

2025 HMO plans

Your guide to health maintenance organization (HMO) health plans and making the most of your benefits

Mark your calendar for open enrollment:
September 16 through October 11, 2024



Agenda

Why Anthem

- Tools to help you choose your health plan
 - What's new in 2025 for Anthem's HMO plans
-

Choosing an Anthem HMO plan

- Select HMO
 - Traditional HMO
-

Digital tools and resources

Health and wellness programs

Tips and tools for open enrollment

Why Anthem?

We're dedicated to improving people's lives and communities, making healthcare simpler and providing you with care to help fit your budget.

That's why we're working to create a better system — one that supports your whole health, at every stage of life.

We are dedicated to serving CalPERS members and their families, for today and the last 30+ years.

80
years

of support and expertise¹

119+
million

people served²

¹ Blue Cross Blue Shield Association: *The Blue Cross Blue Shield System* (2024); bcbs.com.

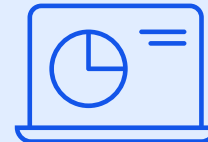
² Elevance Health: *2022: Advancing Health Together: Progress Report Executive Summary* (March 2023); advancinghealth.elevancehealth.com

Tools to help you choose your health plan



CalPERS website

To view details about your 2025 CalPERS plan options, visit and log in at [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers).



Online digital magazine

Visit [anthem4calpers.com](https://www.anthem4calpers.com) for an interactive look at all 2025 plans.

What's new in 2025 for Anthem's HMO plans

Open enrollment is September 16 through October 11, 2024

New doula benefit

A new **doula benefit** is available to provide virtual or in-person support before, during, and after childbirth, as well as during miscarriage, stillbirth, and abortion.

Services include health education, advocacy, and navigation; development of a birth plan; birth and breastfeeding support; and connection to community-based resources. Coverage begins January 1, 2025.

New travel health benefit

A new **travel health benefit** offers travel and lodging coverage for eligible medically necessary care, including abortion services, gender affirming care, complex surgeries, and cancer care that cannot be accessed within 50 miles of where you live.

This benefit covers transportation, lodging, and meals for the member and a companion up to \$5,000 for each occurrence, or both parents/guardians when the patient is under 18. Coverage begins January 1, 2025.

Change to DPP partner

There is a change to your Diabetes Prevention Program (DPP) provider. Our trusted DPP partner is now Lark. The program benefits remain unchanged.

Choosing an Anthem HMO plan

Elevate your plan experience with one of our HMO plans

Tips for choosing a plan

Consider your personal situation:

- Have your healthcare needs changed?
- Do you go to the doctor more often?
- Are you taking a prescription drug?

Compare costs:

- Monthly payments
- Copays
- Out-of-pocket maximum



What you can expect from Anthem HMO plans

Offers predictable copays and lower out-of-pocket costs



A PCP coordinates your care.

- You choose your PCP.
- You and your eligible family members do not have to enroll in the same medical group.
- You can choose a pediatrician as a PCP for a child.
- Specialist visits require a referral from your PCP.



You're covered away from home.

- Coverage includes urgent, emergency, and follow-up care.
- You're eligible for the Away From Home guest membership if you plan to be out of state for 90 days or more.



Costs are straightforward.

- Copays are low, and there are no deductibles to pay.
- Preventive care is covered at 100%.
- There are no claim forms.



The transition is seamless.

- If you're already in treatment, you can continue with your care team.
- We'll help you transition to your new health plan and care providers.

Advantages of HMO plans

Anthem HMO plans give you and your family access to **quality care** with **no cost surprises**.

You'll know what your part of the costs are upfront.

Call our CalPERS-dedicated Member Services representatives at **855-839-4524**, Monday through Sunday, 7 a.m. to 8 p.m. Pacific time (except holidays). They can help you make the most of your benefits.



Low copays and no deductibles

In some cases, you pay nothing out of pocket for care

Type of care	Copay
Office visit to see a doctor or referred specialist	\$15
Urgent care	\$15
Emergency care (waived if admitted)	\$50
Acupuncture or chiropractic care	\$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
Pharmacy benefits are included and administered by Optum Rx.	



