



# Evergreen School District 2022-2023 Renewal Overview Committee Meeting

**Your partner in new possibilities.**

June 15, 2022

**Presented By:**  
Christine Kerns  
Billie Brown

A modern conference room with a long white table, white chairs, and a wood-paneled wall with a large screen. The room has a high ceiling with recessed lights and large windows on the left side.

# Agenda

- I. Alliant Stewardship Report
- II. 2022 – 2023 Strategy
- III. SISC Renewal Updates
- IV. SISC Value Add Programs
- V. Medical Plan Renewal
- VI. Ancillary Plan Renewal
- VII. Next Steps

# Alliant Stewardship Report





## 2022 – 2023 Renewal Results

### Medical and Dental renewed October 1, 2022

#### Medical – Kaiser (SISC)

Actives: +4.81% increase  
Early Retirees: +4.82% increase  
Medicare Retirees:

- -6.36% decrease (\$10 Plan)
- -7.53% decrease (\$25 Plan)

#### Medical – Blue Shield (SISC)

Actives:

- PPO: +6.01% increase
- 2 Tier Anchor Bronze: +5.78% increase

Early Retirees:

- PPO: +6.20% increase

#### Delta Dental (ACSIG)

Rate Pass for 1 year

#### MetLife DHMO

Rate Pass for 1 year

#### VSP Vision

Negotiated renewal from a +4.7% increase to a +2.1% increase with a 2 year guarantee (through 9/30/2024)



# 2022 – 2023 Financial Overview

Coverage	Enrollment	Current	Renewal	\$ Δ From Prior	% Δ From Prior
<b>Actives (Full-Time and Part-Time)</b>					
Kaiser HMO (SISC)	403	<b>\$6,833,268</b>	<b>\$7,162,116</b>	\$328,848	4.81%
Blue Shield PPO (SISC)	267	<b>\$5,546,124</b>	<b>\$5,879,340</b>	\$333,216	6.01%
Blue Shield - 2 Tier Anchor Bronze (SISC)	28	<b>\$209,328</b>	<b>\$221,424</b>	\$12,096	5.78%
Metlife DHMO (Direct)	10	<b>\$9,359</b>	<b>\$9,359</b>	\$0	0.00%
Delta Dental PPO (ACSIG)	741	<b>\$1,269,778</b>	<b>\$1,269,778</b>	\$0	0.00%
VSP (Direct)	276	<b>\$75,387</b>	<b>\$76,964</b>	\$1,576	2.09%
<b>Actives - Total Annual Paid Premium</b>		<b>\$13,943,244</b>	<b>\$14,618,980</b>	<b>\$675,736</b>	<b>4.8%</b>
<b>Early Retirees (Under 65)</b>					
Kaiser HMO	22	<b>\$327,168</b>	<b>\$342,936</b>	\$15,768	4.82%
Blue Shield PPO	32	<b>\$645,840</b>	<b>\$685,872</b>	\$40,032	6.20%
<b>Early Retirees - Total Annual Paid Premium</b>		<b>\$973,008</b>	<b>\$1,028,808</b>	<b>\$55,800</b>	<b>5.7%</b>
<b>Retirees (65+)</b>					
Kaiser Senior Advantage (\$10)	130	<b>\$712,800</b>	<b>\$667,440</b>	(\$45,360)	-6.36%
Kaiser Senior Advantage (\$25)	36	<b>\$170,748</b>	<b>\$157,896</b>	(\$12,852)	-7.53%
<b>Retirees - Total Annual Paid Premium</b>		<b>\$883,548</b>	<b>\$825,336</b>	<b>(\$58,212)</b>	<b>-6.6%</b>
<b>Overall Total Annual Paid Premium</b>		<b>\$15,799,800</b>	<b>\$16,473,124</b>	<b>\$673,324</b>	<b>4.26%</b>



# Medical Renewal & Enrollment History

Actives Medical & Rx	Prior 2020	Prior 2021	Current 2022
Blue Shield Medical	276	274	267
Kaiser Medical	411	402	403
Grand Total (Blue Shield + Kaiser)	687	676	670
Actives Kaiser %	60%	59%	60%

Early Retirees Medical & Rx	Prior 2020	Prior 2021	Current 2021
Blue Shield Medical	22	36	32
Kaiser Medical	17	23	22
Grand Total (Blue Shield + Kaiser)	39	59	54
Early Retirees Kaiser %	44%	39%	41%

Retirees (Trust) Medical & Rx	Prior 2020	Prior 2021	Current 2021
Kaiser Medical	163	160	166
Grand Total (Kaiser)	163	160	166

Overall Kaiser Participation %	66%	65%	66%
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Overall Retiree Enrollment %	18.34%	17.88%	18.65%
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Current enrollment provided by SISC as of April 2022

Prior enrollment provided by SISC as of September 2021

EESD Renewal History		
Renewal Year	Kaiser HMO	Blue Shield PPO
2015 - 2016	6.8%	-13.1%
2016 - 2017	-5.0%	19.6%
2017 - 2018	3.2%	4.8%
2018 - 2019*	-3.9%	-11.6%
2019 - 2020	6.6%	6.6%
2020-2021	1.00%	0.16%
2021-2022	0.79%	0.35%
2022-2023	4.80%	6.10%
Average	1.8%	1.6%

Renewal percentages reflect renewals for active and early retiree members.

