

The state of you

Benefits for whole health and wellness



Anthem

2025 Select HMO Benefit Guide

Access to a select network of HMO doctors; lower monthly premium



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How the Select HMO plan can help you

Your benefits should fit your needs. This booklet is designed to help you make the best choices for you by highlighting the benefits that come with the Select HMO plan. If you want more details on the Select HMO plan, you can visit [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) and download an *Evidence of Coverage* booklet.

Finding care in an HMO

One of the best things about a health maintenance organization (HMO) plan is how simple it is to use. You choose a primary care doctor (also called a primary care physician or PCP) in your plan's network to coordinate your care, and you'll always know what you'll pay for care.

Your PCP is your main doctor who provides annual exams and preventive care. They can be part of a medical group or an independent practice association (IPA):

- A medical group is a team of doctors who have come together as partners. They usually share one office or building and work together to care for patients. You can often fill prescriptions and have lab tests, X-rays, and other services in the same building.
- An IPA is a group of doctors in the plan's network who work independently and have their own offices and patients.



Choosing a PCP in the Select HMO plan

If you enroll in the Select HMO plan, you need to choose a PCP. This is your main doctor when you have a health concern 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 Select HMO plan network, go to [anthem.com/ca/calpers](https://www.anthem.com/ca/calpers) and select **Menu** in the upper-left corner. Choose **Find Care**, then **Select HMO**. Choose a type of doctor and location. You can also select **Search** to look for a doctor by name and in your plan's network. If you live in Los Angeles and Orange counties, the Select HMO plan uses the Vivity network exclusively.

For support finding a doctor, call Anthem Blue Cross Member Services at **855-839-4524**. We're happy to help.

What the Select HMO plan offers

Health benefits that fit your budget

With the Select HMO plan, you have access to a select network of HMO doctors. You have **low copays** and **no deductible** (your portion of the costs). 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 ¹	\$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 don't have a copay when you see a doctor in your Select 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 you may already know. 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 can 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 don't 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 health plan ID card to the appointment.

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

No claim forms

Forms aren't needed when you see a doctor or other care provider in the plan's network. You only pay a copay — if one is required.

Select HMO 2025 health premiums — state only

State only	Single	Two-party	Family
	\$1,021.71	\$2,043.42	\$2,656.45

Select HMO 2025 health premiums — regional

Contracting agencies only

Basic premium rates	Single	Two-party	Family
Region 1	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		
	\$1,256.65	\$2,513.30	\$3,267.29
Region 2	Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura		
	\$919.00	\$1,838.00	\$2,389.40
Region 3	Los Angeles, Riverside, and San Bernardino		
	\$916.88	\$1,833.76	\$2,383.89
Out of state	Not available		

Notes:

- All employee premium contributions are per employee, per month.
- Premiums shown do not reflect any potential employer contributions.
- The Select HMO plan uses the Vivity network exclusively for Los Angeles and Orange counties.

What's new in 2025

New doula benefit

A new doula benefit is available to provide virtual or in-person support before, during, and after childbirth, as well as during miscarriage, stillbirth, and abortion.

Services include health education, advocacy, and navigation; development of a birth plan; birth and breastfeeding support; and connection to community-based resources. Coverage begins January 1, 2025.

New travel health benefit

A new travel health benefit offers travel and lodging coverage for eligible medically necessary care, including abortion services, gender affirming care, complex surgeries, and cancer care that cannot be accessed within 50 miles of where you live. This benefit covers transportation, lodging, and meals for the member and a companion up to \$5,000 for each occurrence, or both parents/guardians when the patient is under 18. Coverage begins January 1, 2025.

Change to DPP partner

There is a change to your Diabetes Prevention Program (DPP) provider. Our trusted DPP partner is now Lark. The program benefits remain unchanged.

Your coverage travels with you

Through your Select HMO plan, you'll 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**.² You'll 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.²

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

If you plan to live in another state for 90 days or more, set up an **Away From Home** guest membership. It's 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 **SydneySM Health** app provides quick access to your health plan information — all in one place. The app 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 care providers in your plan's network.
- Check costs for care before you see a doctor.
- See what your plan covers.
- Find your copays.
- Access your spending account balance.

Virtual visits through Sydney Health

For added convenience, you can also have video visits with a doctor (24/7), therapist, or psychiatrist through Sydney Health using a smartphone, tablet, or computer with a camera for the same copay as an office visit. These care providers can assess symptoms, provide a treatment plan, and send a prescription to a pharmacy, if needed.³ Spanish-speaking doctors are available.

To get started:

- 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.

Your Anthem digital ID card — always at your fingertips

You'll never have to search for your health plan ID card because it's always available on your mobile device through the **Sydney Health** app or **[anthem.com/ca](https://www.anthem.com/ca)**.



24/7 NurseLine

If you're not sure where to go when you need care or if you have questions about your health, 24/7 NurseLine is there to help. You can speak with a registered nurse at **800-544-1901**, anytime, day or night.



LiveHealth Online

If you have the flu, a sinus infection, a fever, or other common health condition, you can have a video visit 24/7 with a doctor in minutes by using LiveHealth Online.⁴ A doctor can also send a prescription to your pharmacy, if needed.³ All you need is a smartphone, tablet, or computer with a camera. Visits cost **\$15 each**.

LiveHealth Online is available for mental health matters too. 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.



Building Healthy Families

This all-in-one program offers personalized support to help growing families tackle every stage of growth, from family planning and pregnancy through the toddler years. No matter how you've built and grown your family, you can find information to help you navigate your family's unique journey.

- Talk to a maternity nurse by phone.
- Access virtual lactation support.
- Find tools and resources online and on the Sydney Health app.

To enroll, log in to **Sydney Health** or visit **[anthem.com/ca](https://www.anthem.com/ca)** and go to **My Health Dashboard**. Choose the **Building Healthy Families** tile under *Featured Programs*.

Learn more about how your benefits can support you

Once you are enrolled in the Select HMO plan and have your 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.
- Find a doctor in your plan's network.
- Reach the CalPERS-dedicated Anthem Member Services staff.

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

Go online to explore your options

To explore all 2025 benefit options in a digital magazine, go to [anthem4calpers.com](https://www.anthem4calpers.com).



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

² GeoBlue: *More than 25 years as a leader in international healthcare* (2024); about.geo-blue.com.

³ Prescription availability is defined by physician judgment and state regulations.

⁴ Members must be 10 years or older to access LiveHealth Online.

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 kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please text, chat, or call 988 (Suicide and Crisis Lifeline), or 911 for help. If your issue 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.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

LiveHealth Online is offered through an arrangement with Amwell, a separate company providing telehealth services on behalf of your health plan.

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