Two HMO plan options

Our HMO plans are available across California, in multiple counties.

Select HMO:

- Access to a select network of HMO doctors
- Lower monthly premium

available in

24
counties

Our exclusive Vivity network is offered to all Select HMO members in Los Angeles and Orange counties.

Traditional HMO:

- Access to a larger network of HMO doctors
- Higher monthly premium

available in

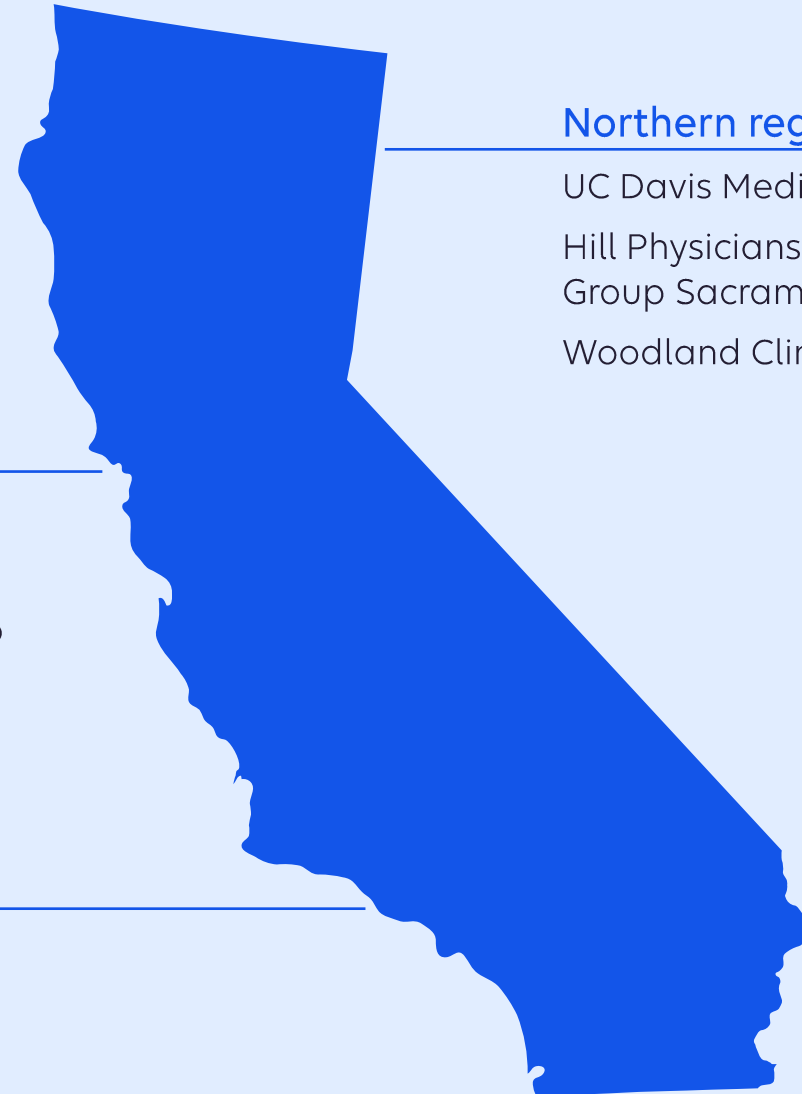
35
counties

Select HMO network

Some key Select HMO medical groups include:

This list is not all-inclusive. To check if a medical group or care provider is in a plan's network, visit [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) and select **Find Care**.

* See slides 14–15 for details about the Vivity network.