\*EESD joined SISC in October 2018

# SISC Renewal Updates







# 2022–2023 Renewal Background

## SISC Programs that are Helping with Mild to Moderate Depression and Anxiety

**Vida:** Provides an app- based service that includes one on one coaching from clinicians and therapists who can help members manage chronic medical conditions, cope with stress, anxiety and depression, lose weight and improve sleep.

**Comparing members' PHQ-8 and GAD-7 scores shows a clear shift to a lower acuity of depression and anxiety.**

### Americans Mental Health Hits an All-Time Low



An alarming 1 in 4 American workers screened positive for post-traumatic stress disorder (PTSD) — up 136% when compared to pre-pandemic.



Depression is surging — 63% higher than before COVID-19.

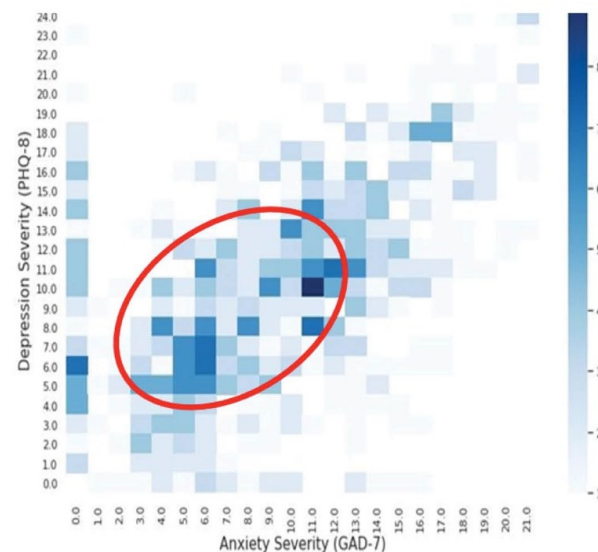


In the past three months, depression in men is up 118%, and social anxiety is up 162%. When looking specifically at men ages 40-59, general anxiety is up 94%.

*Mental Health Index: U. S. Worker Edition — Q4 2021 Update*

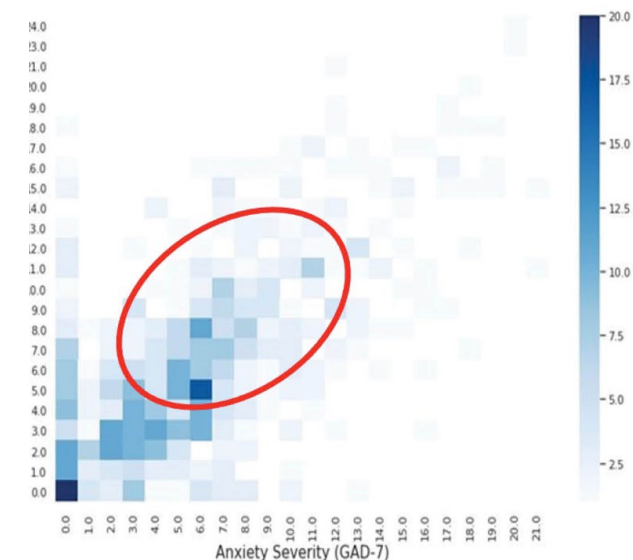
### At Baseline

Payer and Employer – All MH programs  
Baseline MH Assessment (N = 655)



### At 12 Weeks

Payer and Employer – All MH programs  
Most Recent MH Assessment (N = 655)



