

SISC Overview and Value

Sequoia Union High School District

January 2024

Presented by

SUHSD Human Resources

Joint Benefits Committee

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SISC

Self-Insured Schools of California

Schools Helping Schools

Introductions

- Lauri Phillips, Account Manager, SISC
- Devon Devine, Principal, Claremont Partners

Shift to SISC Recap

- Medical insurance for active employees and retirees is periodically reviewed by a Joint Benefits Committee that includes representatives from the District, Board of Trustees, SDTA, AFSCME and unrepresented classified and administrative employees.
- In fall 2019, the Joint Benefits Committee began looking in detail at alternatives to CalPERS for medical insurance.
- In 2022, the Board of Trustees approved exiting CalPERS and moving to SISC for medical insurance.
- The shift to SISC was effective on January 1st, 2023.

Today's Topic and Future Topics

- Today's Topic: Overview of SISC
- Other Topics (sign up links here: <https://bit.ly/SISCwebinar>)



Anthem Website and Finding Providers	12:50 – 1:15 Tues 1/23	11:40 – 12:05 Weds 1/24	5:30 – 5:55 Weds 1/24	12:30 – 12:55 Thurs 1/25
Anthem / Navitus prescription drug benefit	12:50 – 1:15 Tues 1/30	5:30 – 5:55 Tues 1/30	11:40 – 12:05 Weds 1/31	12:30 – 12:55 Thurs 2/1
Questions and Answers	5:30 – 6:30 Thurs 2/1			

Overview of SISC

SISC is a coalition of over 460 California public schools joining together to reduce costs and spread risk over a large population...Schools Helping Schools.

SISC is run in the best interests of our membership.

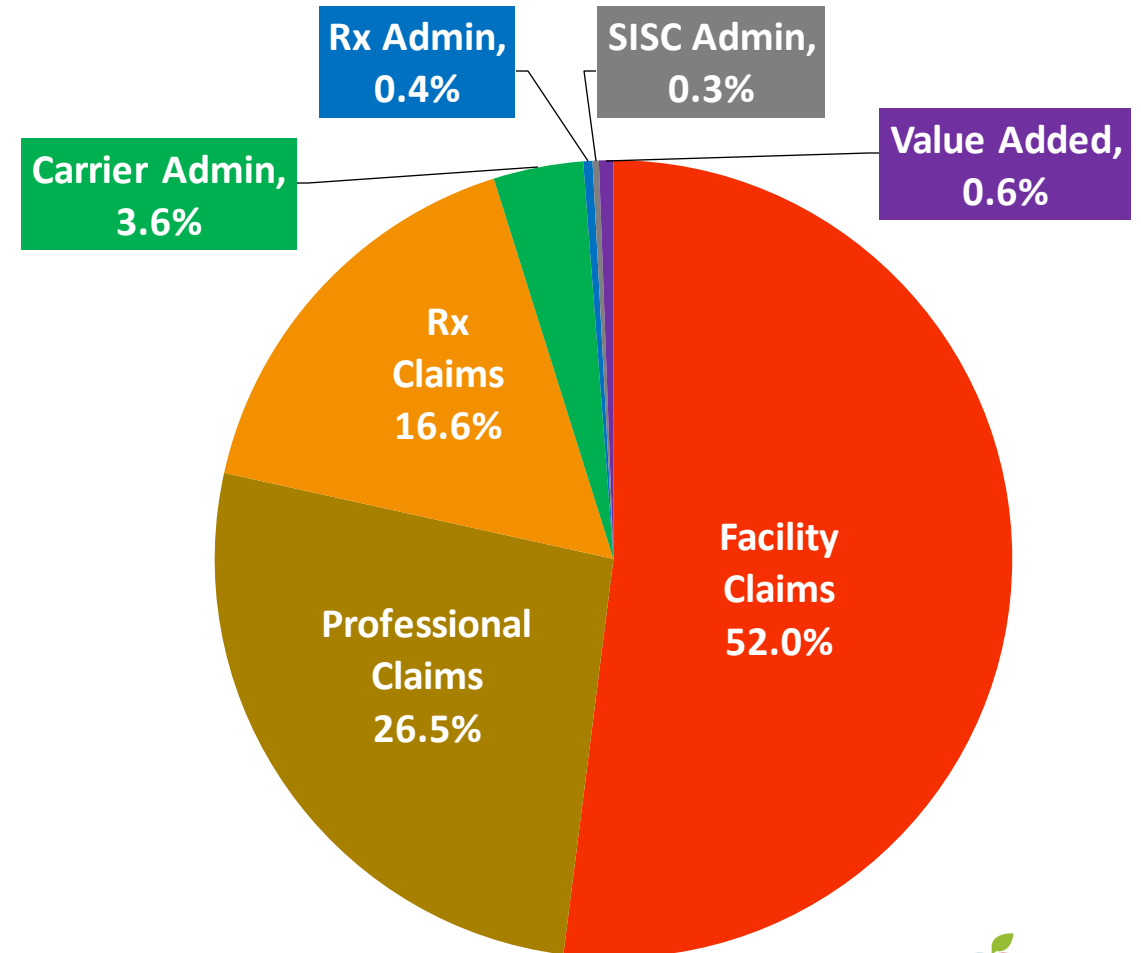
Our focus is the value we provide our members - not perks, politics, or profits.

