

2025 Medical Plans Comparison Chart											
Plan Features ¹	Kaiser Traditional HMO	Kaiser Deductible HMO	Cigna OAP (Cigna Open Access Plan - PPO)	Cigna Scripps Select HMO (Cigna Southern California Select HMO)	Cigna HMO (Cigna Southern California HMO)	Sharp Classic HMO	Sharp Select HMO	Sharp Saver HMO	Local 145 Anthem Blue Cross HMO	POA ALADS California Care Basic HMO (with supplemental Dental PPO)	POA ALADS California Care Premier HMO (with full Dental PPO)
Employee Eligibility	Available to all employees	Available to all employees	Available to all employees	Available to all employees	Available to DCAA, Local 127, Local 911, MEA, POA, Unrepresented	Available to DCAA, Local 127, Local 911, MEA, POA, Unrepresented	Available to DCAA, Local 127, Local 911, MEA, POA, Unrepresented	Available to DCAA, Local 127, Local 911, MEA, POA, Unrepresented	Available to Local 145 Classified & Unclassified	Available to POA Classified & Unclassified	Available to POA Classified & Unclassified
Benefit Highlights											
Calendar Year Out-of-pocket Maximum	\$1,500 Individual \$3,000 Family	\$6,250 Individual \$12,500 Family	\$3,000 Individual \$9,000 Family	\$1,500 Individual \$3,000 Family	\$1,500 Individual \$3,000 Family	\$1,500 Individual \$3,000 Family	\$3,000 Individual \$6,000 Family	\$3,500 Individual \$7,000 Family	\$1,500 Individual \$3,000 Family	\$500 Individual \$1,500 Family	
Calendar Year Deductible	None	\$1,000 Individual \$2,000 Family	\$500 Individual \$1,500 Family	None	None	None	None	\$1,000 Individual \$2,000 Family	None	None	
Routine Office Visits, Including pediatrics (In-Network)	\$20 copay	\$40 copay	\$25 copay	\$20 copay	\$20 copay	\$20 copay	\$20 copay	\$30 copay	\$20 copay	\$0	
Urgent Care (In-Network)	\$20 copay	\$40 copay	\$25 copay; plan pays 80%	\$20 copay	\$20 copay	\$20 copay	\$30 copay	\$40 copay	\$20 copay	\$0	
Emergency Room (In-Network)	\$50 copay	30% co-insurance after deductible	\$100 copay	\$75 copay	\$75 copay	\$75 copay	\$100 copay	\$150 copay	\$100 copay	\$25 copay	
Chiropractic care (In-Network)	30 visits annually \$15 copay per visit	N/A	\$25 copay per visit; \$1,500 Annual Limit	40 visits annually \$15 copay per visit	40 visits annually \$15 copay per visit	40 visits annually \$15 copay (includes Acupuncture)	20 visits annually \$15 copay (includes Acupuncture)	Discounts available through the wellness program.	30 visits annually \$10 copay per visit	35 visits annually \$10 copay per visit	
Prescription Drug Coverage											
copays Prescriptions Preferred Generic (In-network)	30 day: \$15 100 day: \$30	30 day: \$25 100 day: \$50 (\$100 Mail order)	30 day: \$15 90 day: \$30	30 day: \$15 90 day: \$30	30 day: \$15 90 day: \$30	30 day: \$15 90 day: \$30	30 day: \$16 90 day: \$32	30 day: \$16 90 day: \$32	Tier1a 30 day: \$5 Tier1a 90 day: \$12.50 Tier1b 30 day: \$15 copay Tier1b 90 day: \$37.50	\$5	
copays Prescriptions Preferred Brand (In-Network)	30 day: \$30 100 day: \$60	30 day: \$50 100 day: \$100	30 day: \$30 90 day: \$60	30 day: \$30 90 day: \$60	30 day: \$30 90 day: \$60	30 day: \$30 90 day: \$60	30 day: \$35 (\$150 brand deductible) 90 day: \$70 (\$150 brand deductible)	30 day: \$35 (\$150 brand deductible) 90 day: \$70 (\$150 brand deductible)	30 day: \$30 90 day: \$90	\$15	
copays Prescriptions Non-Preferred (In-Network)	30 day: \$30 100 day: \$60	30 day: \$50 100 day: \$100 20% coinsurance for speciality drugs (Tier 4) up to \$150	30 day: \$30 90 day: \$60	30 day: \$30 90 day: \$60	30 day: \$30 90 day: \$60	30 day: \$50 90 day: \$100	30 day: \$70 (\$150 brand deductible) 90 day: \$140 (\$150 brand deductible)	30 day: \$70 (\$150 brand deductible) 90 day: \$140 (\$150 brand deductible)	Tier3 30 day: \$50 Tier3 90 day: \$150 Tier4: 30% coinsurance up to \$250 per prescription	\$15	

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For more information on the City of San Diego Health plans visit the [2025 Flexible Benefits web page](#) or review the [2025 Open Enrollment Guide](#).