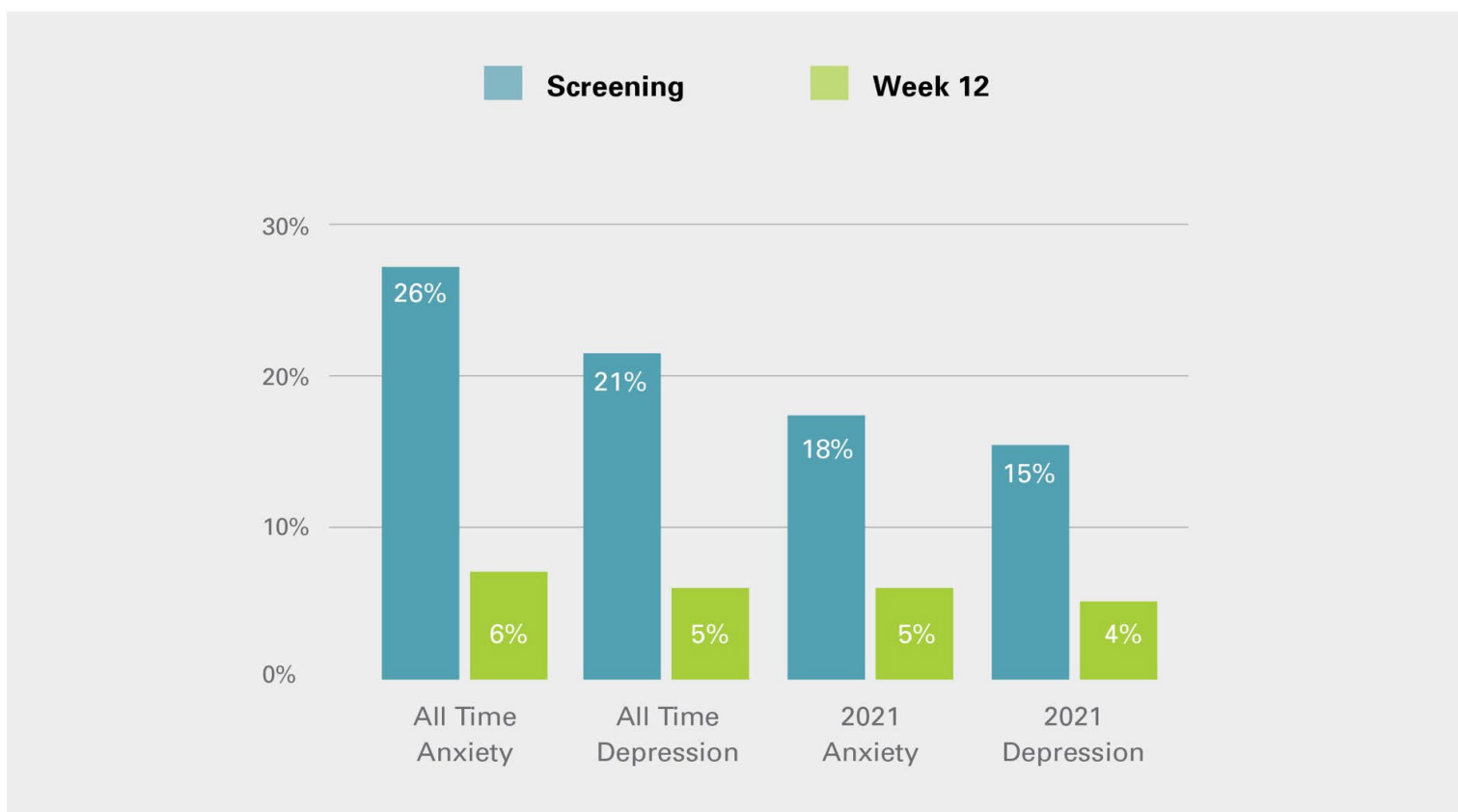




## 2022–2023 Renewal Background

**Hinge Health:** Provides free access to virtual physical therapy that provides PPO members with digital tools to reduce back and joint pain from the comfort of their own home.

**Percentage of participants screening positive for anxiety & depression**





# 2022–2023 Renewal Updates

## BLUE SHIELD PPO BENEFIT CHANGES AND UPDATES

### New Maven Maternity Care Benefit for SISC PPO Members

Effective April 1, 2022, SISC is providing PPO members with free access to Maven virtual care.

Maven offers 24/7 virtual access to one-on-one maternity and postpartum support. Eligible members are matched with a Care Advocate who connects them to trustworthy maternity and postpartum content delivered by doctors, specialists, coaches, and other maternity providers. Care is specific to the issues new mothers may be experiencing and include:

#### Pregnancy

- Midwives
- OB-GYNs
- Doulas
- Birth Planning
- Prenatal Nutritionists
- Mental Health Specialists
- Loss Support

#### Postpartum

- Infant Care Advice
- Pediatricians
- Lactation Counseling
- Infant Sleep Coach
- Emotional Support
- Back-to-Work Support
- Career Coaching

#### Diaper Subscription

SISC PPO members who meet the following criteria will also get a free 6 month diaper subscription!

- Enroll during their first or second trimester
- Have an intro call with a Care Advocate
- Have two appointments with Maven providers during pregnancy
- Complete the exit survey when their baby is born



# 2022–2023 Renewal Updates

## KAISER PERMANENTE PLAN CHANGES AND REMINDERS

Starting October 1, 2022, SISC members enrolled in a Kaiser Senior Advantage plan will have access to the following new benefits!

