2022 PERS Gold
Benefit guide

The most cost-effective CalPERS PPO plan offered
How the PERS Gold plan can help you

Your benefits should fit your needs. This booklet is designed to help, with an overview of what the PERS Gold plan has to offer. To see more plan details, go to anthem.com/ca/calpers and download an Evidence of Coverage (EOC) booklet.

One important advantage of the PERS preferred provider organization (PPO) plans is that they empower you with the freedom to choose high-quality doctors without a referral. The PERS Gold plan offers you:

Cost-effective health coverage with low premiums and flat copays for office visits. See the next page for a list of premiums by area and county.

The ability to earn credits to lower your deductible by participating in programs such as ConditionCare and Virtual Second Opinion, which can help you meet your health goals and are available to you at no extra charge.

100% coverage for preventive care. You do not pay coinsurance or a deductible when you see a doctor in the PERS Gold plan network (Select PPO Preferred Providers).\(^1\)

Access to the doctors and hospitals you want to use. You have the freedom to select local providers you may already know. If you travel out of state or overseas, you have access to special programs when you need care. See Your coverage travels with you on page 7 for more information.

Enhanced benefits. You can have up to 20 combined visits each year with an acupuncturist or chiropractor in the plan’s network.

No deductible or coinsurance when having a baby if you sign up for Future Moms with Digital Maternity Support and participate before the end of your 36th week of pregnancy. See page 7 for additional details about this program.

Find out if your doctor is part of the PERS Gold plan network

To see if a doctor is in the PERS Gold PPO plan network (Blue Cross Select PPO), go to anthem.com/ca/calpers and select Menu in the upper-left corner. Choose Find Care. Next, select PERS Gold (Select PPO Preferred Providers). Pick 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 877-PERSPO (877-737-7776).
# CalPERS 2022 health premiums — state only

<table>
<thead>
<tr>
<th>Basic premium rates</th>
<th>Single</th>
<th>Two-party</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERS Gold</td>
<td>$650.38</td>
<td>$1,300.76</td>
<td>$1,690.99</td>
</tr>
</tbody>
</table>

# CalPERS 2022 health premiums — regional

Contracting agencies only

<table>
<thead>
<tr>
<th>Basic premium rates</th>
<th>Single</th>
<th>Two-party</th>
<th>Family</th>
</tr>
</thead>
</table>
| **Region 1**
| PERS Gold           | $701.23 | $1,402.46 | $1,823.20|
| **Region 2**
   Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura
| PERS Gold           | $587.78 | $1,175.56 | $1,528.23|
| **Region 3**
   Los Angeles, Riverside, and San Bernardino
| PERS Gold           | $575.56 | $1,151.12 | $1,496.46|
| **Out of state**    |         |           |          |
| PERS Gold           |         |           |          | Not available

Note: Premiums shown do not reflect any potential employer contributions.
# 2022 PERS Gold plan benefit summary

<table>
<thead>
<tr>
<th>In-network benefits</th>
<th>2022 PERS Gold In-network benefits for a common medical issue (for example, visiting a PCP for a rash, being screened for diabetes, a visit to the ER, or being treated for appendicitis)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coinsurance (plan/member)</strong></td>
<td>Plan pays 80%/you pay 20%</td>
</tr>
</tbody>
</table>
| **Deductible** | Individual: $1,000[^3]  
Family: $2,000[^3]  
Incentives reduce deductible to:  
  - Individual: $500.  
  - Family: $1,000. |
| **Designated primary care physician (PCP)** | $10 copay |
| **Specialist/all other primary care doctors** | $35 copay[^4] |
| **LiveHealth Online** | $10 copay |
| **Urgent care** | $35 copay |
| **Emergency room (ER) (waived if admitted)** | $50 copay |
| **Laboratory tests** | No copay for preventive  
20% coinsurance |
| **Inpatient maternity (delivery)** | Inpatient coinsurance covered in full when enrolled and participate in the Future Moms program before the end of your 36th week of pregnancy  
20% coinsurance (without enrollment) |
| **X-ray/imaging** | 20% coinsurance |
| **Mental health/behavioral health/substance abuse physician visit** | $10 copay |
| **Inpatient mental health** | 20% coinsurance (preferred provider)  
40% coinsurance (nonpreferred provider) |
| **Inpatient** | 20% coinsurance (preferred provider)  
40% coinsurance (nonpreferred provider) |
| **Maximum coinsurance out of pocket**[^6] | Individual: $3,000  
Family: $6,000 |
| **Out-of-network coverage**[^6] | Plan pays 60% of allowable amount/you pay 40% |


## 2022 PERS Gold plan benefit summary

### Prescription drug benefits

OptumRx manages your prescription drug coverage. If you need more information about home delivery, maintenance medications, or the step-therapy program, call OptumRx at **855-505-8110** or visit [optumrx.com/calpers](http://optumrx.com/calpers).

Please see the plan’s *Evidence of Coverage* booklet for the terms and conditions of coverage.

<table>
<thead>
<tr>
<th>Prescription drug benefits</th>
<th>Generic</th>
<th>Preferred brand</th>
<th>Non-preferred brand</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail pharmacy (short-term use)</td>
<td>$5</td>
<td>$20</td>
<td>$50 ($40 at preferred pharmacy if partial copay waiver is approved)</td>
</tr>
<tr>
<td>Optum home delivery or Preferred 90 pharmacies (up to a 90-day supply of maintenance medications)</td>
<td>$10</td>
<td>$40</td>
<td>$100 ($70 at preferred pharmacy if partial copay waiver is approved)</td>
</tr>
<tr>
<td>Brand-name drugs with generic options (member pays the difference)</td>
<td>Difference is cost between the brand-name drug and generic drug + applicable copay</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

50% coinsurance for erectile or sexual dysfunction drugs applies to retail and mail order (Refer to *EOC* for details.)

