# 65+ Retiree Decision Support

## CalPERS Options
- Kaiser Senior Advantage
- Platinum PPO
- Anthem Preferred HMO
- UHC Medicare Advantage

## SISC Options
- Kaiser Senior Advantage
- Anthem PPO 100-A
- Anthem Companion Care
- Blue Shield HMO Advantage

## Additional Considerations

### Kaiser Senior Advantage
- You will keep your same Kaiser doctor. Your out-of-pocket expenses for things like copayments will generally be $0.

### Anthem PPO 100-A
- You will keep your same Anthem doctor. Your out-of-pocket expenses for things like copayments will generally be $0.

### Anthem Companion Care
- 98% of Anthem Preferred HMO doctors are the same in Anthem Companion Care. Your out-of-pocket expenses for things like copayments will generally be $0. Contact SISC to confirm that your doctor is in the Anthem Companion Care network.

### Blue Shield HMO Advantage
- 95% of UHC doctors are also in Blue Shield HMO Advantage. There is no deductible, but there is a $20 copay for office visits. Contact SISC to confirm that your doctor is in the Blue Shield HMO Advantage network.

### SISC Contact Information
Lauri Phillips at (661)636-4711 or laphillips@kern.org

### Important
Retirees using their pension to pay for CalPERS premium will need to arrange for direct payment of premium to SISC. SISC will provide more information on payment of premium in October 2022, if selected.