### Medical transportation

Make it easier for your retirees to access care — and never miss an important medical appointment. For your retirees who can't drive, this new benefit can provide them with up to 24 one-way rides to go to:

- Lab visits
- Doctor appointments
- Pharmacies to pick up medications or medical equipment

### Meal delivery

After an inpatient stay at a hospital or skilled nursing facility, you can help your retirees get back to health more quickly with fresh and nutritious meal deliveries. This new benefit includes:

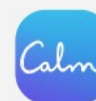
- 3 dietitian-designed meals a day, for up to 4 weeks — a total of 84 meals
- Delivery to any address in coverage region
- More than 70 entrée options, including heart-healthy, diabetic-friendly, and gluten-free meals

## CALM MEDITATION AND MINDFULNESS APP

All SISC Kaiser Permanente Members have free access to the highly acclaimed Calm meditation and mindfulness smart phone application.



### Adult members can get the calm app at no cost



Practicing mindfulness with Calm can help you build resilience and support your overall emotional health and wellness. Anyone can benefit from Calm, and the app offers something for everyone.

- ✓ A new 10 minute Daily Calm meditation every day
- ✓ Guided meditations covering anxiety, stress, gratitude, and more
- ✓ Sleep Stories (soothing bedtime tales for grown-ups)
- ✓ Music for focus, relaxation, and sleep
- ✓ Calm Master classes taught by world-renowned experts and celebrities

KP members can get access to Calm at [kp.org/selfcareapps](https://kp.org/selfcareapps).



# 2022–2023 Renewal Updates

## **NEW! SISC ADDED VALUE PLAN FEATURE FOR ALL SISC MEMBERS**

### **Learn to Live! New Online Program through the SISC EAP**

Starting 4/1/22, SISC has added another highly effective wellbeing program to our EAP—a new accessible, online way for members to receive mental health care, referred to as “Learn to Live”.

Learn to Live offers customized online programs based on the proven principles of Cognitive Behavioral Therapy (CBT). The programs are confidential, accessible anywhere, and participants learn effective ways to manage stress, depression, anxiety, substance use, and sleep issues.

The Learn to Live programs are divided into eight engaging online lessons, each describing new ideas like inspecting thoughts, facing fears, and setting goals to help participants develop new healthy habits.

