

PPO Plan

The big buzz these days is that you have the power to take charge of your health. We would agree that's a good idea. That's why we build our health plans with options, resources and overall support to help you make decisions. This is a quick overview of how your plan works.

One, you have options. With a PPO plan, you're free to choose your doctor without referrals. Of course, in-network care will usually cost less than out-of-network care. Through the BlueCard® program you have access to nearly 80% of doctors and 90% of hospitals across the nation, so you'll find plenty of choices. The point is, the choice is yours.

Two, as an Anthem member, you have access to a lot of online tools. Helping you make your decisions is important to us, but not nearly as important as helping you make the right decisions — for you, your health and your budget.

With no primary doctor requirement and no referrals, you're free to make your own decisions about your health care.

PPO at a glance

- **PRIMARY CARE PHYSICIANS (PCPs):** Not required
You can make your own decisions about your doctors, your care and your costs.
- **REFERRALS:** Not needed
You have the freedom to choose any licensed provider. However you can receive significant cost savings when you visit a network provider for covered services. You pick who you want to see. Makes getting second opinions very easy.
- **CLAIM FORMS:** No claim forms to submit when using network providers. Network providers will submit claims for you.
- **OUT-OF-NETWORK BENEFITS:** Available, but at lower coverage levels than in-network
We've negotiated special rates with our network doctors and hospitals on behalf of our members. By staying in-network, you can take advantage of these rates and receive higher levels of coverage.
- **OUT-OF-POCKET:** Common services like office visits, prescriptions and preventive care only require a copay — a fixed dollar amount — and your plan pays the rest. Other than that, most covered services involve deductibles or coinsurance.

You can see what services cost before your visit

Through [anthem.com/ca](https://www.anthem.com/ca), you can estimate the costs for inpatient and outpatient services and doctor visits. What better way to help you determine what to do?

PPO Plan (continued)

anthem.com/ca has the answers you need

Simply go to [anthem.com/ca](https://www.anthem.com/ca) for easy access to product, services and health care provider information. And once you get your ID card, register and you can tap into decision-making tools, health information and many resources. It's also the convenient way to order a new ID card, check claims status, find out the cost of services, learn about doctors and hospitals, and so much more.

You're covered whenever you travel

If you're traveling in the U.S. or out of the country, your coverage travels with you. If you need emergency care, get the care you need at the closest emergency facility. If you need urgent or approved follow-up care outside of California you have three ways to find a provider or get the details you need: Go to [anthem.com/ca](https://www.anthem.com/ca), call BlueCard® Access at 800-810-2583 or call the customer service number on your member ID card.

You're getting more than a health plan

You get programs to actually help you manage your health. MyHealth@Anthem®, 360° Health® health management programs, and SpecialOffers@AnthemSM are all available through [anthem.com/ca](https://www.anthem.com/ca). The programs are explained in detail later in this booklet.

This is a brief overview of your plan's features. Your summary of benefits contains the details. See your benefits manager if you need a copy. **Welcome to Anthem.**

HOW TO FIND A NETWORK DOCTOR

Anthem networks are some of the largest in California. Simply go online and search our provider directory for the type of care you need.

- 1. Go to [anthem.com/ca](https://www.anthem.com/ca).**
- 2. Select "Find a Doctor."**
- 3. Select the PPO plan.**
- 4. Select your provider type.**
- 5. Select a specialist, if needed.**
- 6. Enter your search criteria.**
- 7. Click "View Results."**