2025 Medical Plans Comparison Chart (cont.)											
Plan Features ¹	Kaiser Traditional HMO	Kaiser Deductible HMO	Cigna OAP (Cigna Open Access Plan - PPO)	Cigna Scripps Select HMO (Cigna Southern California Select HMO)	Cigna HMO (Cigna Southern California HMO)	Sharp Classic HMO	Sharp Select HMO	Sharp Saver Deductible HMO	Local 145 Anthem Blue Cross HMO	POA ALADS California Care Basic HMO (with supplemental Dental PPO)	POA ALADS California Care Premier HMO (with full Dental PPO)
Employee Eligibility	Available to all employees	Available to all employees	Available to all employees	Available to all employees	Available to DCAA, Local 127, Local 911, MEA, POA, Unrepresented	Available to DCAA, Local 127, Local 911, MEA, POA, Unrepresented	Available to DCAA, Local 127, Local 911, MEA, POA, Unrepresented	Available to DCAA, Local 127, Local 911, MEA, POA, Unrepresented	Available to Fire Safety (L145 & Unrepresented)	Available to Police Safety (POA & Unrepresented)	Available to Police Safety (POA & Unrepresented)
Accessing Care											
Primary Care Physician (PCP) Designation	Members will not be automatically assigned a PCP, but may choose and switch PCPs at any time. Members can receive urgent or emergency care services without selecting a PCP.	PCP selection is recommended but not required. Each time you receive care, you can select the physician or facility of your choice.	PCP will be automatically assigned however, PCP selection can be changed anytime by contacting Cigna.	PCP will be automatically assigned however, PCP selection is required from one of the physician group systems in the So Cal Full Network.	PCP will be automatically assigned however, PCP selection can be changed anytime after the plan start date by contacting Sharp.	Once enrolled, members can change their PCP/medical group by contacting Anthem.	Once enrolled, members can change their PCP/medical group by contacting Anthem.	Once enrolled, members can change their PCP/medical group by contacting Anthem.	Once enrolled, members can change their PCP/medical group by contacting Anthem.	Once enrolled, members can change their PCP/medical group by contacting Anthem.	Once enrolled, members can change their PCP/medical group by contacting Anthem.
Choice of Physicians and Facilities/In-network Providers	Access covered services through Kaiser network of physicians and facilities, except for emergencies.	Access to a large national network of providers	Select a PCP with any of the physician group systems in the So Cal Select Network: Scripps Health, Heritage Provider Network, Hoag, Memorial Care, Providence. PCP selection determines the physician group system with which each member is aligned.	Access to hundreds of providers at dozens of locations throughout Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara and Ventura Counties.	Value Network: Sharp Rees-Stealy Medical Group, Sharp Community Medical Group, SCMG Palomar Health Medical Group, SCMG Graybill North Coastal, SCMG Palomar Health Medical Group Temecula, SCMG Inland North Medical Group, Greater Tri-Cities IPA, Rady Children's Health Network / Children's Physicians Medical Group (CPMG), Optum Care Network-North County SD	Performance Network: Sharp Rees-Stealy Medical Group, Sharp Community Medical Group, SCMG Palomar Health Medical Group, SCMG Graybill North Coastal, SCMG Palomar Health Medical Group Temecula, SCMG Inland North Medical Group, Rady Children's Health Network / Children's Physicians Medical Group (CPMG). <i>Not all SCMG providers are included in the Performance Network.</i>	Premier Network: Sharp Community Medical Group, Sharp Rees-Stealy Medical Group. <i>Not all SCMG providers are included in the Premier Network.</i>	The Anthem Select HMO includes medical groups throughout the State of CA.	ALADS HMO plan includes medical groups throughout the state of CA.	ALADS HMO plan includes medical groups throughout the state of CA.	