One out of every 900 Americans is covered by a SISC medical plan.

Membership as of November 2023:

<u>PPO</u>	<u>HMO</u>	<u>KP</u>	<u>Total</u>
248,978	38,299	105,303	392,580

Our size and financial strength produce lower costs



Geographic Diversity Provides Stability

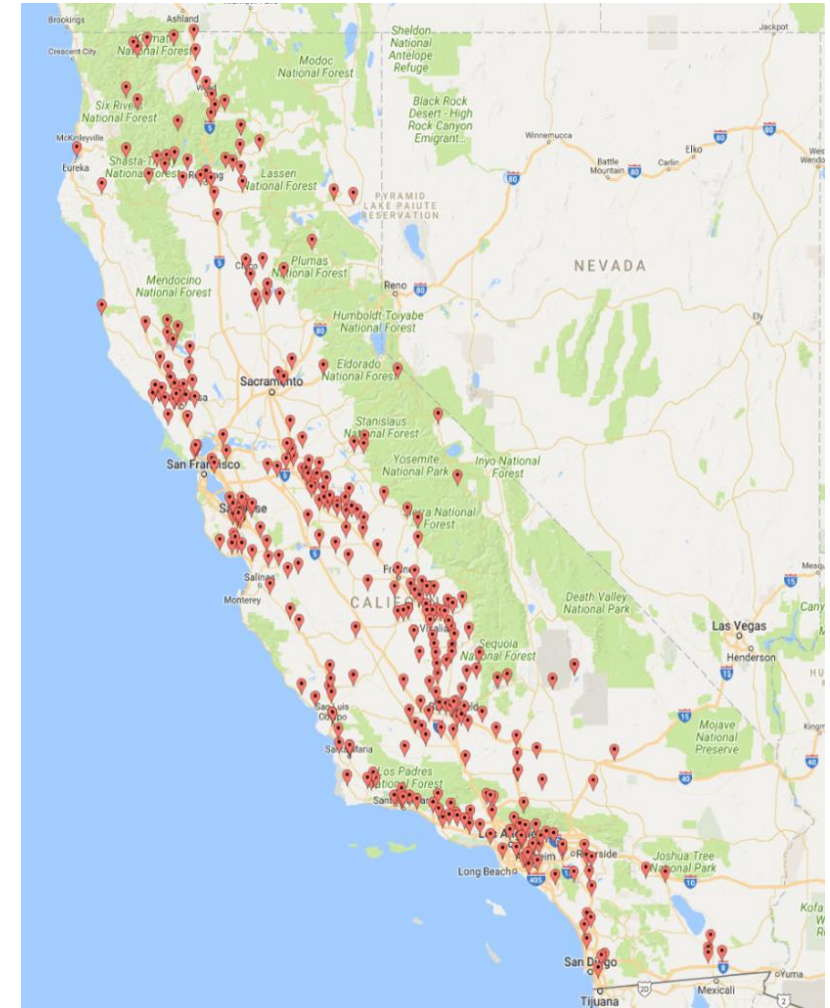
We treat having membership spread out over all of California like a diversified investment.

