

Anthem Blue Cross CalPERS Select Basic PPO Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2015 – 12/31/2015

Coverage for: Individual/Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anthem.com/ca/calpers or by calling 1-877-737-7776.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For PPO Providers: \$500 Member/ \$1,000 Family For Non-PPO Providers: \$500 Member/ \$1,000 Family Does not apply to Preventive Care, Office Visit, and Prescription Drugs.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered service you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	\$50 /Visit for Emergency Room services (waived if admitted directly from ER).	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. For PPO Providers: \$4,600 Single/ \$9,200 Family For Non-PPO Providers no out-of-pocket limit when using a Non-PPO provider. <u>For Pharmacy/Prescription Expenses:</u> \$2,000 Single/ \$4,000 Family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services with participating providers. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, Non-PPO Provider services and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for specific coverage limits, such as limits on the number of office visits.

Questions: Call 1-877-737-7776 or visit us at www.anthem.com/ca/calpers

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