Note: A $1,000 maximum copay for each person each calendar year applies (only includes generic, preferred brand, and specialty medication copays on Optum home delivery or at Preferred 90 pharmacies).
Save money by taking care of yourself

Every year that you are enrolled in the PERS Gold plan, you can earn up to $500 in credits to lower your deductible. Think of it as a discount on your deductible. To collect each of the $100 credits shown below, complete healthy activities like receiving a flu shot and health screening. There is no extra cost for these activities. Here is what you need to do:

<table>
<thead>
<tr>
<th>Activity:</th>
<th>You need to:</th>
<th>Keep this credit:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flu shot⁷</td>
<td>Receive a flu shot at a pharmacy in your plan’s network or at your doctor’s office.</td>
<td>$100</td>
</tr>
<tr>
<td>Nonsmoking certification</td>
<td>Let us know you do not smoke by completing the health assessment on Sydney Health™. If you do smoke, complete a quit smoking program.</td>
<td>$100</td>
</tr>
<tr>
<td>Biometric screening</td>
<td>Do the test at your doctor’s office or one of the 2,200 Quest Diagnostics Patient Service Centers. If a center is not near you, order an at-home test kit. The test checks your blood pressure, cholesterol level, glucose, and A1C, as well as your height and weight for body mass index (BMI). You will receive your screening results both online and in the mail.⁸</td>
<td>$100</td>
</tr>
<tr>
<td>Virtual Second Opinion program⁹</td>
<td>Call 888-361-3944 (Monday to Friday, 5:30 a.m. to 8 p.m. PT) if you are having nonurgent and nonemergency scheduled surgery in 2022. They will see if you need a second opinion. You can also receive a second opinion from a PERS Gold plan doctor.</td>
<td>$100</td>
</tr>
<tr>
<td>ConditionCare certification¹⁰</td>
<td>Take part in the ConditionCare program if you have asthma, diabetes, chronic obstructive pulmonary disease (COPD), heart failure, or coronary artery or vascular disease. If you receive a letter or call from the ConditionCare team that you qualify to participate, call 866-962-0957 and join the program to earn your credit.</td>
<td>$100</td>
</tr>
</tbody>
</table>

The savings add up

If you qualify for all five credits, your 2022 deductible is reduced to:

- **$500** for an individual (instead of $1,000).
- **$1,000** for a family (instead of $2,000).

To see your deductible credits, use the Sydney Health app. You can learn more about the Sydney Health app on the next page. Dependents (other than spouse or domestic partner), regardless of age, will automatically receive all five credits applied at the beginning of the year.
Take your benefits with you — at home or on the go

SMTP Health

The Sydney Health mobile app provides 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 deductible, copay, and share of costs.
- Access your spending account balance.
- Take a short health assessment that can usually be completed in 3 to 5 minutes. Part of this assessment asks if you smoke. If you don’t, you are eligible for a $100 deductible credit.

To start using the app:
- Download the Sydney Health app from the App Store® or Google Play™.
- Register or log in to your account using your Anthem username and password.

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 using LiveHealth Online. A doctor can even send a prescription to your pharmacy. All you need is a smartphone, tablet, or computer with a camera. Visits cost $10 each.

LiveHealth Online is available for mental health issues, too. If you feel anxious or stressed, make an appointment with a psychologist or licensed therapist, and have a video visit in four days or less. Appointments are available seven days a week and cost $10 for each visit.

Future Moms with Digital Maternity Support

If you are pregnant or planning to have a baby, the Future Moms program with Digital Maternity Support provides 24/7 support by phone for your pregnancy-related questions. There is no deductible or coinsurance for delivering your baby when you sign up; plus, you will receive support before and after you have your baby.

As soon as you see a doctor for your pregnancy, you will receive an invitation to join Future Moms by email, text, or phone call.

Through the program’s app, powered by My Advocate Helps, you can:
- Use the pregnancy calendar.
- Live chat with registered nurses.
- Personalize to-do lists.
- Receive timely resources.

A nurse case manager will reach out if you have health risks and will help you create a plan to meet your health and pregnancy goals.

After your baby arrives, you can have no-cost video visits with a certified lactation consultant, counselor, or registered dietitian using Future Moms with Breastfeeding Support on LiveHealth Online. These professionals provide personalized support to help you with breastfeeding.

Your coverage travels with you

As a PERS Gold member, you have benefit access outside California when traveling, through the BlueCard program. 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 travel 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.

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.
Save with the Value-based Purchasing Design Site of Care program

If you need a procedure, such as arthroscopy or a colonoscopy, you can save money by going to an ambulatory surgical center (ASC) instead of a hospital. By using an ASC that is part of this program, you will have little to no out-of-pocket costs, other than the plan’s deductible and your coinsurance.

Other procedures that are part of the program include gall bladder removal, sigmoidoscopy (a test that examines your large intestine, similar to a colonoscopy), hernia repair, and nasal or sinus corrective surgery. To learn more, or to make sure a center is part of the program, call Customer Service at 877-PERSPPO (877-737-7776).

Learn more about how your benefits can support you

Once you’re enrolled and have your member ID card, use anthem.com/ca/calpers to:

- Review your benefits.
- Look at your claims.
- 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 877-PERSPPO (877-737-7776).