Renewal rates are based primarily on the experience of the entire statewide pool.

Regional differences in the cost of medical care are taken into consideration, but the size and diversity of our pool allow us to spread the risk and minimize the regional adjustments.

Low costs and stability are major reasons groups join SISC and stay for decades. We've had 127 districts join in the last 10 years.

Our groups can depend on predictable and fair rate renewals.



Things to remember about SISC

- ❖ SISC is a public entity. The administration is carried out by a staff of public school employees.
- ❖ Like public schools, we are subject to the Brown Act. Our board meetings are open to the public.
- ❖ SISC delivers renewal rates in March and early April, six months in advance of the effective date.
- ❖ SISC's portfolio of active plans is much larger than other pooling entities.
- ❖ SISC provides stability for long-term solutions for our member districts.
- ❖ Early retirees have the same plan options as active employees.

Medicare Eligible Retirees

- ❖ SISC offers Medicare Group Retiree plans available to retirees with Medicare Parts A & B
- ❖ All retirees and spouses/domestic partners of retirees age 65+ must have Medicare Parts A & B; otherwise, SISC will charge a monthly missing Medicare Surcharge that is added to the monthly premium.
 - ❖ Kaiser Senior Advantage
 - ❖ SISC Companion Care Medicare Supplemental
 - ❖ SISC PPO 100-A \$0, Rx 0-20 EGWP
- ❖ Once a retiree leaves SISC coverage, the retiree cannot return later.
- ❖ SISC requires that the retiree be a qualified CalSTRS, CalPERS or meet the district's criteria outlined in the Collective Bargaining Agreement (CBA) as a retiree to be an eligible retiree

2024 SISC Added Value Programs





Take advantage of
no cost benefits to help
you get and stay healthy



BENEFIT HIGHLIGHTS



AVAILABILITY AND HOW TO GET
STARTED

The next two slides recap the SISC Added Value Programs available to Anthem members as noted to the right of the flyer.

Please note if the flyer specifies Anthem PPO or HMO.

24/7 Help with Personal Concerns

SISC Employee Assistance Program

Access free, confidential resources for help with emotional, marital, financial, addiction, legal, or stress issues.

All employees at member districts

Call 800-999-7222

Visit [anthemEAP.com](https://www.anthemEAP.com) and enter SISC



24/7 Virtual Primary Care Doctor

Eden Health

Virtually connect with a primary care physician to manage all your physical and mental healthcare needs. Eden providers diagnose conditions, manage prescriptions, refer to specialists, and answer follow up questions using video visits or live chat.

Anthem and Blue Shield PPO members

Scan the QR code to download the Eden Health app, and register for your Eden Health membership.



Personal Health Coaching

Vida Health

Get one-on-one health coaching, therapy, chronic condition management, health trackers and other tools and resources online or via phone.

Anthem and Blue Shield members

Call 855-442-5885

Visit [vida.com/sisc](https://www.vida.com/sisc)



24/7 Physician Access—Anytime, Anywhere

MDLive

Access to virtual visits with psychiatrists and therapists for members age 10 and up. Virtual urgent care services are available to all members. Physicians can prescribe medication when appropriate.

Anthem and Blue Shield members

Call 888-632-2738

Visit [mdlive.com/sisc](https://www.mdlive.com/sisc)



Free Generic Medications

Costco

Access most generic medications at no cost through Costco retail and mail order pharmacies. You don't need to be a Costco member.

Anthem and Blue Shield members

Call 800-774-2678 (press 1)

Visit [costco.com](https://www.costco.com)



Expert Medical Opinions

Teladoc Medical Experts

Get answers to health care questions and second opinions from world-leading experts.

