2019 Del Norte County EPO

Benefit guide

An easy-to-use plan with freedom of choice
We’re glad you’re taking time to check out all that Anthem has to offer you. Choosing your benefits is an important decision and this booklet is designed to help you make the right choice for you. It’s a snapshot of the benefits that come with the Del Norte EPO plan. Want to see the plan in more detail? Check out anthem.com/ca/CalPERS and download an Evidence of Coverage (EOC).

One of the best things about an exclusive provider organization (EPO) plan is the freedom to choose a doctor in the Anthem EPO network. Also, costs are straightforward — so you know what you’ll pay for treatment.

Why choose the Del Norte EPO plan?

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The Del Norte EPO plan offers you:

**Affordable health benefits** — You have **low copays** and **no deductible**. In some cases, you pay nothing out of pocket for care:

<table>
<thead>
<tr>
<th>Type of care</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office visit to see a doctor or a referred specialist</td>
<td>$15</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$15</td>
</tr>
<tr>
<td>Acupuncture or chiropractic care</td>
<td>$15</td>
</tr>
<tr>
<td>Hospital or outpatient care</td>
<td>$0</td>
</tr>
<tr>
<td>Lab tests and X-rays</td>
<td>$0</td>
</tr>
<tr>
<td>Preventive care (checkups, well-baby visit, women’s wellness exams, flu shots and more)</td>
<td>$0</td>
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Is my doctor part of the Del Norte EPO plan network?

To see a list of doctors in the Del Norte EPO plan, which is managed exclusively through Sutter Health, go to anthem.com/ca/CalPERS and choose Find a Doctor, Hospital or Urgent Care. Next, select Del Norte County EPO. If you need help finding a doctor, call Anthem Customer Service at 1-877-737-7776. Although you’re not required to choose a primary care physician, having one can make a big difference in staying healthy. They can give you personal help to reach your health goals, make referrals to a specialist and provide preventive care.

100% coverage for preventive care — you don’t have a copay when you see a doctor in your Del Norte EPO plan.

Access to the doctors you want to see — you have the freedom to choose a local doctor you may already know. (If you need inpatient care, Sutter Coast Hospital in Crescent City is the only hospital in this plan.)

When you travel out of state or even overseas, you have access to special programs if you need care. See Going on a vacation or a trip? on page 4 for more information.

Enhanced benefits — you can have up to 20 combined visits each year with a network acupuncturist or chiropractor.

No claim forms — when you see a network doctor or provider, just pay a copay — if one is required.
Anthem Blue Cross Del Norte EPO 2019 health premiums — state only

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Two-party</th>
<th>Family</th>
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<tr>
<td>State only</td>
<td>$764.78</td>
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Anthem Blue Cross Del Norte EPO 2019 health premiums — regional contracting agencies only

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<td>$2,254.07</td>
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</table>

Going on a vacation or a trip?

As a Del Norte EPO member, you have access to care outside of California through the BlueCard® Program. You’ll save money and you won’t have 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 gives you access to doctors and hospitals in 190 countries and territories around the world if you need urgent or emergency care.1
Extra help to stay your healthiest

Anthem also offers members various tools and programs to help them get the care and support they need:

24/7 NurseLine
Speak with a registered nurse any time of the day or night if you have a question about a health issue.

Anthem Anywhere app
Take your benefits with you by downloading the Anthem Anywhere app. See what your plan covers and find doctors, hospitals and urgent care hours and locations. Show your ID card at the doctor’s office right from the app.

Video visits with a doctor or therapist — at home, at work or on the go
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 in minutes by using LiveHealth Online. If it’s needed, a doctor sends a prescription to your pharmacy. All you need is a smartphone, tablet or computer with a webcam and it only costs $15 per visit.

Feeling anxious or having trouble coping on your own? Make an appointment with a therapist and have a video visit in four days or less. Appointments are available seven days a week and cost $15 per visit.

ConditionCare program
Get support for 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.

Future Moms program: support for expecting and new moms
This program helps you during and after pregnancy so you have a safe delivery and a healthy baby. You’re able to talk with a nurse coach 24/7 about your pregnancy and get answers to your questions.
How can I learn more about my benefits?

If you enroll in the Del Norte EPO plan, once you have your ID card, use anthem.com/ca/CalPERS to:

- Review your benefits.
- Get a replacement ID card.
- Find a doctor in your plan.
- Reach the CalPERS dedicated Anthem Customer Service staff.

You can also call us toll free at 1-877-737-7776.