

Receive a \$100 debit card
for completing the online Health Risk Assessment!
See details on the back cover.

PERS *Select*



Freedom to Select

PERS Select offers a unique plan design and access to a tighter, more exclusive physician network; this combination provides our members with access to quality, affordable health care.

How does the PERS Select health plan work?

Anthem Blue Cross has contracted with a network of physicians, hospitals, and other health care providers to offer health care services to those covered under the PERS Select plan. Anthem Blue Cross selects physicians to participate in the PERS Select PPO network who demonstrate efficient practice patterns and achieve cost savings. Physician practice patterns are reviewed using broadly accepted quality measurement standards to assure that the PERS Select PPO network has no reduction in quality. The high efficiency network will give members access to high quality, cost-effective providers at a lower premium. The 2009 premium is six percent lower than PERS Choice. The network of physicians consists of primary care physicians, including family practice, internal medicine, pediatrics, general practice or obstetrics/gynecology and specialists. In addition, the network utilizes the existing Anthem Blue Cross PPO hospital network, with the exception of most Sutter facilities.

A physician may be a part of the Anthem Blue Cross PPO network, available with PERS Choice and PERSCare, but may not participate in the subset PERS Select network. A member should check to see if the physician participates in the PERS Select network prior to receiving services by visiting anthem.com/ca/calpers, and going to the provider finder and choosing the PPO Select network, or by calling Anthem Blue Cross Customer Service at **877-737-7776**. If that physician is not a part of this subset network, the member will be responsible for paying more as the physician will be considered out of network.

As a PERS Select member, you will be able to receive preventive healthcare services with no copay or deductible when these services are received from a PERS Select physician. The PERS Select Plan pays 80 percent for most other services once the member's calendar year deductible is met and when the member uses providers that are in the PERS Select PPO network.

PERS Select is available in all California counties except Alameda, Marin, Placer and Solano. Members must reside or work in one of the 54 counties in which PERS Select is available to enroll in the plan.

A PERS Select Supplement to Original Medicare Plan is also available.

May I choose my own doctor?

You have the freedom to access any licensed physician in the PERS Select network. This network includes more than 27,000 primary care and specialists physicians and 372 hospitals. Physicians that do not participate in the PERS Select network, even physicians in the Anthem Blue Cross PPO network, can bill whatever charges they wish. You are responsible for the difference between their fees and Anthem Blue Cross' payment. You will pay more if you go to a physician that is outside of the PERS Select network. It's easy to keep your costs to a minimum; simply choose a quality physician within the PERS Select network.

Can I get health information around the clock?

Yes! The PERS Select plan offers a 24-hour service called 24/7 NurseLine that connects you to a registered nurse or audio library with a simple, toll-free phone call. This number is printed on your member ID card. This service provides you with a medical professional's insight and guidance to help you make decisions about your health care. Members can also take advantage of the audio library, which contains hundreds of audiotapes that provide information on self and preventive care, as well as other health related issues. The telephone number is 800-700-9185.

Is there a resource to help me make informed health care decisions?

Yes, Subimo™ is an interactive website linked through the Anthem Blue Cross/CalPERS website, anthem.com/ca/calpers. Healthcare Advisor by Subimo can help you find additional information about your health condition, treatment options and what to expect from various treatments. Subimo provides quality and medical outcome data for virtually all of the Anthem Blue Cross preferred hospitals. You can screen hospitals based upon the factors that matter most to you; clinical quality, member experience, performance data or other characteristics.

Subimo, LLC owns and operates the Subimo website. Subimo, LLC, is solely responsible for its website and has no affiliation with CalPERS, Anthem Blue Cross or any affiliate of Anthem Blue Cross.

Will I have to hassle with complicated claim forms?

You do not have to fill out a claim form when you visit a provider within the PERS Select network.

What are the prescription drug benefits?