Anthem, Blue Shield, and
Kaiser Permanente members

Call 855-380-7828

Visit teladoc.com/SISC



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.

Anthem and Blue Shield
PPO members

Call 855-902-2777

Visit hingehealth.com/sisc



24/7 Access to Virtual Maternity and Postpartum Support

Maven

Consult with a care advocate who connects you with trustworthy content delivered by doctors, specialists coaches and other maternity providers to help deal with pregnancy and postpartum concerns.

Anthem and Blue Shield
PPO members

Visit mavenclinic.com/join/SISC



Hip, Knee, and Spine Surgical Benefit

Carrum Health

Consult top-quality surgeons on hip and knee replacements and certain spine surgeries. Benefit covers all related travel and medical bills.

Anthem and Blue Shield PPO
members

Call 888-855-7806

Visit info.carrumhealth.com/sisc



Enhanced Cancer Benefit

Contigo Health

Consult experts on initial diagnosis and development of a care plan. Benefit includes care coordination services with at home provider, transportation, and more.

Anthem and Blue Shield
PPO members

Call 877-220-3556

Visit sisc.contigohealth.com





Take advantage of no cost benefits to help you get and stay healthy



BENEFIT HIGHLIGHTS



AVAILABILITY AND HOW TO GET STARTED

The following two slides recap the Added Value Programs available to Kaiser members as noted to the right of the flyer.

Please note the programs on the following slides are offered by Kaiser for Kaiser members. The only two offered by SISC are the Employee Assistance Program (EAP) and Teledoc Medical Expert Program.

SISC Added Value

24/7 Help with Personal Concerns

SISC Employee Assistance Program

Access free, confidential resources for help with emotional, marital, financial, addiction, legal, or stress issues

All employees at member districts

Call 800-999-7222

Visit anthemEAP.com & enter SISC



Telehealth

Skip the trip to the doctor's office

Next time you have a minor health issue, you have many convenient ways to get care when and where it works for you.

Kaiser Permanente Members

Call 888-454-8855

Visit kp.org/telehealth



Manage your health 24/7

Stay connected wherever you go

With our Kaiser Permanente app, keeping up with your care is quick, easy, and secure.

Kaiser Permanente Members

Call 800-464-4000

Visit kp.org/register



Away from Home Travel

More care options while you're away from home

No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.

Kaiser Permanente Members

Call 851-268-3900

Visit kp.org/travel



Wellness Coaching

Say hello to better health

Changing your habits can be hard but working with a wellness coach can help. You'll get one-on-one guidance and support from one dedicated coach.

Kaiser Permanente Members

Call 888-882-4295

Visit kp.org/coaching



SISC Added Value

Fitness Deals

Find more ways to stay healthy and save

Stay active & fit with a variety of reduced rates on studios, gyms, fitness gear, and online classes.

•Active&Fit •ClassPass •ChooseHealthy

Kaiser Permanente Members

Call 800-464-4000

Visit kp.org/exercise



Expert Medical Opinions

Teladoc Medical Experts

Get answers to health care questions and second opinions from world-leading experts.

Kaiser Permanente Members

Call 855-380-7828

Visit teladoc.com/SISC



Ginger

Support for emotional wellness

1-on-1 emotional support coaching and self-care activities to help with many common challenges.

•Coaches are available by text 24/7 with no cost and no referral needed

Kaiser Permanente Members

Call 800-464-4000

Visit kp.org/selfcareapps



Calm

Support for emotional wellness

The #1 app for meditation and sleep. You can choose from hundreds of programs and activities.

•Guided meditation, Sleep Stories, Mindful movement videos

Kaiser Permanente Members

Call 800-464-4000

Visit kp.org/selfcareapps



My Strength

Support for emotional wellness

Personalized programs designed to help you:

- Set mental health goals
- Track your progress
- Learn coping skills
- Make positive changes

Kaiser Permanente Members

Call 800-464-4000

Visit kp.org/selfcareapps



Thank you!
Questions?

