

Attachment A

January 8, 2015

CalPERS Members in Del Norte County May Now Choose the Anthem Blue Cross Del Norte County EPO

Dear CalPERS Health Program Member:

Good news! You now have a new choice in health plans.

CalPERS has approved a new Anthem Blue Cross Exclusive Provider Organization (EPO) health plan in Del Norte County. Anthem and CalPERS collaborated with Sutter Health to develop a network of providers in your community. The new plan will be available beginning **April 1, 2015**. CalPERS will offer a special enrollment period from **January 26, 2015 through February 20, 2015** for members who choose to enroll in the EPO plan.

An EPO is a plan where you can use the doctors and hospitals within the EPO network, but cannot go outside the network for care. The EPO will offer the same standard benefits that it offers in all other CalPERS Anthem Blue Cross HMO coverage areas except that members do not need to select a Primary Care Physician. Anthem Blue Cross Del Norte County EPO features \$15 co-payments for office visits, no out-of-pocket costs for hospitalization and access to valuable online health management resources.

What happens to the deductibles, coinsurance, and co-payments I have already paid?

Each individual CalPERS plan has a maximum limit on the amount members pay out-of-pocket. If you transfer from your current CalPERS plan to the Anthem Blue Cross Del Norte EPO, any out-of-pocket expenses you have incurred thus far in 2015 under your current plan (deductibles, coinsurance, or co-payments) will not be waived, reimbursed or transferred to the new CalPERS EPO plan. Your maximum limit on out-of-pocket expenditures will start anew with the Anthem Blue Cross Del Norte EPO effective **April 1, 2015**. If you have any questions regarding deductibles, coinsurances, and co-payments already paid, please contact Anthem Blue Cross Customer Service at **1-877-737-7776**.

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Who is eligible to enroll in the Anthem Blue Cross Del Norte EPO plan?

State and contracting agency employees and retired CalPERS members who live or work in Del Norte County will have the opportunity to select the Anthem Blue Cross Del Norte County EPO during the special enrollment period.

New hires may enroll in the Anthem Blue Cross Del Norte County EPO plan within 60 days from the date of hire. The effective date will be the first of the month following the date the request is received by the employer's Health Benefits Officer, but not earlier than **April 1, 2015**.

Can employees who live in Humboldt or Siskiyou Counties select the EPO option?

Active employees who live in Humboldt or Siskiyou County may use their work ZIP code to enroll in the Del Norte County EPO, ***but only if they work in Del Norte County.***

NOTE: Retirees must use their home address ZIP code to establish eligibility. Therefore, you must reside in Del Norte County to be eligible to enroll in this new health plan. If you are a working retiree, you may use the ZIP code of your current CalPERS employer for health plan eligibility.

When is the special enrollment period and when does the coverage take effect?

The special enrollment period will be held from **January 26, 2015 through February 20, 2015**. The effective date will be **April 1, 2015**.

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May Now Choose the Anthem Blue Cross Del Norte County EPO, *Continued*

**What are the
benefits?**

The benefits are similar to what you may already be receiving through your current health plan, with no deductibles or coinsurance. For a summary of benefit information, please visit the Anthem Blue Cross website at www.anthem.com/ca/calpers and click on the Benefits tab to view the Anthem Blue Cross CalPERS Exclusive Provider Organization EPO Summary of Benefits and Coverage.

You can also find a comprehensive overview of the benefits and pharmacy coverage, along with copay amounts, in the Anthem Blue Cross Del Norte County EPO Evidence of Coverage booklet located on the Anthem Blue Cross website www.anthem.com/ca/calpers.

You may also contact Anthem Blue Cross Customer Service at **1-877-737-7776**.

**Where can I
find a list of
physicians
and hospitals
in the Anthem
Blue Cross
Del Norte EPO
network?**

You can find information on physicians and hospitals at www.anthem.com/ca/calpers by selecting the *Find a Doctor, Hospital, or Urgent Care* link and selecting Del Norte County EPO. For help choosing a physician or to get a printed directory of Del Norte EPO doctors, hospitals and other health care professionals and facilities, contact Anthem Blue Cross Customer Service at **1-877-737-7776**.

**Do I need to
choose a
primary care
physician?**

No. The Anthem Blue Cross Del Norte County EPO Plan is specifically designed to not require a primary care physician. Except for emergency and urgent services, all care must be approved and/or coordinated by a Del Norte EPO provider physician and hospital care must be provided at a Del Norte County EPO hospital.

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CalPERS Members in Del Norte County, *Continued*

What if I choose not to enroll in the Anthem Blue Cross Del Norte County EPO Plan?

No action is required if you choose to remain in your current health plan.

What should I do if I want to enroll in Anthem Blue Cross Del Norte EPO?

During the special enrollment period from January 26, 2015 through February 20, 2015 follow the instructions below.

Active Members:

Step	Action
1	Complete a <i>Health Benefits Plan Enrollment</i> form (HBD-12) available at www.calpers.ca.gov . NOTE: You must live or work in a Del Norte County ZIP code to be eligible to enroll.
2	Submit completed HBD-12 to your Employer's Health Benefits Officer (HBO) or personnel office no later than February 20, 2015 .

Retirees:

Retirees have three options for requesting to enroll in this new plan. Requests must be submitted no later than **February 20, 2015**.

NOTE: You must live in a Del Norte County ZIP code to be eligible to enroll.

Option	Action
1	Complete a <i>Health Benefits Plan Enrollment for Retirees</i> form (HBD-30) available at www.calpers.ca.gov or prepare a written request and mail to: CalPERS Health Account Services P.O. Box 942715 Sacramento, CA 94229-2715
2	Fax the form HBD-30 or written request to (800) 959-6545
3	Contact CalPERS at 888 CalPERS or (888-225-7377)

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Anthem Blue Cross EPO Identification Cards

Anthem Blue Cross will make every effort to ensure newly enrolled members receive their identification cards prior to **April 1, 2015**. If you have not received identification cards for your new plan, contact Anthem Blue Cross Customer Service at **1-877-737-7776** for assistance. Do **not** continue to use your previous plan ID card after **March 31, 2015**.

Anthem Blue Cross EPO State and Contracting Agency rates

To view the 2015 health plan rates, visit CalPERS On-Line at **www.calpers.ca.gov** and select the Members tab. Next choose Health Benefits Program, and select 2015 Health Plan Information. Please check with your employer to determine your contribution amount.

NOTE: Health care premiums for contracting agency employees are based on regional pricing.

Questions

If you have any questions related to the Anthem Blue Cross Del Norte County EPO, visit **www.anthem.com/ca/calpers** or contact Anthem Blue Cross Customer Service at **1-877-737-7776**.

Sincerely,

Robert Honaker
RVP, Large Group – Acct. Mgmt.
Anthem