First, let’s start with some basics!

The Anthem Blue Cross (Anthem) Del Norte EPO brings the best of the freedom of a PPO to choose your doctor and the simple copayment financial structure of an HMO. You must select an in-network Anthem EPO provider. Also, the only in-network Hospital is Sutter Coast Hospital in Crescent City.

What is an EPO plan?

An Exclusive Provider Organization (EPO) plan offers the same covered services as an HMO plan; however, benefits are only available for in-network EPO providers, and referrals must be within the contracting PPO network. You are not required to select a primary care physician (PCP). This Anthem Del Norte County Plan is managed exclusively through Sutter Health.

What’s in it for me?

EPO’s are different because of the custom contracting arrangements, custom network of providers, and has the same HMO Benefit Structure for HMO and PPO Plans. It allows you to pay your copays and not have to pay coinsurance. The structured payment for services lets you know your financial responsibility up front as long as you stay within the network.

What do I do if I need a second opinion?

Obtaining a second opinion is the same straightforward process as our PPO plan. The provider must be in-network and on the approved Sutter list.

How do I get a referral using the EPO plan?

The referred doctor must be within the contracted Anthem Blue Cross PPO network. If you seek care from an out-of-network medical doctor when it is not urgent or for an emergency, you will need a referral from your medical doctor. If you do not obtain a written referral from the in-network doctor who is directing your care — there is no benefit.

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How do benefits work for students living away from home/dependents not living in Del Norte County area?

This plan offers benefits for urgent care and medical emergencies. Nonurgent visits will not be covered if you are outside the Del Norte County area.

If your dependent student will be away from home longer than 90 days, we offer a guest membership program where they can utilize the plan when they are outside of California. Please call Anthem Blue Cross and request a guest membership for your dependent student. An Anthem Blue Cross representative will add them to our system and assign the student to a Primary Medical Group near their address.

Your benefits cover emergency services anywhere. If you are traveling out of the state or out of the country and you need urgent care or it is an emergency, please keep copies of all of your records and receipts.

What in-network hospitals can I use?

Sutter Coast Hospital in Crescent City. If it is a life-threatening emergency, please go to the closest hospital to seek care. However, if you use another hospital other than Sutter Coast Hospital in Crescent City for nonemergency care — there is no benefit.

For a complete list of all covered services, please refer to your EOC located at anthem.com/ca/CalPERS.

How to find an in-network doctor for your Del Norte County EPO Plan

Simply go online and search our provider directory for the type of care you need:

1. Go to anthem.com/ca/CalPERS.
2. See Find a Doctor.
3. Choose the Del Norte County link which is under Find a Doctor.
4. Select your provider type.
5. Enter your search criteria.
6. Choose View Results.

anthem.com/ca/CalPERS