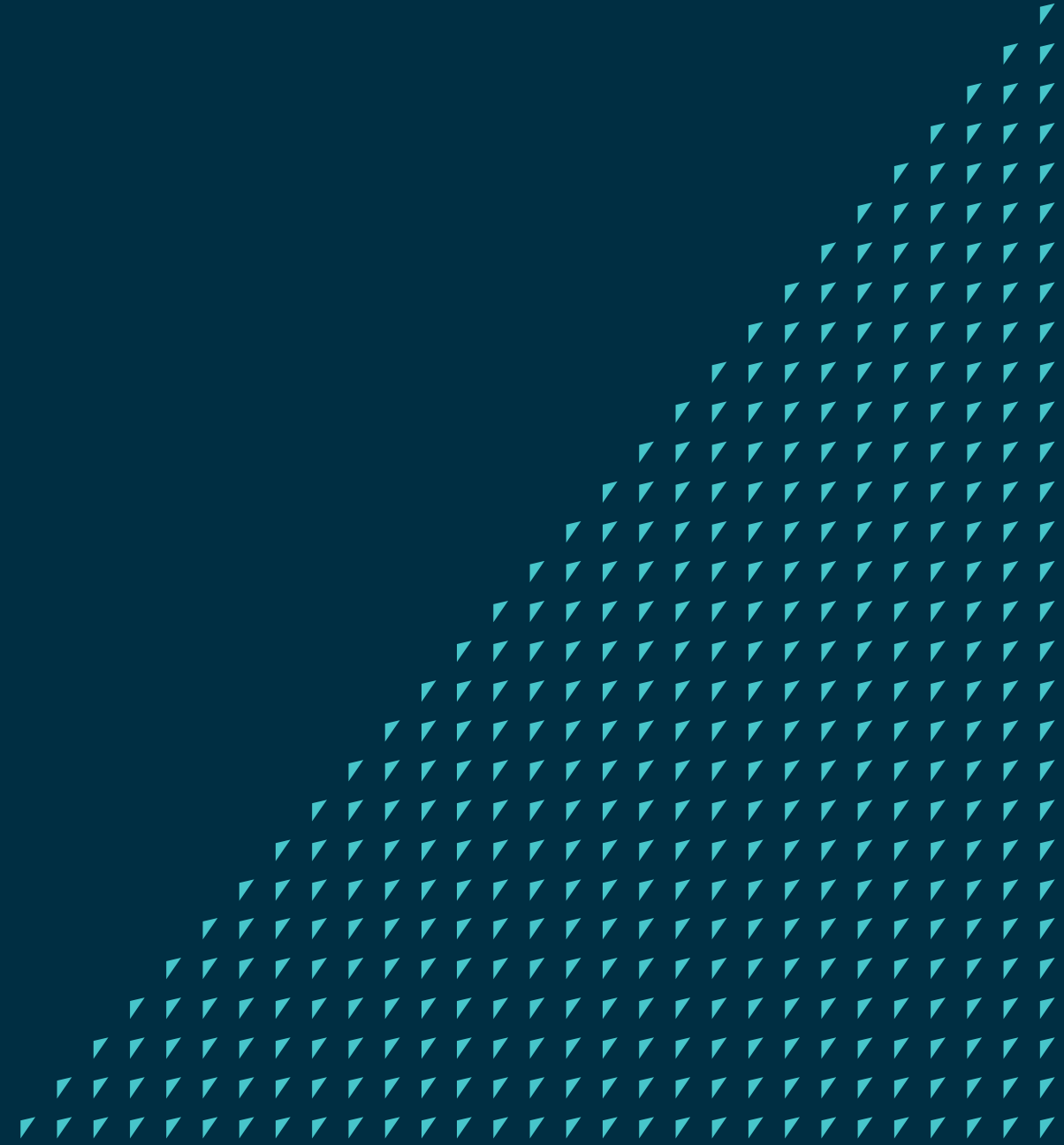
### **SISC Added Value Programs**

SISC needs your help! SISC has a variety of amazing programs for members available at little to no cost. SISC does their best to promote these to eligible employees, but no one is more connected to employees than you!

Please consider sending the SISC Added Value Flyer to employees or making available online.

SISC will also be hosting a comprehensive Added Value Webinar in Spring 2022. Please join to learn more.

# SISC Value Add Programs





# SISC Overview – Value Added Programs

## Available to Kaiser and Blue Shield members

- **Costco Flu Shot Clinics**
  - Free flu shot clinics for districts and bargaining units who participate in the SISC Health Smarts (free) program
- **Biometric Screenings**
  - Free onsite health screening events for Member Districts
  - The screening event provides an opportunity for members to learn their blood pressure, cholesterol and blood glucose, along with other health indicators
- **Gym Membership Discounts**
  - Active & Fit cost is \$25 a month (plus \$25 enrollment fee and taxes) – Kaiser Members
  - Tivity Fitness Your Way cost is \$25 a month per person – Blue Shield Members
- **SISC Expert Medical Opinion Service**
  - Allows all SISC members to obtain an expert medical opinion on their medical condition and treatment plan
  - Members speak directly with a Teladoc physician at no cost
  - They collect all relevant medical records, retest pathology, engage leading experts, complete the expert report for the member, review the report with the member and answer any remaining questions they may have
- **SISC EAP**
  - All SISC members may access free resources if they need help with personal concerns--emotional, marital, financial, interpersonal addiction and recovery, legal, stress, and more
- **Learn to Live Program (SISC Digital EAP):**
  - Members can receive individualized support to help live their happiest, healthiest lives
  - Built on the proven principles of Cognitive Behavioral Therapy (CBT), the digital tools are available anywhere, anytime
  - The SISC EAP benefits are available to all employees of a SISC district and their household members



# SISC Overview – Value Added Programs Available to Blue Shield Members

- **Costco Free Generics**
  - Free generic medications at Costco Retail and Mail Order (excludes certain pain and cough medications)
- **Vida Digital Coaching Application**
  - Vida offers members access to a virtual care platform that treats a full range of lifestyle, chronic and behavioral health conditions
  - Members have access to a mobile app, 1:1 health coaching and therapy available through a virtual platform, progress through the trackers and connected devices, and tools and resources
- **Solera4Me Diabetes Prevention Program:**
  - No cost 16 week program to help Blue Shield members with prediabetes reduce their risk of developing diabetes
- **Hinge Health**
  - Members have free access to a program that provides personalized, interactive physical therapy using the latest technology
  - With Hinge, members are empowered with tools to address knee or back pain whenever and wherever it works best for them
- **Maven Virtual Care**
  - Free 24/7 virtual access to one-on-one maternity and postpartum support
  - Eligibility members are matched with a Care Advocate who connects them to trustworthy maternity and postpartum content





# SISC Overview – Value Added Programs Available to Blue Shield Members

- **Carrum Health**

- Surgery benefit available to members which waives co-insurance and deductibles for hip/knee replacements and many spine surgeries when utilizing Scripps “Center of Excellence.”
- Travel Expenses covered for patient and one companion

- **City of Hope – Oncology Center of Excellence Program:**

- SISC partnered with Contigo Health to provide SISC PPO plans with an enhanced cancer benefit.
- This enhanced benefit provides members facing a cancer diagnosis with the opportunity to have an in-person or virtual comprehensive consultation at City of Hope at no cost
- In Person Evaluation with confirmation of diagnosis and development of a customized treatment plan
- Transition of care and collaboration with home oncologist to carry out the recommended treatment plan, track progress, adjust treatment as needed and measure patient outcomes and experience

