2022 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 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:

<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>Emergency care (waived if admitted)</td>
<td>$50</td>
</tr>
<tr>
<td>Acupuncture or chiropractic care¹</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 (such as checkups, well-baby visits, women’s wellness exams, and flu shots)</td>
<td>$0</td>
</tr>
</tbody>
</table>
Picking a primary care physician

If you enroll in the Traditional HMO plan, you need to choose a primary care physician (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 and select Menu in the upper-left corner. Choose Find Care. Next, select Traditional HMO (Blue Cross HMO CACare - Large Group). 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 855-839-4524.
Anthem Blue Cross Traditional HMO 2022 health premiums — state only

<table>
<thead>
<tr>
<th>State only</th>
<th>Single</th>
<th>Two-party</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>[$1,198.07]</td>
<td>[$2,396.14]</td>
<td>[$3,114.98]</td>
</tr>
</tbody>
</table>

Anthem Blue Cross Traditional HMO 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>
<tbody>
<tr>
<td>Region 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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</td>
<td>[$1,304.00]</td>
<td>[$2,608.00]</td>
<td>[$3,390.40]</td>
</tr>
<tr>
<td>Region 2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura</td>
<td>[$1,007.13]</td>
<td>[$2,014.26]</td>
<td>[$2,618.54]</td>
</tr>
<tr>
<td>Region 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Los Angeles, Riverside, and San Bernardino</td>
<td>[$935.57]</td>
<td>[$1,871.14]</td>
<td>[$2,432.48]</td>
</tr>
<tr>
<td>Out of state</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Traditional HMO</td>
<td>Not available</td>
<td>Not available</td>
<td>Not available</td>
</tr>
</tbody>
</table>

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

Your coverage travels with you

As a Traditional HMO member, 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. 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.

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 goes to 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 Health℠ mobile 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 deductible, copay, and share of costs.
- 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® 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 in minutes by using LiveHealth Online.³ A doctor can send a prescription to your pharmacy.⁴ 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.⁵ 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.

**24/7 NurseLine**

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

**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 questions you may have.
Learn more about how your benefits can support you

Once you are enrolled in the Traditional HMO plan and have your member ID card, use 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.