2019 Traditional HMO

Benefit guide

An easy-to-use plan with low copays and no deductible

Anthem. CalPERS
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 Traditional HMO 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 HMO plan is how simple it is to use. You choose a primary care physician to coordinate your care and costs are straightforward — so you know what you’ll pay for treatment.

Why choose the Traditional HMO plan?

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The Traditional HMO 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 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>
</tr>
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</table>
Picking a primary care physician (PCP)

If you enroll in the Traditional HMO plan, you need to choose a primary care physician. This is your “go-to” doctor when you have a health problem or need some personal help to reach your health goals. A PCP also provides preventive care such as a yearly checkup, makes referrals to specialists and helps you make choices about your health.

To see if a doctor is in the Traditional HMO network, go to anthem.com/ca/CalPERS and choose Find a Doctor, Hospital or Urgent Care. Next, select Search using Traditional HMO (Blue Cross HMO CACare — Large Group) and Doctor/Medical/Professional. Enter information such as location, specialty or doctor’s name. Choose Search to see doctors in your plan. If you need help finding a doctor, call Anthem Customer Service at 1-855-839-4524.

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

Access to the doctors and hospitals you want to see — you have the freedom to choose a local doctor and medical group from our full HMO network. If you travel out of state or even overseas, you have access to special programs when 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 Traditional HMO 2019 health premiums — state only

<table>
<thead>
<tr>
<th>State only</th>
<th>Single</th>
<th>Two-party</th>
<th>Family</th>
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<td>$1,034.48</td>
<td>$2,068.96</td>
<td>$2,689.65</td>
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Anthem Blue Cross Traditional HMO 2019 health premiums — regional contracting agencies only

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Two-party</th>
<th>Family</th>
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<tbody>
<tr>
<td>Bay area</td>
<td>$1,111.13</td>
<td>$2,222.26</td>
<td>$2,888.94</td>
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<tr>
<td>Sacramento area</td>
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<tr>
<td>Los Angeles area</td>
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<tr>
<td>Other Southern California</td>
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<td>$1,661.78</td>
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<tr>
<td>Other Northern California</td>
<td>$1,334.38</td>
<td>$2,668.76</td>
<td>$3,469.39</td>
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</tbody>
</table>

Going on a vacation or a trip?

As a Traditional HMO 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 Traditional HMO 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 1-855-839-4524.