

Anthem Health Plan FAQ's for 2023/2024

CalPERS website

To view details about our 2024 CalPERS plan options, visit and log in at: anthem.com/ca/calpers.

Online digital magazine

Visit anthem4calpers.com for an interactive look at all 2024 plans.

Health Plans

[PPO- PERS GOLD 80/20 coverage](#)

[PPO- PERS Platinum 90/10 coverage](#)

[HMO- PERS Select](#)

[HMO- PERS Select \(L.A. and Orange Counties\) Exclusive Vivity Network](#)

[\(PPO\) Supplement to Medicare Plans \(Partners with the PPO plans\)](#)

[PERS Gold](#)

[PERS Platinum](#)

[Medicare Advantage Preferred \(PPO Access, Partners with the HMO plans\)](#)

What's new for 2024?

[PERS PPO Platinum and PERS PPO Gold plans will feature enhanced lab benefits.](#)

Starting January 1, 2024, PPO Platinum and PPO Gold plans will include 100% coverage for all lab services provided at a Quest Diagnostics or Labcorp facility.

[Future Moms has expanded to our new Building Healthy Families program.](#)

Whether you're pregnant, postpartum, or raising small children, the Building Healthy Families program offers personalized, on-demand support as your family grows.

[Your virtual care options have expanded.](#)

Your plan now includes access to virtual primary care through Anthem's SydneySM Health app, 24/7, including weekends and holidays. You have convenient access to doctors and specialists in your plan's network, so it's easier to fit a visit into your busy schedule.

[Separate deductibles](#)

Starting January 1, 2024, the Gold PPO plan will include a deductible for services in the plan's network and a separate deductible for services outside the plan's network. There will be two separate deductible buckets that would have to be met. For example, if you only use in-network providers, you would only be subject to the in-network deductible amount before covered in-network benefits begin to pay at the 80% contracted rate. If you do not use out-of-network providers, you will not be subject to the out of network deductible.

[PERS Gold Hospital Exclusions](#)

Effective 1/1/2024 Stanford Hospital, Lucille Packard, and Cedars Sinai Hospital will no longer be offered.

[Non-Medicare PPO ID CARDS with PCP Names](#)

Beginning in 2024 all CalPERS non-Medicare PPO members will receive an ID card with the PCP name. Members are not limited to this provider or required to get referrals to see a specialist, this is to assist with locating the name and to establish care with a doctor. Members can change this doctor online or through the Sydney app, as appropriate.

1. PERS Gold Deductible Incentives. How do they work?

Although the programs are available to all PPO Plan members, the incentives are exclusive to the PERS Gold plan.

ALL dependents (regardless of age) automatically get ALL 5 credits.

Subscriber, Spouse, and/or Domestic Partner are the members who are eligible for the incentives.

Building Healthy Families- When enrolled prior to your 36th week, the deductible and coinsurance is waived ONLY for in network facilities and ONLY for the delivery claim charges.

2. Is there an HMO plan that also works with a Medicare plan?

Medicare Combo Plans. The Medicare Advantage PPO plan partners with the HMO Basic plans. As a combo plan, it would only be available in certain counties in California where the Basic Anthem HMO plan is currently present.

3. Can I be in an HMO even if I have a dependent or spouse that lives out of state?

Yes. If you plan to live in another state for 90 days or more, you can set up an Away From Home guest membership. You will have a designated PCP and PMG in the state you are residing to allow your full benefits to be accessed.

For example, it is useful when you or a covered dependent goes to college or works in another state.

For questions or to learn more about Away From Home guest membership benefits, call 800-827-6422.

4. If I enroll in the PERS Gold plan using my employers CA address, can I live in another state?

Yes. CalPERS has a LIVE/WORK rule, allowing members residing outside of California to use their employers California address. This makes the PERS Gold PPO plan available to members living outside of the California state border.

5. What's the Live/Work Rule?

The availability of health plans to a subscriber is determined by their eligibility ZIP code.

- **Active employees** can use either their residential ZIP code or their employer's ZIP code to qualify for a health plan (upon initial enrollment, Open Enrollment, or a residential move)
- **Retirees** can use either their residential ZIP code or their employer's ZIP code to qualify for a health plan if they are enrolled in a non-Medicare plan. A working retiree in a Medicare plan must use their residential ZIP code to determine health plan eligibility.
- **P.O. Boxes** cannot be used to determine eligibility

6. Is the Building Healthy Families Incentive (waive the facility fee deductible and coinsurance for the delivery) available for both PPO plans?

No. This incentive is exclusive to the PERS Gold PPO plan members.

7. What's changing on the PERS Gold and PERS Platinum Supplement to Medicare PPO plans?

There are no changes to the PPO PERS Supplement to Medicare plan benefits or access.

Medicare Combo Plans. The Supplement to Medicare PPO plans partner with the PPO Basic plans.

Can I enroll in PERS Gold and still get services outside of CA or would that be out of network?

Yes. Members enrolled in the PERS Gold plan will have access to their benefits and our BlueCard network of providers throughout the United States.

8. How can I find a provider in the PERS Platinum or PERS Gold plan?

To see if a doctor is in the network:

1. Go to [anthem.com/ca/CalPERS](https://www.anthem.com/ca/CalPERS) and select Menu in the upper left-hand corner.
2. Choose Find Care.
3. Select either the PERS Gold (Select PPO Providers) or PERS Platinum (Prudent Buyer PPO).
4. Pick a type of doctor and location. You can also search for a doctor by name.
5. Choose Search to see doctors in your plan. If you need help finding a doctor, call Anthem Customer Service at 1-877-PERSPPO (1-877-737-7776)

9. How big is the Select PPO Network for PERS Gold?

PERS Gold physician network is approximately 63% the size of the full physician network available in the PERS Platinum plan. One large segment of the 37% difference is attributed to physicians within Sutter Health. Sutter Health physicians are not part of the PERS Gold network.

All hospitals and ancillary provider networks (i.e. chiropractors, physical therapist, BH providers etc.) are typically the same on both PERS Platinum and the PERS Gold plans. For example, some exceptions would include most of the Sutter Facilities being out of network for the Select Network.

10. Do we have to choose a PCP for the PERS Gold plan? Will I have to get referrals to see specialists or see if they are accepting new patients?

Yes, you will need to designate your in-network PCP to get the \$10 copay benefit.

Members do not need to see if the provider is “accepting new patients” to identify them as their PCP.

Referrals from your PCP are not required to receive services or see a specialist.

11. Will I get a new ID Card?

If you are switching Anthem plans for 2023, you WILL get a new ID Card but your Member ID number will remain the same. If you are on an HMO and remaining on the same plan, you will NOT get a new ID card.

12. Do the HMO plans have different benefits? Why do plans some cost more than others?

The HMO plans have identical benefits.

IF it is covered on one plan, its covered on them all.

IF it is an exclusion on one, it's an exclusion on all.

The only differentiating factor is the network (providers to choose from and the monthly cost) Check to see if your PCP and/or preferred Medical Group is under the Select HMO first, if available in your area, to get the best value along with your providers of choice.