

# The state of you

Whole-health benefits  
for mind, body, and spirit



## 2023 Traditional HMO Benefit Guide

Access to our full network of HMO doctors, available in 36 counties

# How the Traditional HMO plan can help you

Your benefits should fit your needs. This booklet is designed to help you make the right choices by highlighting the benefits that come with the Traditional HMO plan, including the freedom to choose a local doctor and medical group from our full health maintenance organization (HMO) network. If you want more details on the Traditional HMO plan, you can visit [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) and download an *Evidence of Coverage* (EOC) booklet.

One of the benefits of an HMO plan is how simple it can be to use. You choose a primary care physician (PCP) to coordinate your care, and costs are straightforward — so you know what you will pay for treatment.

## 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:

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 <sup>1</sup>	\$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

### 100% coverage for preventive care.

You do not have a copay when you see a doctor in your Traditional HMO plan's network.

### 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 the service area, out of state, or overseas, you have access to special programs when you need care. See *Your coverage travels with you* on page 5 for more information.

### Enhanced chiropractic and acupuncture benefits.

You may have up to 20 chiropractic or acupuncture visits in a calendar year for covered services that are determined to be medically or clinically necessary. Benefits for chiropractic and acupuncture services are provided through Anthem and the American Specialty Health Plans of California (ASH).

You do not need a referral from your PCP to schedule your first visit, but make sure you schedule with an acupuncturist or chiropractor in the plan's network. Remember to bring your member ID card to the appointment.

If you need help finding an ASH chiropractor or acupuncturist in your plan's network, call Anthem at **855-839-4524**.

**No claim forms.** Forms aren't needed when you see a doctor or other healthcare professional in the plan's network. You only pay a copay — if one is required.



## Choosing a primary care physician

If you enroll in the Traditional HMO plan, you need to choose a PCP. This is your main doctor when you have a health problem or need 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](https://www.anthem.com/ca/calpers) and select **Menu** in the upper-left corner. Choose **Find Care**. Next, select **Traditional HMO (Blue Cross HMO CACare - Large Group)**. Choose a type of doctor and location. You can also search for a doctor by name. Choose **Search** to see doctors in your plan.

If you need help finding a doctor, call Anthem Customer Service at **855-839-4524**.



## Anthem Blue Cross Traditional HMO 2023 health premiums – state only

State only	Single	Two-party	Family
	\$1,116.65	\$2,233.30	\$2,903.29

## Anthem Blue Cross Traditional HMO 2023 health premiums – regional

Contracting agencies only

Basic premium rates	Single	Two-party	Family
<b>Region 1</b>			
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba			
<b>Traditional HMO</b>	\$1,210.71	\$2,421.42	\$3,147.85
<b>Region 2</b>			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura			
<b>Traditional HMO</b>	\$935.12	\$1,870.24	\$2,431.31
<b>Region 3</b>			
Los Angeles, Riverside, and San Bernardino			
<b>Traditional HMO</b>	\$942.73	\$1,885.46	\$2,451.10
<b>Out of state</b>			
<b>Traditional HMO</b>	Not available		

Note: Premiums shown do not reflect any potential employer contributions.

## Your coverage travels with you

Through your Traditional HMO plan, you will always have coverage for urgent and emergency care outside of your service area.

**If you travel outside California**, you have access to urgent or emergency care through the **BlueCard program**.<sup>2</sup> You will 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 overseas**, 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.<sup>2</sup>

If you need assistance or have questions about the BlueCard program or Blue Cross Global Core program, call the Blue Cross Blue Shield Global Core Service Center toll free at **800-810-BLUE (2583)** 24/7.

**If you plan to live in another state** for 90 days or more, you can set up an **Away From Home** guest membership. It is useful when you or a covered dependent attends college in another state, for example. For questions or to learn more about Away From Home guest membership benefits, call **800-827-6422**.



# Extra help to stay your healthiest

Anthem offers tools and programs to help you find the care and support you need:

## Sydney Health

The Sydney<sup>SM</sup> Health app provides quick access to your health plan information — all in one place. Sydney Health can help you navigate your benefits with greater ease, improve your health, and save money.

**You can use the Sydney Health app to:**

- Search for doctors, hospitals, labs, and other healthcare providers in your plan's network.
- Check costs for care before you see a doctor.
- Pull up your digital member ID card.
- See what your plan covers.
- Find your copays.
- Access your spending account balance.

**Discover how Sydney Health simplifies healthcare**

To start using the app:

- Download the Sydney Health app from the App Store<sup>®</sup> or Google Play<sup>™</sup>.
- Register or log in to your account using your Anthem username and password.