Northern region

UC Davis Medical Group
Hill Physicians Medical Group Sacramento
Woodland Clinic Medical Group

Bay area

Santa Clara IPA
Alta Bates Medical Group
Hill Physicians Medical Group (East Bay locations)

Southern region

Lakeside Medical Group
UC San Diego Medical Group
Rady Children's Hospital
Vivity (our Select HMO exclusive network in Los Angeles and Orange counties*)

Traditional HMO network

Some key Traditional HMO medical groups include:

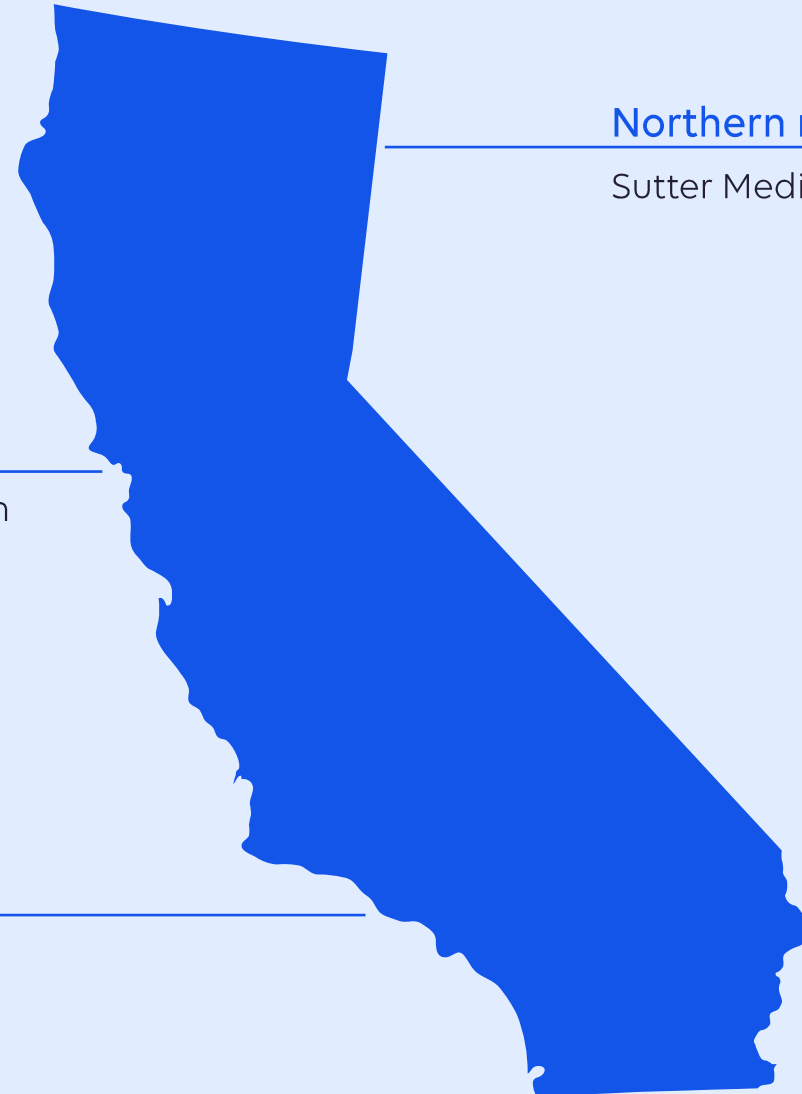
This list is not all-inclusive. To check if a medical group or care provider is in a plan's network, visit [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) and select **Find Care**.

Bay area

Palo Alto Medical Foundation
John Muir Physician Network
Sutter East Bay Medical Foundation
Brown & Toland Medical Group

Southern region

Facey Medical Foundation
Healthcare Partners



Northern region

Sutter Medical System

Vivity

A partnership for budget-friendly, quality care

- Vivity was formed when Anthem and top-ranked health systems in Southern California came together to change the way healthcare was delivered.
- Vivity is exclusive for all Select HMO members who live or work in Los Angeles and Orange counties.

The Vivity network includes these top-ranked, award-winning health systems:



Expanded Choice is unique to Vivity

People in Los Angeles and Orange counties with a CalPERS Select HMO plan have exclusive access to the Vivity network

*Expanded Choice** offers more access to specialists across Vivity's network of medical groups. While HMOs only allow members to receive care from their medical group, the Expanded Choice feature lets you choose specialty care at partnering medical groups in the Vivity network if:

- The medical group approves the referral, based on whether the care is medically necessary.
- The specific specialty requested is offered with Expanded Choice.
- The specialists at the partnering medical groups can accept Vivity members.

* Members have their choice of which medical group they want for primary care. However, members do have the option to request specialty care at a partnering Vivity medical group.

