



# SHIFT TO SISC

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February 8th, 2022

HMO and PPO Plan Options (not Kaiser) –  
Active Employees

# Our Panel

- Crystal Leach, Associate Superintendent Administrative Services
- Lara Sandora, SDTA
- Chris Schoephoerster, AFSCME
- Lauri Phillips, SISC
- Devon Devine, Claremont Partners

TODAY'S OBJECTIVE: Provide a brief overview of the shift to SISC, focusing on non-Kaiser plan options

*If you have a question that is not answered today, please join the Q&A session at 5:30pm on Thursday, February 10<sup>th</sup>*

# Joint Benefits Committee Process

- The Joint Benefits Committee includes representatives from the District, Board of Trustees, SDTA, AFSCME and unrepresented classified and administrative employees
- In fall 2019 the Committee began looking in detail at alternatives to CalPERS for medical insurance
- The goal: same or better medical insurance options for everyone
- SISC was selected based on its ability to provide the same or better medical insurance options as CalPERS

**CalPERS state retirement will not be impacted!**

**CalPERS long term disability (LTC) will not be impacted!**

# Who is SISC?



- SISC operates as a public school Joint Powers Authority (JPA) – a public entity.
- Administered by the Kern County Office of Education, all staff are certificated and classified public school employees
- Established in 1979 – Celebrating over 40 years of service to our partners
- SISC is not an insurance company. We are public schools joining together to share costs and spread risk over a large population.
- Like public schools, SISC is subject to the Brown Act. Board meetings are open to the public and financial statements are of public record
- SISC is run in the best interest of our membership. Our focus is the value we provide our members - not perks, politics or profits.
- SISC has over 325,000 members in 460+ school agencies in 44 counties
- One out of every 1,000 Americans is covered by a SISC plan

# Same / Enhanced Benefit Designs

## Example (1 of 2)

Benefit	CalPERS ABC HMO	SISC ABC HMO
Annual Deductible	Individual \$0 Family \$0	Individual \$0 Family \$0
Coinsurance	100%	100%
Office Visit	\$15 copay	<b>\$10</b> copay
Annual Out of Pocket Maximum	<i>Medical:</i> Individual \$1,500 Family \$3,000  <i>Pharmacy:</i> Individual \$6,650 Family \$13,300	<i>Medical:</i> Individual <b>\$1,000</b> Family <b>\$2,000</b>  <i>Pharmacy:</i> Individual <b>\$1,500</b> Family <b>\$2,500</b>

*In-network coverage based on plan designs in effect 1/1/22.  
 Complete benefit designs have been reviewed by the Joint Benefits Committee and will be posted on the District's benefits website.*

# Same / Enhanced Benefit Designs

## Example (2 of 2)

Benefit	CalPERS ABC HMO	SISC ABC HMO
Chiropractic	\$15 copay per visit	\$10 copay per visit
Acupuncture	\$15 copay per visit	\$10 copay per visit
Limits	15 visits per year	30 visits per year

*In-network coverage based on plan designs in effect 1/1/22.  
Complete benefit designs have been reviewed by the Joint Benefits Committee and will be posted on the District's benefits website.*

# Will my doctor stay the same?

- Kaiser – yes 100% same doctors
- Anthem HMO – yes 100% same doctors
- Anthem PPO – yes 100% same doctors
- Blue Shield HMO – 98% match to Anthem HMO
- HealthNet HMO – 95% match to Anthem HMO

To check on the in-network status of a physician, please contact Lauri Phillips at SISC: [laphillips@kern.org](mailto:laphillips@kern.org)

Note that insurance carrier and physician websites are not a reliable source of which physician is in which network.

## General Transition Information

Your Special Enrollment Period will begin in October for a January 1, 2023 effective date.

New enrollment forms and supporting dependent documentation will be required.

The forms will be forwarded to SISC for processing and transmission to the carriers so new ID cards, if applicable, can be issued and received prior to January 1, 2023.

If applicable, you will receive a new ID card.

- **Kaiser** members will keep their same Medical Record Number.
  - If you have not received an ID card from Kaiser in the last year, Kaiser will send you a new card. All new Kaiser members will receive ID cards
- **Anthem HMO** issues ID cards for each member with their Primary Care Provider noted.
- **Anthem PPO** issues ID cards in the Subscriber's name, and if applicable, your spouse or domestic partner's name.
  - If a dependent needs a card in their name, Anthem can provide a letter confirming enrollment or produce an ID card in the dependent's name



# SISC Value Added Programs for Anthem Members

Services in addition to your Anthem HMO and PPO plans are available through these programs

- Employee Assistance Program (EAP)
  - 24/7 Help with personal concerns and available resources
- MDLive – 24/7 Physician Consultation
  - Access to board certified physicians for common medical conditions and therapists for behavioral health issues for a \$5 copay
- Vida Health – Digital Personal Health Coaching
  - One-on-one coaching, therapy, chronic condition management, health trackers and other tools available via online or phone app.
- Teladoc Medical Expert Services
  - Get answers to health care questions and second opinions from world-leading experts.
- \$0 Generic Medications through Costco Retail or Mail Order
  - Get a 30 or 90-day supply of most generic medications for a \$0 copay

# SISC Value Added Programs for Anthem PPO

In addition to the Added Value Program available to All Anthem Members, SISC provides these additional benefits to our Anthem PPO members

- Enhanced Cancer Benefit – Contigo Health/City of Hope
  - Consult experts at the City of Hope virtually or in person on initial diagnosis, develop a care plan that is coordinated with your home oncologist at not cost to the member. Includes paid travel expense for member and companion for in-person visit.
- Virtual Physical Therapy for Back or Joint Pain – Hinge Health
  - Get access to free wearable sensors and monitoring devices, unlimited one-on-one coaching and personalized exercise therapy.
- Hip, Knee and Spine Surgical Benefit
  - Consult top-quality surgeons on hip and knee replacements and certain spine surgeries. Benefit covers all related travel and medical bills.

# Next Steps

- Q&A for active employees 5:30pm on Thursday, February 10<sup>th</sup>
- Q&A for retirees 5:30pm on Tuesday, February 15<sup>th</sup>
- FAQ to be posted on benefits website
- Open Enrollment in October 2022