## 24/7 NurseLine

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

## LiveHealth Online

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.<sup>3</sup> A doctor can send a prescription to your pharmacy.<sup>4</sup> All you need is a smartphone, tablet, or computer with a camera. Visits cost **\$15 each**.

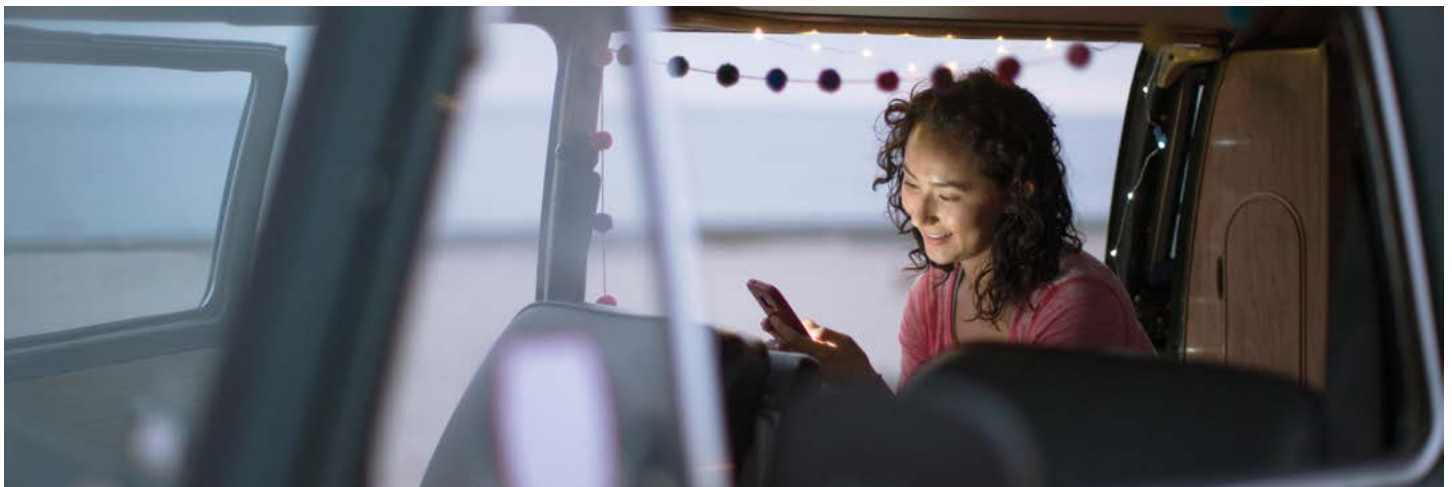
**LiveHealth Online is available for mental health issues, too.** If you feel anxious or stressed, make an appointment with a licensed therapist and have a video visit in four days or less.<sup>5</sup> Appointments are available seven days a week and cost **\$15 for each visit**.

## ConditionCare

Find support if you have 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

We want you and your baby to have the best possible start. This program provides resources and screening during and after pregnancy. You are able to talk with a nurse coach 24/7 about your pregnancy and get answers to any questions you may have.





## Learn more about how your benefits can support you

Once you're enrolled in the Traditional HMO plan and have your member ID card, use [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) to:

- Review your benefits.
- Download a digital ID card or request a replacement ID card.
- Find a doctor in your plan's network.
- Reach the CalPERS-dedicated Anthem Customer Service staff.

We want to make sure you have a plan that meets your needs.  
Call us toll free at **855-839-4524**.



1 Benefits for chiropractic and acupuncture services are provided through Anthem and the American Specialty Health Plans of California (ASH).

2 GeoBlue: *More than 20 years as a leader in international healthcare* (accessed June 2021): [about-geo-blue.com](https://www.about-geo-blue.com).

3 Members must be 10 years or older to access LiveHealth Online.

4 Prescription availability is defined by physician judgment and state regulations.

5 Appointments are subject to the availability of a therapist. Psychologists or therapists using LiveHealth Online cannot prescribe medications. Online counseling is not appropriate for all issues. If you are in crisis or having suicidal thoughts, it is important that you seek help immediately. Please call the National Suicide Prevention Lifeline at 800-273-TALK (800-273-8255), or 911 for help. If it 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.

Sydney Health is offered through an arrangement with Cereon Digital Platforms, a separate company offering mobile application services on behalf of Anthem Blue Cross and Blue Shield ©2020-2022.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross.

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