA Notice of Privacy Practices explains the rules around how we handle your private information under HIPAA laws. We don't share your information unless it's needed to manage your benefits or you give us the OK to do it.

We keep the health and financial information of our current and former members private as required by law, accreditation standards, and our rules. This notice explains your rights. It also explains our legal duties and privacy practices. We are required by federal law to give you this notice.



Your Protected Health Information

We may collect, use, and share your Protected Health Information (PHI) for the following reasons and others as allowed or required by law, including the HIPAA Privacy rule:

For payment: We use and share PHI to manage your account or benefits; or to pay claims for health care you get through your plan. For example, we keep information about your premium and deductible payments. We may give information to a doctor's office to confirm your benefits.

For health care operations: We use and share PHI for our health care operations. For example, we may use PHI to review the quality of care and services you get. We may also use PHI to provide you with case management or care coordination services for conditions like asthma, diabetes, or traumatic injury.

For treatment activities: We do not provide treatment. This is the role of a health care provider such as your doctor or a hospital. However, we may share PHI with your health care provider so that the provider may treat you.



Visit [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS) to learn more about what Anthem has to offer today!



Manage your benefits online — and on the go

As an Anthem member, you can register at [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS) and download the Anthem Anywhere app. You can use our website and app to access your ID card and find urgent care facilities.



Visit [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS)
to learn more about what Anthem
has to offer today!



This is a brief overview of your plan's features. Your *Evidence of Coverage* (EOC) contains the details. Go to [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS) to download a copy of your EOC, see your benefits manager, or call **1-855-839-4524**.



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

Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-784-2433 (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.

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. The Blue Cross name and symbol are registered marks of the Blue Cross Association.