With PERS Select, you pay \$5 for up to a one-month supply of generic drugs, \$15 for preferred brand-name drugs, and \$45 for nonpreferred brand name drugs when using a Medco participating retail pharmacy. When you use mail service, you can receive up to a 90-day supply of maintenance medications and pay \$10 for generic drugs, \$25 for preferred brand-name drugs, and \$75 for nonpreferred brand-name drugs. Maintenance medications are drugs that your doctor prescribes to treat a long-term condition, such as birth control; or a chronic condition, such as arthritis, diabetes, or high blood pressure, and that do not require frequent dosage adjustments.

Why should I use mail service for maintenance medication?

With mail service, you can receive up to a 90-day supply of maintenance medication. The mail service copayment is less than you would pay at a retail pharmacy for three 30-day refills. If you continue to receive maintenance medication from a Medco participating retail pharmacy, after the second fill, you will pay the applicable mail-service copayment and receive a one-month supply of medication (see PERS Select Benefit Summary). Mail service is safe, convenient and assures privacy. Every prescription is inspected for safety by a registered pharmacist and delivered to your home or a location of your choice in confidential, tamper-proof, and, when applicable, temperature-sensitive packaging.

If you need more information regarding mail service for maintenance medications, please call Medco toll-free at 800-939-7091 or visit medco.com/calpers.

Will I have access to health care services nationwide?

Yes. PERS Select has the BlueCard® program, which gives you the freedom to choose Anthem Blue Cross/Blue Shield PPO providers nationwide. With BlueCard, no matter where you travel, you are covered by the largest health care network in the country. You will save money and have no claim forms to complete when you use BlueCard PPO network providers, who represent 74 percent of all doctors and hospitals in the United States. What's more, BlueCard Worldwide® provides benefits at participating hospitals in certain countries around the world.

How can I be sure I'll have coverage when I need it?

PERS Select helps pay for a wide range of benefits, including periodic health exams, emergency care, well-baby care, chiropractic services and home health care. This coverage follows you statewide, nationwide and worldwide. Please refer to the plan's Evidence of Coverage booklet for exact benefits.

Where can I get more information about my coverage?

The Anthem Blue Cross/CalPERS website, located at anthem.com/ca/calpers offers interactive member services. Once you're enrolled and issued a personal identification number from Anthem Blue Cross, you can verify family enrollment, review your benefits, check your claims, request ID cards, find a PERS Select provider and electronically communicate with the The CalPERS dedicated Anthem Blue Cross Customer Service staff. You may also call us toll-free at 877-PERSPPO (737-7776).

PERS Select offers a combination that's hard to beat— the freedom to select your own doctor and coverage that will be there when you need it. To find out more, please call our toll-free number 877-PERSPPO (877-737-7776). For information about your pharmacy benefits, call Medco toll-free at 800-939-7091.

2009 PERS Select Benefit Summary

DEDUCTIBLES:	PERS Select	
CALENDAR YEAR DEDUCTIBLE Individual Family	\$500 \$1000	
HOSPITAL ADMISSION DEDUCTIBLE	PPO	non-PPO
Per Admission	None	None
MAXIMUM CALENDAR YEAR COPAYMENT Member Family	\$3,000 \$6,000	None None
LIFETIME MAXIMUM BENEFIT	\$2,000,000 (per individual)	
PHYSICIAN BENEFITS	PERS Select Physician Network	non-PERS Select Physician Network
Physician Inpatient Hospital Visit	20%	40%
Physician Office Visits & Urgent Care Visits	\$20 copay†	40%
Preventive Care (Immunizations and periodic health exams)	No Charge†	40%
Other Physician Services	20%	40%
<p>Note: PERS Select utilizes a subset of the Anthem Blue Cross PPO physician network available under PERS Choice and PERSCare. Approximately 50 percent of the Anthem Blue Cross physician network participates in the smaller Select network. A PERS Select member should check to see if a physician is participating in the PERS Select network before services are provided. If non-emergency physician services are provided by a non-PERS Select physician, even a physician who participates in the regular Anthem Blue Cross PPO network, the member will be responsible for paying more.</p>		
MEDICAL BENEFITS	PPO	non-PPO
Hospital – Inpatient and Outpatient	20%	40%
Diagnostic X-ray and Laboratory	20%	40%
Hearing Aid Services (\$1,000 maximum in 36-month period for hearing aids)	20%	40%
Ambulance Services	20%	20%
Emergency Services (\$50 deductible per visit for covered ER charges)	20%	20%
Chiropractic/Acupuncture Services (Combined benefit)	20% (15 visits per calendar year)	40%
Speech Therapy (\$5,000 lifetime maximum)	20%*	40%
Durable Medical Equipment (Precertification required)	20% (\$6,000 calendar year maximum)	40%
Hospice Care (\$10,000 lifetime maximum)	20%	20%
Physical Therapy	20%**	40%**
Occupational Therapy	20%**	20%**

