



2021 PORAC Police & Fire Health Plan

Benefit guide

Offered to members of PORAC
who are eligible to obtain health
benefits through CalPERS



Anthem 

Why choose the Police & Fire Health plan?

Your benefits should fit your needs, which is why the Police & Fire Health plan from Anthem is designed by PORAC, exclusively for PORAC members. This booklet features information that highlights the benefits that come with this plan. If you want more details, you can visit [anthem.com/ca](https://www.anthem.com/ca) and download an *Evidence of Coverage* (EOC).

The Police & Fire Health plan offers you:

Cost-effective health coverage with low copays and deductibles. In some cases, you pay nothing out of pocket for care.

100% coverage for preventive care — you do not pay coinsurance or a deductible when you see a Prudent Buyer PPO network doctor.¹

Access to the doctors and hospitals you want to use. You have the freedom to select local providers you may already know. If you travel out of state or even overseas, you have access to special programs when you need care. See *Your coverage travels with you* on page 7 for more information.

Enhanced benefits — you can have up to 20 combined visits each year with a network chiropractor or physical therapist.

No claim forms — when you see a network doctor or provider, just pay a copay or coinsurance — if it is required.



Check to see if your doctor is part of the Prudent Buyer PPO plan network

PORAC members use our Prudent Buyer PPO plan network for care. To see if a doctor is in the network, log in at [anthem.com/ca](https://www.anthem.com/ca). Choose **Find Doctor/Find Care**. Next, choose **Medical (Employer-Sponsored)** as the type of plan and select the **Blue Cross PPO (Prudent Buyer) — Large Group** network.

Select 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 **1-800-288-6928**.



2021 Police & Fire Health Plan benefit summary

| In-network benefits for a common medical issue | 2021 Police & Fire Health Plan (Prudent Buyer PPO providers) |
|---|---|
| Deductible | Individual: \$300 Family: \$900 |
| Primary care | No copay for preventive care \$10 copay (office visit) \$10 copay LiveHealth Online (online visit) |
| Specialist | \$35 copay |
| Urgent care | \$35 copay |
| Emergency care | 20% coinsurance (in and out-of-area) for treatment of sudden or severe illness or accidental injury 50% coinsurance for nonemergency use of an emergency room (ER) |
| Physical therapy | \$20 copay |
| Maternity (includes inpatient, alternative birth center and nurse midwife) | 20% coinsurance |
| X-ray/imaging/lab | 20% coinsurance |
| Mental health/behavioral health/substance abuse | \$20 copay for office visits 20% coinsurance for home and hospital visits |
| Inpatient | 20% coinsurance |
| Acupuncture/chiropractic care | \$15 copay |
| Hearing aid benefits (hearing exams and hearing aids) | 20% coinsurance |
| Maximum annual medical out-of-pocket expense | Individual: \$2,000 Family: \$4,000 |

2021 Police & Fire Health Plan benefit summary

| Prescription drug benefits | Generic | Preferred brand | Nonpreferred brand |
|---|--|-----------------|--------------------|
| Retail pharmacy (short-term use, 30-day supply) | \$10 | \$25 | \$45 |
| Home delivery (up to a 90-day supply of maintenance medications, which are taken longer than 60 days to treat a health condition) | \$20 | \$40 | \$75 |
| Maximum annual prescription out-of-pocket expense | Individual: \$2,000 Family: \$4,000 | | |

What do I need to know about my prescription drug benefits?

IngenioRx manages your prescription drug coverage. If you need more information about home delivery or maintenance medications, call IngenioRx at **1-833-261-2460** or visit [anthem.com/ca](https://www.anthem.com/ca).

Please see the plan's *Evidence of Coverage* booklet for the terms and conditions of coverage.



Extra help to stay your healthiest

Anthem also offers you tools and programs to help you find the care and support you need:



24/7 NurseLine

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



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. A doctor can even send a prescription to your pharmacy.² All you need is a smartphone, tablet or computer with a webcam, and it only costs **\$10 per visit**.

LiveHealth Online is available for mental health issues, too. If you are feeling anxious or stressed, make an appointment with a therapist and have a video visit in four days or less.³ Appointments are available seven days a week and cost **\$10 per visit**.



ConditionCare program

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.



Future Moms program: support for expecting and new moms

Future Moms with Digital Maternity Support provides the tools and resources needed for a healthy pregnancy, delivery and baby. Whether you are at home, work or on the go, we will keep you connected from your computer, smartphone or mobile device. Best of all, the program makes it easy to begin. As soon as you see a doctor for your pregnancy, you will get an invitation to join Future Moms by email, text or phone call.

Through the program's app, powered by **My Advocate Helps**, you can personalize to-do lists and use the pregnancy calendar, chat options and more. Plus, you will receive timely updates on your pregnancy: your baby's progress, changes to your own body and how you can prepare for labor and delivery. Also, Future Moms will monitor your pregnancy and any health risks. If you are considered high risk, a nurse case manager will work with you by phone to make sure you and baby are receiving the best care.

After your baby arrives, you can have free video visits with a certified lactation consultant, counselor or registered dietitian using Future Moms with Breastfeeding Support on LiveHealth Online. These professionals provide personalized support to help you with breastfeeding techniques and milk production, as well as understanding baby hunger cues, which foods to avoid while nursing, nutrition and more.

Your coverage travels with you

As a Police & Fire Health plan member, you have access to urgent or emergency care⁴ outside of California through the **BlueCard® Program**. You will save money and you will not have to fill out claim forms when you see a doctor or use a hospital through the BlueCard program.

Also, if you travel overseas, the **BlueCross BlueShield Global® Core program** gives you access to doctors and hospitals in 190 countries and territories around the world if you need urgent or emergency care.⁴



How can I learn more about my benefits?

Once you are enrolled and have your ID card, use [anthem.com/ca](https://www.anthem.com/ca) to:

- Review your benefits.
- Look at your claims.
- Request a replacement ID card.
- Find a doctor in your plan.
- Reach the dedicated Anthem Customer Service staff at **1-800-288-6928**.

We want to make sure you have a plan that meets your needs. Call the Insurance Benefit Trust of PORAC toll-free at **1-800-655-6397**.



¹ Preventive care is covered 100% when you see a Prudent Buyer PPO plan doctor and you do not have to pay the deductible for this care.

² Prescription availability is defined by a doctor's judgment.

³ Appointments subject to availability of a therapist. 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 call the National Suicide Prevention Lifeline, 1-800-273-TALK (1-800-273-8255) 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.

⁴ GeoBlue website: *More than 20 years as a leader in international healthcare* (accessed June 2020); [about-geo-blue.com](https://www.about-geo-blue.com).

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross.

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