

# 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](http://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: <b>\$500</b> Member/ <b>\$1,000</b> Family For Non-PPO Providers: <b>\$500</b> Member/ <b>\$1,000</b> Family Does not apply to Preventive Care, Office Visit, and Prescription Drugs.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered service you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1 <sup>st</sup> ). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
Are there other deductibles for specific services?	<b>\$50</b> /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 <b>deductible</b> amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. For PPO Providers: <b>\$4,600</b> Single/ <b>\$9,200</b> Family For Non-PPO Providers no out-of-pocket limit when using a Non-PPO provider. <u>For Pharmacy/Prescription Expenses:</u> <b>\$2,000</b> Single/ <b>\$4,000</b> Family	The <b>out-of-pocket limit</b> 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 <b>out-of-pocket limit</b> .
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](http://www.anthem.com/ca/calpers)

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# Anthem Blue Cross Ppo Plan Code 040 Pyqdnx3

**Lauren Gardner**



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