Anthem PPO Plans - Anthem Medicare Preferred (PPO)

Anthem Blue Cross has two PPO plans to choose from:

With either the Anthem Custom PPO plan or the Anthem Standard PPO plan, you have the freedom to receive health care services while residing within the state of California or when traveling anywhere in the United States.

Anthem Medicare Preferred (PPO) plans are Preferred Provider Organization (PPO) products with a Medicare contract. The Anthem Medicare Preferred (PPO) plans offer comprehensive benefit designs that include preventative care and additional coverage not offered under original Medicare. Anthem is offering two PPO plans; the Custom PPO and the Standard PPO.

The Custom PPO has the richest benefits of the two PPO’s being offered. It has a national network available with the plan and it has the same copayments for benefits utilized in or out of network.

The Standard PPO will provide a less expensive option from a monthly premium standpoint that has many of the same plan features as the Custom PPO plan. The Standard PPO plan has Co-payments for in network services and a 30% co-insurance for most out of network services. Please see your summary plan descriptions for more details.

The plans’ CMS service area includes all 50 states, Puerto Rico and Washington DC. With our Anthem Medicare Preferred (PPO) plans, through the Blue Medicare Advantage PPO Network Sharing Program, you have access to health care services while traveling or living anywhere in another Blue plan’s service area.

In general, the monthly premium is more for the Custom PPO plan and the member cost shares are less. The Standard PPO plan has a lower monthly premium with an increase for member cost shares.

Each plan has a separate Part D prescription drug plan and each member should evaluate both the medical and the prescription drug plan when making a decision about which plan to choose.
Anthem HMO Plan - Senior Secure (HMO)

Anthem Blue Cross is offering a Medicare Advantage HMO plan to the County of Orange retirees. Senior Secure (HMO) plans are Health Maintenance Organization (HMO) products with a Medicare contract. This plan will give retirees access to richer benefits than original Medicare and a plan design that has set copays and coinsurance for services so members will know up front what they will be expected to pay.

Although Medicare is a federal program, this plan is available only to individuals who live in our geographic service area. To stay a member of the plan, you must keep living in this service area.

If you decide to choose the Senior Secure (HMO) plan, while you are a member of our plan you must use network providers to get your medical care and services. The only exceptions are emergencies, urgently needed care when the network is not available (generally, out of area), out-of-area dialysis services and cases in which the plan authorizes use of non-network providers.

Senior Secure HMO is only available to retirees who reside in the service area which includes the following counties in California: Fresno, Kern, Los Angeles, Orange, Riverside (some zip codes), Sacramento, San Bernardino (some zip codes), San Diego and San Francisco and Yolo counties.

Both the PPO and the HMO plans cover emergency inpatient and outpatient care anywhere, anytime. Because medical emergencies require immediate attention, retirees may call 911 or go for immediate treatment at the closest emergency facility.

The following value-added services are provided at no additional cost for the Anthem Medicare Advantage HMO and PPO medical plans:

SilverSneakers Fitness Program – opportunities to join in fitness programs at the gym and at home as well as health education seminars.

24/7 NurseLine and HealthLine Audiotape Library

Anthem Health and Wellness programs
Anthem Blue Cross is an HMO plan with a Medicare contract. Enrollment in Anthem Blue Cross depends on contract renewal.

Anthem Blue Cross Life and Health Insurance Company is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross Life and Health Insurance Company depends on contract renewal.

This benefit information is not a complete description of benefits. Contact the plan for more information. Limitations, Copayments, and restrictions may apply.

Benefits, premiums, and/or co-payments/co-insurance may change on January 1 of each year.

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