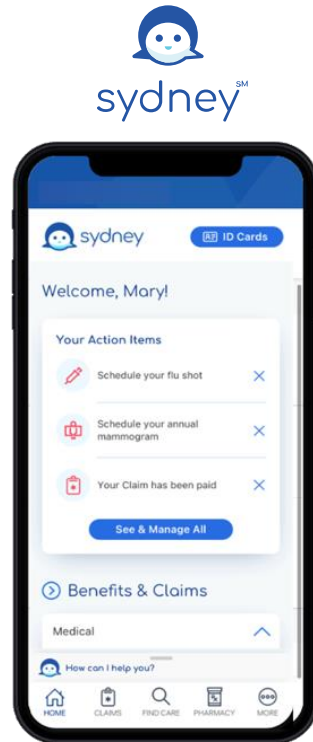


Digital tools and resources

The Sydney Health app: your personal health assistant

Use the **SydneySM Health** app to take full advantage of your Anthem plan:

- Find care and check costs.
- See all your benefits.
- View claims and payment information.
- Use your digital health plan ID cards.
- Get answers quickly with the interactive chat feature.
- Access virtual care.
- Discover wellness resources and rewards.
- Sync with your fitness tracker.
- Reach Member Services for support.



Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.



LiveHealth Online

Connect with care from anywhere

- Schedule virtual LiveHealth Online appointments with a doctor on your smartphone, tablet, or computer with a camera.^{1,2}
- Meet with doctors 24/7 for advice, treatment, and prescriptions.³
- Connect to licensed therapists or psychiatrists.

To make a LiveHealth Online appointment, use the **Sydney Health** app. To download the Sydney Health app, go to [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers).

Appointments are available seven days a week. The cost is equal to an in-person office visit.

¹ LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

² 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.

³ Prescription availability defined by physician judgment.



Virtual primary care

Access to routine care and chronic condition management

Through the Sydney Health app, you have access to virtual primary care. This includes preventive care, wellness checks, lab work referrals, new prescriptions and refills, specialist referrals, and care management for conditions including:*

- Asthma
- High blood pressure
- Diabetes
- High cholesterol
- Heartburn or gastroesophageal reflux disease (GERD)
- Migraines
- Irritable bowel syndrome
- Musculoskeletal concerns

Appointment hours

Monday through Friday, 9 a.m. to 9 p.m. Pacific time
Saturday and Sunday, 9 a.m. to 5 p.m. Pacific time

*Available to members 18 to 64 years old.



Get a Virtual Second Opinion through our partner, ConsumerMedical

Providing peace of mind

ConsumerMedical can:

- Provide you with decision-support materials.
- Refer you to a local doctor in your plan's network for a second opinion.
- Help you get a virtual second opinion.

Nurses can help you:

- Learn more about your diagnosis and find a second opinion.
- Compare and understand treatment options.
- Find a quality doctor.
- Feel confident in your choice of treatment.

Call the Virtual Second Opinion program at 888-361-3944
to speak with a nurse, Monday through Friday, 5:30 a.m. to 8 p.m. Pacific time.

Travel with peace of mind

Take your coverage with you

If you travel outside California, you have benefits for emergency or urgent care through the BlueCard program.* 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 take a trip outside the United States, 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.*

If you plan to live in another state for 90 days or more, such as when a member goes to college in another state, you can set up an Away From Home guest membership. For questions or assistance, contact the Away From Home guest membership program at **800-827-6422**.

*GeoBlue: More than 25 years as a leader in international healthcare (2024): about.geo-blue.com.



Health Record

A whole-person view of your entire health history

Health Record lets you track, store, and share your health history and records with doctors and other health professionals from your smartphone or laptop.

You can:

- Help your doctors and hospitals spot health risks and provide care that's appropriate for your health history.
- Download your medical records.
- Securely store files, images, and scans from your care providers.
- Track your prescriptions.
- Update and organize your list of prescriptions in real time.



MyHealth Advantage

Make the most of your health plan



Learn about possible gaps in care and how to avoid serious health conditions.



Receive reminders about screenings, tests, and programs.



Find cost-saving tips for healthcare expenses.



