



SHIFT TO SISC

January 27th, 2022

Kaiser Plan Options – Active Employees

Our Panel

- Crystal Leach, Associate Superintendent Administrative Services
- Edith Salvatore, SDTA
- Chris Schoephoerster, AFSCME
- Alisha Ramirez, SISC
- Devon Devine, Claremont Partners

TODAY'S OBJECTIVE: Provide a brief overview of the shift to SISC, focusing on 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 10th

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!

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

Benefit	CalPERS Kaiser	SISC Kaiser
Annual Deductible	Individual \$0 Family \$0	Individual \$0 Family \$0
Coinsurance	100%	100%
Office Visit	\$15 copay	\$15 copay
Annual Out of Pocket Maximum	Medical: Individual \$1,500 Family \$3,000 Pharmacy: Individual \$6,650 Family \$13,300	Combined Medical and Rx: Individual \$1,500 Family \$3,000 IMPROVED BENEFIT HERE BECAUSE <u>NO SEPARATE OUT OF POCKET MAXIMUM FOR RX</u>

Complete benefit designs have been reviewed by the Joint Benefits Committee and will be posted on the District's benefits website.

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

Value Added Programs for Kaiser HMO

Services in addition to your Kaiser plans are available through these programs

- Employee Assistance Program (EAP)
 - 24/7 Help with Personal Concerns
- Teladoc Medical Expert Services
 - Get answers to health care questions and second opinions from world-leading experts

Next Steps

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