- **MDLive**

- Members can consult with doctors and pediatricians over the phone or using online video for medical conditions such as cough, cold, fever, sore throat, flu, infection, bronchitis and children's health issues
- Online behavioral health visits are also available for confidential sessions with a licensed therapist or psychiatrist

# Medical Plan Renewal



# Medical Plan Renewal

- The medical program for EESD includes both Kaiser and Blue Shield plans
- The overall Medical renewal for 10/1/2023 is an increase of approximately 4.65% or an annual increase of \$673,356

Plan	Enrollment	Current	Renewal	\$ Δ From Current	% Δ From Current
<b>Actives</b>					
Kaiser HMO	403	<b>\$6,833,268</b>	<b>\$7,162,116</b>	\$328,848	4.81%
Blue Shield PPO	267	<b>\$5,546,124</b>	<b>\$5,879,340</b>	\$333,216	6.01%
Blue Shield 2 Tier Anchor	28	<b>\$209,328</b>	<b>\$221,424</b>	\$12,096	5.78%
<b>Early Retirees</b>					
Kaiser HMO	22	<b>\$327,168</b>	<b>\$342,936</b>	\$15,768	4.82%
Blue Shield PPO	33	<b>\$672,048</b>	<b>\$713,688</b>	\$41,640	6.20%
<b>Retirees - Trust Paid</b>					
Kaiser Senior Advantage (\$10) Mixed Medicare	130	<b>\$712,800</b>	<b>\$667,440</b>	(\$45,360)	-6.36%
Kaiser Senior Advantage (\$25) Mixed Medicare	36	<b>\$170,748</b>	<b>\$157,896</b>	(\$12,852)	-7.53%
<b>Total Medical Cost</b>		<b>\$14,471,484</b>	<b>\$15,144,840</b>	<b>\$673,356</b>	<b>4.65%</b>



# Kaiser HMO Actives (SISC) – Renewal

BENEFITS	
<b>Calendar Year Deductible</b>	
Individual / Family	
<b>Annual Out-of-Pocket Maximum</b>	
Individual / Family	
Physician & Specialist Office Visit	
Preventive Care	
Lab and X-Ray	
Imaging (CT/PET/MRI)	
<b>Hospitalization</b>	
Inpatient Non-emergency Facility Services	
Outpatient surgery in a hospital	
Emergency Room	
Ambulance	
Durable Medical Equipment	
Chiropractic	
Acupuncture	
<b>Mental Health and Substance Abuse</b>	
Inpatient	
Outpatient	
<b>Rx</b>	
Retail	
Mail Order	
Specialty Rx	

Rates	
<b>Contract 1 - Actives</b>	
Composite	
<b>Monthly Premium</b>	
<b>Annual Premium</b>	

<b>\$ Difference from Current</b>
<b>% Difference from Current</b>

Enrollment obtained from SISC April 2022

EEs  
403

SISC	
KAISER HMO 10 OV 10 RX- SISC	
<b>In-Network Only</b>	
None	
\$1,500 / \$3,000	
\$10 per visit	
No Charge	
No Charge	
No Charge	
No Charge	
\$10 per procedure	
\$100 per visit (Waived if Admitted)	
\$50 (per trip)	
No Charge	
\$10	
(up to 30 Visits per calendar year combined with Acu)	
\$10	
(up to 30 Visits per calendar year)	
No Charge	
\$10 per visit	
<b>Generic / Brand</b>	
\$10 (100 days) / \$10 (100 days)	
\$10 (100 days) / \$10 (100 days)	
\$10 (30 days)	

Current	Renewal
\$1,413.00	\$1,481.00
\$569,439	\$596,843
\$6,833,268	\$7,162,116

<b>\$328,848</b>
<b>4.81%</b>

This document is intended as a quick reference, not a comprehensive description. Limitations and exclusions can be found in the official plan documents. In case of any discrepancies, the official plan documents will govern.



# Kaiser HMO Early Retirees (SISC) – Renewal

BENEFITS
<b>Calendar Year Deductible</b> Individual / Family
<b>Annual Out-of-Pocket Maximum</b> Individual / Family
Physician & Specialist Office Visit
Preventive Care
Lab and X-Ray
Imaging (CT/PET/MRI)
<b>Hospitalization</b>
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Ambulance
Durable Medical Equipment
Chiropractic
Acupuncture
<b>Mental Health and Substance Abuse</b>
Inpatient
Outpatient
<b>Rx</b>
Retail
Mail Order
Specialty Rx

Rates
<b>Contract 3 - Early Retirees</b>
Retiree
Retiree + One
Retiree + Family
<b>Monthly Premium</b>
<b>Annual Premium</b>

<b>\$ Difference from Current</b>
<b>% Difference from Current</b>

1. SISC Kaiser DME include additional items

2. Chiropractic and Acupuncture visits combined

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Enrollment obtained from SISC April 2022