Note: Other than physicians (M.D. and D.O.), PERS Select utilizes the same network of participating providers available with PERS Care and PERS Choice.

PERS Select

MEDICAL BENEFITS (Continued)	PPO	non-PPO	
Mental Health (Includes mental health parity provisions) Inpatient (precertification required)	20%	40% (up to 20 days per calendar year)	
Outpatient (precertification required at first visit—for facility-based care)	20%	40% (up to 24 visits per calendar year)	
Substance Abuse (\$12,000 lifetime maximum for any combination of inpatient and outpatient benefits)			
Inpatient (precertification required)	20% (up to 20 days per calendar year)	40%	
Outpatient (precertification required at first visit—for facility-based care)	20% (up to 24 visits per calendar year)	40%	
Home Health Care (precertification required)	20%	40%	
Skilled Nursing Facility (precertification required)			
First 10 Days	20%*	40%	
Next 90 Days	30%*	40%	
PRESCRIPTION DRUG BENEFITS	Generic	Preferred Brand	Non-Preferred Brand
Retail Pharmacy (short-term use)	\$5	\$15	\$45 (\$30 if partial waiver of copayment approved)
PERS Select (up to 30-day supply)	\$5	\$15	\$45
Retail Pharmacy Maintenance Medications after 2nd Fill (A maintenance medication taken longer than 60 days for chronic conditions.)	\$10	\$25	\$75 (\$45 if partial waiver of copayment approved)
Mail Service (up to 90-day supply) A \$1,000 maximum copayment per person per calendar year applies	\$10	\$25	\$75 (\$45 if partial waiver of copayment approved)

Please refer to the plan's Evidence of Coverage booklet for the exact terms and conditions of coverage. Deductibles and copayments will not carry over from one plan to the other.

‡ Services received from a PERS Select physician are not subject to the calendar year deductible.

* PPO and out-of-area providers.

** A \$3,500 calendar year maximum for combined physical therapy and occupational therapy applies for PERS Select.

Note:

- Cardiac and pulmonary rehab precertification is not required.
- Reimbursement for non-PERS Select professional charges will be at 60 percent of the Anthem Blue Cross Prudent Buyer fee schedule.
- Services received from a physician who is in the Anthem Blue Cross PPO network, but is not in the PERS Select subset network, will be considered an out-of-network provider.

Improve your health and earn a reward

You have access to tools and resources that can help you live a healthier lifestyle – at no extra cost.

Any CalPERS member enrolled in the PERS Select program on January 1, 2009, who completes the online Health Risk Assessment, will be awarded a \$100 debit card. The debit card spends like cash and can be used at any location that accepts debit cards. The reward card will be limited to one per family.

**For more information, please call us at:
877-PERSPPPO (877-737-7776)**

Or reach us at: anthem.com/ca/calpers

- *Superior customer service*
- *Hassle-free access to specialists*
- *Quality providers*
- *Nationwide coverage*
- *Online services*

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