



Sequoia Union High School District - Active & Early Retiree
SISC Plan Comparison Effective October 1, 2023 - September 30, 2024

2023-2024 SISC Plan Name	Kaiser HMO	Anthem HMO	Anthem PPO	Anthem PPO
	Trad HMO \$15	Premier 10 *	90-G \$20	80-G \$20
MEDICAL - CALENDAR YEAR Deductibles & Maximums	Member Pays	Member Pays	Member Pays	Member Pays
Individual/Family Deductibles	\$0	\$0/\$0	\$500/\$1,000	\$500/\$1,000
Individual/Family Out-of-Pocket (OOP) Max <i>(includes medical deductibles, co-insurance and co-pays)</i>	\$1,500/\$3,000	\$1,000/\$2,000	\$1,000/\$3,000	\$2,000/\$4,000

PROFESSIONAL SERVICES

Office Visit (OV) co-pay	\$15	\$10	\$20 <small>(1st 3 primary care visits in calendar yr \$0 copay)</small>	\$20 <small>(1st 3 primary care visits in calendar yr \$0 copay)</small>
Urgent Care co-pay	\$15	\$10	\$20	\$20
Specialists/Consultants co-pay	\$15	\$10	\$20	\$20
Prenatal, postnatal office visit co-pay	\$0	\$10	\$20	\$20
Scans: CT, CAT, MRI, PET etc.	\$0	\$100/test	10%	20%
Diagnostic X-ray & Laboratory Procedures	\$0	\$0	10%	20%
Infertility (Refer to Plan Document)	Co-pay applies	50%	Not covered	Not covered
Preventive Care (includes physical exams & screenings)	\$0	\$0	0% Ded Waived	0% Ded Waived

HOSPITAL & SKILLED NURSING FACILITY SERVICES

Emergency Room visit <small>(waived if admitted)</small>	\$100	\$100	10% \$100 co-pay	20% \$100 co-pay
Inpatient Hospital (preauthorization required) - limits may apply	\$0	\$0	10%	20%
Outpatient Hospital	\$15	\$0	10%	20%
Surgery, Outpatient (performed in Surgery Center)	\$15	\$0	10%	20%
Surgery, Outpatient (performed in a Hospital) - limits may apply	\$15	\$0	10%	20%

MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT

INPATIENT: Facility Based Care (preauth required)	\$0	\$0	10%	20%
OUTPATIENT: Facility Based Care (preauth required)	\$15	\$0	10%	20%

OTHER SERVICES

Ambulance (Ground or Air)	\$50	\$100	10% \$100 co-pay	20% \$100 co-pay
Acupuncture - Limits apply	\$10/30 visits combined w/chiro	\$10/30 visits combined w/chiro	10%	20%
Chiropractic - Limits apply	\$10/30 visits combined w/acu	\$10/30 visits combined w/acu	10%	20%
Durable Medical Equipment (DME)	no charge	0%	10%	20%
Physical and Occupational Therapy - Limits apply	\$15	\$10	10%	20%

PHARMACY BENEFITS

Plan	Custom \$5-\$20 (30 day)	Rx 5-20	Rx 5-20	Rx 5-20
Pharmacy Benefit Manager (PBM)	Kaiser	Navitus	Navitus	Navitus
Individual/Family Brand & Specialty Rx Deductibles	none	none	none	none
Individual/Family Rx Out-of-Pocket (OOP) Max <i>(includes Rx deductibles and co-pays)</i>	Included w/ Med OOP Max	\$1,500/\$2,500	\$1,500/\$2,500	\$1,500/\$2,500
Generic co-pay/30 days supply	\$5 up to 30 day supply	\$0 at Costco \$5 at Other Network	\$0 at Costco \$5 at Other Network	\$0 at Costco \$5 at Other Network
Brand co-pay/30 days supply	\$20 up to 30 day supply	\$20	\$20.00	\$20.00
Specialty co-pay/up to 30 days supply	\$20 up to 30 day supply	\$20 Must Use Navitus Mail	\$20 Must Use Navitus Mail	\$20 Must Use Navitus Mail
Mail Order (Generic-Brand co-pay/90 days supply)	\$10-\$40/up to 100 day supply	\$0-\$50	\$0-\$50	\$0-\$50
Mail Order Pharmacy	Kaiser Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy
Spouse or Domestic Partner with Medicare will have different plan. SISC must have copy of Medicare Card	KPSA \$10 ov plan	Companion Care - add'l form needed	Companion Care - add'l form needed	Companion Care - add'l form needed

* Anthem HMO requires employees/retirees to select a primary care physician(PCP) and provide American Fidelity the Enrollment ID for each member's selected PCP. Visit www.Anthem.com/ca/sisc and choose "Find Care", choose "HMO (full network)", enter a city, and select the Primary Care button. If you do not select a PCP Anthem will automatically select one for you and it will appear on your ID card. To change, Call Anthem Customer Service.

This sheet is only a brief summary of In-Network patient costs. Please refer to the plan documents available through your district for applicable details, limitations, and exclusions. Out-of-Network services may not be covered. Employee cost/payroll deduction, if applicable, can be requested from the district.