SISC
<b>KAISER HMO 10 OV 10 RX- SISC</b>
<b>In-Network Only</b>
None
\$1,500 / \$3,000
\$10 per visit
No Charge
No Charge
No Charge
No Charge
No Charge
\$10 per procedure
\$100 per visit (Waived if Admitted)
\$50 (per trip)
No Charge <sup>1</sup>
\$10 (up to 30 Visits per calendar year <sup>2</sup> )
\$10 (up to 30 Visits per calendar year)
No Charge
\$10 per visit
<b>Generic / Brand / Specialty</b>
\$10 (100 days) / \$10 (100 days)
\$10 (100 days) / \$10 (100 days)
\$10 (30 days)

	Current	Renewal
10	\$995.00	\$1,043.00
11	\$1,413.00	\$1,481.00
1	\$1,771.00	\$1,857.00
22	<b>\$27,264</b>	<b>\$28,578</b>
	<b>\$327,168</b>	<b>\$342,936</b>

**\$15,768****4.82%**

## Kaiser KPSA (SISC) - Renewal

BENEFITS
<b>Calendar Year Deductible</b>
Individual / Family
<b>Annual Out-of-Pocket Maximum</b>
Individual / Family
Physician & Specialist Office Visit
Preventive Care
Lab and X-Ray
<b>Hospitalization</b>
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Ambulance
Durable Medical Equipment
Home Health Services
Hospice Care
Chiropractic
Acupuncture
<b>Mental Health and Substance Abuse</b>
Inpatient
Outpatient
<b>Rx</b>
Retail
Mail Order

1. SISC Kaiser DME include additional items

Rates
Rates
Subscriber Only(M)
Subscriber(M) + Spouse(M)
Subscriber(M) + Spouse(NM)
<b>Monthly Premium</b>
<b>Annual Premium</b>

\$ Difference from Current

% Difference from Current

SISC 10/1
Kaiser - \$10 Copay HMO Senior Advantage (TRUST) SISC
None
\$1,500 / \$3,000
\$10 per visit
No Charge
No Charge
No Charge
No Charge
\$50 per visit (waived if admitted)
\$50 per trip
No Charge
No Charge
No Charge
\$10
(up to 30 Visits per calendar year)
\$10
(up to 30 Visits per calendar year combined with Acu)
No Charge
\$10 per visit
Generic
\$10 (100 days)
Brand
\$20 (100 days)
\$20 (100 days)

\$10 Copay Mixed Medicare
Current
\$330.00
\$660.00
\$1,325.00
<b>\$59,400</b>
<b>\$712,800</b>
Renewal
\$309.00
\$618.00
\$1,352.00
<b>\$55,620</b>
<b>\$667,440</b>

EEs

21

15

0

36

SISC 10/1
Kaiser - \$25 Copay HMO Senior Advantage (TRUST) SISC
None
\$1,500 / \$3,000
\$25 per visit
No Charge
No Charge
\$500 per admission
\$25 per procedure
\$50 per visit (waived if admitted)
\$150 per trip
20%
No Charge
No Charge
\$10
(up to 30 Visits per calendar year combined with Acu)
\$10
(up to 30 Visits per calendar year)
\$500 per admission
\$25 per visit
Generic
\$30 (100 days)
\$20 (100 days)
Brand
\$75 (100 days)
\$50 (100 days)

\$25 Copay Mixed Medicare
Current
\$279.00
\$558.00
\$1,274.00
<b>\$14,229</b>
<b>\$170,748</b>
Renewal
\$258.00
\$516.00
\$1,301.00
<b>\$13,158</b>
<b>\$157,896</b>

-\$12,852

-7.5%

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Enrollment obtained from SISC April 2022 - includes Evergreen Teachers Assoc.



# Blue Shield PPO Actives (SISC) - Renewal

BENEFITS
<b>Calendar Year Deductible</b>
Individual / Family
<b>Annual Out-of-Pocket Maximum</b>
Individual / Family
Physician & Specialist Office Visit
Preventative Care
Lab and X-Ray
Complex Imaging (CT, MRI, PET)
<b>Hospitalization</b>
Inpatient Physician Services
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Durable Medical Equipment
Home Health Services
Hospice Care (Routine Care)
Chiropractic
Acupuncture
<b>Mental Health and Substance Abuse</b>
Inpatient Hospital Services
Outpatient
<b>Rx</b>
Rx Copay Out-of-Pocket Maximum
Retail 30 days
Mail Order 90 days

Rates
<b>Contract 1- Actives</b>
Composite
<b>Monthly Premium</b>
<b>Annual Premium</b>

