Health Plans

Before you begin, it’s important to understand the different plans and terminology:

**HMO**—Health Maintenance Organization
Requires you to receive care through a network of providers. You must select a primary care physician, who is responsible for coordinating your health care, including referrals to specialists.

**PPO**—Preferred Provider Organization
Lets you choose from a network of preferred providers. A primary care physician is not required and no referrals are necessary for other in-network providers. You pay more to use an out-of-network provider. Members of PPO plans are also subject to an annual deductible.

**EPO**—Exclusive Provider Organization
Offers in-network coverage only. You must select in-network providers when seeking medical care, but a primary care physician and referrals are not required.

The CalPERS website can help you understand and select the best health plan for your needs:
www.calpers.ca.gov/index.jsp?bc=/member/health/open-enroll/home.xml

PLANS FOR 2015

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<th>PPOs</th>
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| **PERS Choice and PERS Care PPOs**  
www.anthem.com/ca/calpers  
(877) 737-7776 |
| • Choose your health care providers and pharmacy without referral  
• Offers significant savings through a preferred provider network (doctors and hospitals that agree to charge a pre-negotiated rate for everyone on the plan)  
• PERS Choice pays 80 percent of the allowable amount (in-network), member pays 20 percent; co-pays are applicable  
• PERS Care pays 90 percent of the allowable amount (in-network), member pays 10 percent; co-pays are applicable |

| **PERS Select PPO**  
www.anthem.com/ca/calpers  
(877) 737-7776 |
| • Offers a unique, affordable plan with access to PERS Select network preferred providers  
• PERS Select pays 80 percent of the allowable amount (in-network); employee pays 20 percent; co-pays are applicable |

| **PORAC PPO**  
Limited to dues paying members of the Peace Officers Research Association of California  
http://porac.org/insurance-and-benefits/prudent-buyer-plan/  
(877) 542-0284 |
| • Choose your health care providers and pharmacy without referral  
• Offers significant savings through a preferred provider network |
### HMOs

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<th>Plan</th>
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| **Anthem Blue Cross Traditional HMO and Anthem Blue Cross Select HMO** California | [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers) | (855) 839-4524 | - Dedicated to delivering quality care and great value  
- Both plans offer 360° Health, a program that helps members become involved in their health and wellness |
| **Blue Shield Access+ HMO** | [https://www.blueshieldca.com/sites/calpersmember/home.sp](https://www.blueshieldca.com/sites/calpersmember/home.sp) | (800) 334-5847 | - Access to more than 11,000 personal physicians and 300 hospitals  
- No annual deductible; copayment at each physician visit |
| **Blue Shield NetValue HMO** | [https://www.blueshieldca.com/sites/calpersmember/home.sp](https://www.blueshieldca.com/sites/calpersmember/home.sp) | (800) 334-5847 | - Comprehensive benefits through the Blue Shield NetValue network  
- No annual deductible; copayment at each physician visit |
| **Health Net Salud y Mas and Health Net SmartCare** | [https://www.healthnet.com/portal/member/content/iwc/mysites/calpers/home.action](https://www.healthnet.com/portal/member/content/iwc/mysites/calpers/home.action) | (888) 926-4921 | - Budget-friendly HMO plans with a tailored list of quality providers for selected California counties  
- Ideal for employees who want one primary care physician to coordinate all their medical care |
- No annual deductible, affordable copayment at each physician visit |
- Commitment to healthcare delivered in a convenient and cost-effective manner |
- Distinct network of providers offers collaborative care and health management |

### EPOs

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<th>Details</th>
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| **Anthem Blue Cross EPO** | [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers) | (855) 839-4524 | Available only in Monterey County  
- Same benefits as the Anthem Blue Cross Traditional HMO Plan |
| **Blue Shield Access+ EPO** | [https://www.blueshieldca.com/sites/calpersmember/home.sp](https://www.blueshieldca.com/sites/calpersmember/home.sp) | (800) 334-5847 | Available only in Colusa, Mendocino and Sierra counties  
- Same benefits as Access+ HMO plan |

*In 2015, this plan will not be available in Humboldt county and Sharp will be removed from the network.*

**In 2015, this plan will expand coverage to San Joaquin and Solano counties.*