Find a doctor (PCP or Network Provider)	Kaiser - Search by Zip Code, select PCP accepting new patients	Cigna OAP Find a Provider Search Page	Cigna Scripps Select Find a Provider Search Page	Cigna HMO Find a Provider Search Page	Find a doctor - Value Network Visit: sharphealthplan.com/findadoctor to see if your current doctor is in the Value Network, or to find one who fits your needs	Find a doctor - Performance Network Visit: sharphealthplan.com/findadoctor to see if your current doctor is in the Performance Network, or to find one who fits your needs	Find a doctor - Premier Network Visit: sharphealthplan.com/findadoctor to see if your current doctor is in the Premier Network, or to find one who fits your needs	Anthem Finding Care Instructions Visit anthem.com/ca/find-care and search as a guest. Select a plan or network, *Select HMO.	Anthem Finding Care Instructions Visit anthem.com/ca/find-care and search as a guest. Select a plan or network, *Select HMO.	Visit anthem.com/ca/find-care and select "Basic Search as guest." Select the plan or network titled "California Care HMO."	
Providers outside of San Diego County	Visit Kp.org/Facilities for a list of locations/territories	Nationwide coverage	Eligibility for the Southern California Select plan is based on zip code; members must live or work in Los Angeles, Orange, Riverside, San Bernardino, or San Diego County.	Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara and Ventura Counties	Southern Riverside County (Sharp Classic Plan Only)	None	None	The Anthem Select HMO includes medical groups throughout the State of CA however nothing outside of CA for primary subscribers. The Anthem Guest Membership program does allow for dependent children attending college to enroll in coverage in select states.	Call the pre-enrollment phone number or visit www.mybenefitchoices.com/SDPOA		
Additional Resources											
Benefit Summary and/or Summary of Benefits & Coverage (SBC)	Kaiser Traditional Benefits Summary Kaiser Traditional SBC Chiro Benefits	Kaiser Deductible Benefits Summary Kaiser Deductible SBC	Cigna OAP Benefits Summary Cigna OAP SBC	Cigna Scripps Select Benefits Summary Cigna Scripps Select SBC	Cigna HMO Benefits Summary Cigna HMO SBC	Sharp Classic Benefits Summary Sharp Classic SBC	Sharp Select Benefits Summary Sharp Select SBC	Sharp Saver Benefits Summary Sharp Saver SBC	L145 Anthem Benefits Summary L145 Anthem SBC	ALADS HMO Benefits Summary ALADS HMO SBC Basic Dental PPO Benefits Summary Basic Dental PPO SBC ALADS Chiro Benefits	ALADS HMO Benefits Summary ALADS HMO SBC Premier Dental PPO Benefits Summary Premier Dental PPO SBC ALADS Chiro Benefits
Additional Resources	Kaiser Partner Site Away from home New Member Handbook Kaiser Pre-enrollment Help Kaiser Self-care Apps Kaiser ClassPass Fitness Classes		Cigna One Guide Cigna Find a Provider Cigna Health Pregnancies, Healthy Babies Cigna Transition of Care Virtual Behavioral Health Virtual Medical Care Active and Fit Cigna Digital ID Cards				2025 Sharp Plan Comparison SDPEBA Sharp Health Plans		Anthem Finding Care Anthem Away from Home Guest Membership LiveHealth Online Flyer	www.mybenefitchoices.com/SDPOA ALADS VSP Vision Benefits Summary ALADS CT Scan Plan Benefit ALADS Mental Health & Substance Abuse Summary of Benefits	
Pre-Enrollment phone #	800-324-9208		Cigna One Guide: 888-806-5042				888-840-4747		Union First: 949-570-1162	800.842.6635	

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