



2022 PERS Platinum

Benefit guide

Access to our full PPO network,
offering the highest level of coverage

PERS *Platinum*

How the PERS Platinum PPO plan can help you

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

The PERS Platinum preferred provider organization (PPO) plan empowers you with the freedom to choose high-quality doctors without a referral.

The PERS Platinum plan offers you:

Cost-effective health coverage. The plan includes low copays and deductibles, and in certain cases, you pay nothing out of pocket for care. See the next page for a list of premiums by area and county.

100% coverage for preventive care. You do not pay coinsurance or a deductible when you see a doctor in the PERS Platinum plan network (Prudent Buyer Plan Providers).¹

Access to the doctors and hospitals you want to use. You have the freedom to choose local providers you may already know. If you travel out of state or overseas, you have access to special programs 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 claim forms. Forms aren't needed when you see a doctor or other healthcare professional in the plan's network. You only pay a copay or coinsurance if it is required.



Find out if your doctor is part of the PERS Platinum PPO plan network

To see if a doctor is in the PERS Platinum PPO plan network, 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 Platinum (Prudent Buyer Plan 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-PERSPP0 (877-737-7776)**.

CalPERS 2022 health premiums – state only

Basic premium rates	Single	Two-party	Family
PERS Platinum	\$946.78	\$1,893.56	\$2,461.63

CalPERS 2022 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 Platinum	\$1,057.01	\$2,114.02	\$2,748.23
Region 2			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura			
PERS Platinum	\$882.18	\$1,764.36	\$2,293.67
Region 3			
Los Angeles, Riverside, and San Bernardino			
PERS Platinum	\$863.37	\$1,726.74	\$2,244.76
Out of state			
PERS Platinum	\$847.71	\$1,695.42	\$2,204.05

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

2022 PERS Platinum plan benefit summary

In-network benefits	2022 PERS Platinum In-network benefits for a common medical issue (for example, visiting your PCP for a rash, being screened for diabetes, a visit to the ER, or being treated for appendicitis)
Deductible	Individual: \$500 Family: \$1,000
General/family practice doctor (non-specialist)	\$20 copay ²
Specialist	\$35 copay
Urgent care	\$35 copay
Emergency room (ER) (waived if admitted)	\$50 copay
Laboratory tests	No copay for preventive 10% coinsurance
Inpatient maternity (delivery)	10% coinsurance
X-ray/imaging	10% coinsurance
Mental health/behavioral health/ substance abuse physician visit	\$20 copay
Inpatient mental health (precertification required)	10% coinsurance \$250 hospital deductible applies per admission
Inpatient	10% coinsurance \$250 hospital deductible applies per admission
Maximum coinsurance out of pocket³	Individual: \$2,000 Family: \$4,000
Out-of-network coverage⁴	Plan pays 60% of allowable amount/you pay 40%

2022 PERS Platinum PPO plan benefit summary

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 **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	Non-preferred brand
Retail pharmacy (up to a 30-day supply)	\$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 (member pays 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 <i>EOC</i> 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).



Extra help to stay your healthiest

Anthem offers tools and programs to help you find the care and support you need:



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[™].



Speak with a registered nurse anytime of the day or night if you have a question about a health issue.



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.⁵ A doctor can send a prescription to your pharmacy.⁶ 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 psychologist or licensed therapist and have a video visit in four days or less.⁷ Appointments are available seven days a week and cost **\$20 for each visit**.



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.



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. There is no deductible or coinsurance for delivering your baby when you sign up; plus, you will receive support before and after you have your baby.

As soon as 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.



Your coverage travels with you

As a PERS Platinum member, **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.⁸

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 Purchasing Design Site of Care program

If you need a procedure, such as 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 make sure a center is part of the program, call Customer Service at **877-PERSPPPO (877-737-7776)**.



PERS *Platinum*

Learn more about how your benefits can support you

Once you are enrolled and have your member 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 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)**.

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 Does not include plan deductible or copays.
4 You may be responsible for the cost difference between the allowable and billed amount.
5 Members must be 10 years or older to access LiveHealth Online.
6 Prescription availability is defined by physician judgment and state regulations.
7 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 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.
8 GeoBlue: *More than 20 years as a leader in international healthcare* (accessed June 2021); [about-geo-blue.com](https://www.about-geo-blue.com).

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