Health and wellness programs

Plan extras that support your physical and mental health
and connect you with community resources

Health and wellness programs

Once you enroll in your Anthem health plan, you'll have access to a variety programs and resources — at no added cost — to help you:

- Better manage your condition.
- Improve your overall health.
- Reach your health goals.
- Save on health-related products and services.

To sign up for health and wellness programs:

After your benefits are effective, go to [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers), call the Member Services number on your health plan ID card, or use the **Sydney Health** app.



24/7 NurseLine

Available with all CalPERS plans

Connect anytime, day or night, with a registered nurse who can:*

- Answer health questions.
- Help you decide where to go for care.
- Find doctors or other care providers near you.

*The information contained in this program is for general guidance only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.



Health and savings with SpecialOffers

Save money on glasses, hearing aids, weight loss programs, fitness, pet insurance, health supplements, and skincare products

- Get discounts on a variety of programs that help promote health and well-being.^{1,2}
- Visit [anthem.com/ca](https://www.anthem.com/ca). Choose **Care** and then select **Discounts**.
- Log in to find the discounts available to you.



1 SpecialOffers is a value-added online service we provide to people who have our health plans. It provides access to discounts offered by different vendors.

2 Vendors and offers are subject to change without prior notice. Anthem Blue Cross does not endorse and is not responsible for the products, services, or information provided.

ConditionCare

Help for chronic conditions

A dedicated nurse team offers support if you're living with one or more of these conditions:



Asthma



Diabetes



Heart disease or heart failure



Chronic obstructive pulmonary disease (COPD)

You also have support from dietitians, health educators, and pharmacists.



Building Healthy Families

Building Healthy Families supports you with resources, no matter how you choose to grow your family.

- Available 24/7 through our **Sydney Health** app
- Screenings, tools, and trackers for preconception, fertility, pregnancy, and small children
- 24/7 phone line with specially trained nurses
- Breastfeeding support through LiveHealth Online
- Extensive content library to support diverse families on their path to parenthood, including single parents and same-sex or multicultural couples

Call **888-613-1130** for more information or to sign up.



Diabetes Prevention Program

Support to help you reduce your risk for type 2 diabetes

Anthem and Lark have come together to offer this 12-month program that can help you lose weight and reduce your risk for type 2 diabetes.

Get personalized 24/7 coaching to help you:

- ✓ Lose weight
- ✓ Manage stress
- ✓ Eat healthier
- ✓ Sleep better
- ✓ Increase your activity



Use the Sydney Health app to complete the Lark prediabetes survey by going to **My Health Dashboard** and searching for *Lark Diabetes Prevention Program* under **Programs**.

Case Management

If you're in the hospital or have a serious health condition, a nurse care manager can:



Help answer your questions.



Coordinate your care with different doctors.



Show you how to use your health benefits.



Educate you about your health condition and treatment options.



Give you tips on saving money and connecting with local resources.

Stronger Together

Support for a cancer diagnosis

This program provides resources to help people with cancer, cancer survivors, and caregivers:

- Review treatment decisions
- Develop a care plan
- Prepare for care
- Manage symptoms
- Find caregiver support



Tips and tools for open enrollment

Here's how to enroll



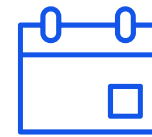
1

Choose your benefit options.



2

Submit your plan selections.



3

Confirm your benefit selections and check for errors.

Your health plan will go into effect **January 1, 2025**.

We're here to help.

Reach our dedicated Anthem Member Services team at **855-839-4524**, Monday through Sunday, 7 a.m. to 8 p.m. Pacific time (except holidays).

Do you have questions?

We want to make sure you have a plan that meets your needs.

If you have questions or need more information about your benefits:

- Call the Anthem-dedicated Member Services team at **855-839-4524**, Monday through Sunday, 7 a.m. to 8 p.m. Pacific time (except holidays).
- Visit [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers).



Thank you.



Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross. Appointments subject to availability. Members must be 10 years or older to access LiveHealth Online. Prescription availability is defined by physician judgment and state regulations. Average wait time for a therapist is seven days or less. 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. Average wait time for a psychiatrist is within four weeks.

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.