<b>\$ Difference from Current</b>
<b>% Difference from Current</b>

EEs  
267

SISC	
BLUE SHIELD - SISC - 100-A 20 Copay	
IN-NETWORK	OUT-OF-NETWORK
None	None
\$1,000 / \$3,000	\$1,000 / \$3,000
\$20 / visit	50%
No Charge	Not Covered
No Charge	Not Covered
No Charge	50% (\$350 max per day)
No Charge	50%
No Charge	No Charge (\$600 max per day)
No Charge	No Charge (\$350 max per day)
\$100 per visit (Waived if admitted)	
No Charge	Not Covered
No Charge (up to 100 visits per calendar year)	Not Covered
No Charge	Not Covered
No Charge	Not Covered
(Up to 20 Visits per calendar year)	
No Charge	50%
(up to 12 Visits per calendar year)	
Mental Health and substance abuse	
No Charge	No Charge (\$600 max per day)
\$20 / visit	50%
Generic / Brand / Specialty	
\$1,500 Individual / \$2,500 Family	
Retail: \$5 / \$20	Not Covered
Costco: \$0 / \$20	
Costco: \$0 / \$50	
Navitus, Specialty \$20 <sup>1</sup>	Not Covered

Current	Renewal
\$1,731.00	\$1,835.00
<b>\$462,177</b>	<b>\$489,945</b>
<b>\$5,546,124</b>	<b>\$5,879,340</b>

<b>\$333,216</b>
<b>6.01%</b>

<sup>1</sup>Specialty drugs are available only through mail order for a 30-day supply  
Enrollment obtained from SISC April 2022  
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# Blue Shield PPO Early Retirees (SISC) - Renewal

<b>BENEFITS</b>
<b>Calendar Year Deductible</b> Individual / Family
<b>Annual Out-of-Pocket Maximum</b> Individual / Family
Physician & Specialist Office Visit
Preventative Care
Lab and X-Ray
Complex Imaging (CT, MRI, PET)
<b>Hospitalization</b>
Inpatient Physician Services
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Durable Medical Equipment
Home Health Services
Hospice Care (Routine Care)
Chiropractic
Acupuncture
<b>Mental Health and Substance Abuse</b>
Inpatient Hospital Services
Outpatient
<b>Rx</b>
Rx Copay Out-of-Pocket Maximum
Retail 30 days
Mail Order 90 days
<b>Rates</b>
<b>Contract 1- Early Retirees</b>
Retiree Only
Retiree + 1
Retiree + Family
<b>Monthly Premium</b>
<b>Annual Premium</b>
<b>\$ Difference from Current</b>
<b>% Difference from Current</b>

SISC	
BLUE SHIELD - SISC - 100-A 20 Copay	
IN-NETWORK	OUT-OF-NETWORK
None	None
\$1,000 / \$3,000	\$1,000 / \$3,000
\$20 / visit	50%
No Charge	Not Covered
No Charge	Not Covered
No Charge	50% (\$350 max per day)
No Charge	50%
No Charge	No Charge (\$600 max per day)
No Charge	No Charge (\$350 max per day)
\$100 per visit (Waived if admitted)	
No Charge	Not Covered
No Charge (up to 100 visits per calendar year)	Not Covered
No Charge	Not Covered
No Charge	Not Covered
(Up to 20 Visits per calendar year)	
No Charge	50%
(up to 12 Visits per calendar year)	
Mental Health and substance abuse	
No Charge	No Charge (\$600 max per day)
\$20 / visit	50%
Generic / Brand / Specialty	
\$1,500 Individual / \$2,500 Family	
Retail: \$5 / \$20 Costco: \$0 / \$20	Not Covered
Costco: \$0 / \$50 Navitus, Specialty \$20 <sup>1</sup>	Not Covered
Current	Renewal
\$1,212.00	\$1,290.00
\$1,717.00	\$1,823.00
\$2,184.00	\$2,318.00
\$56,004	\$59,474
\$672,048	\$713,688
	\$41,640 6.20%

*1. Specialty drugs are available only through mail order for a 30-day supply*

*Blue Shield- Substance Abuse Benefit Not Covered for inpatient nor outpatient*

*This document is intended as a quick reference, not a comprehensive description. Limitations and exclusions can be found in the official plan documents. In case of any discrepancies, the official plan documents will govern.*

Enrollment obtained from SISC April 2022



# Blue Shield 2 Tier Anchor Bronze (SISC) - Renewal

BENEFITS
<b>Calendar Year Deductible</b> Individual / Family
<b>Annual Out-of-Pocket Maximum</b> Individual / Family
Physician & Specialist Office Visit
Preventative Care
Lab and X-Ray
Complex Imaging (CT, MRI, PET)
<b>Hospitalization</b>
Inpatient Physician Services
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Durable Medical Equipment
Home Health Services
Hospice Care (Routine Care)
Chiropractic
Acupuncture
<b>Mental Health and Substance Abuse</b>
Inpatient Hospital Services
Outpatient
<b>Rx</b>
Rx Copay Out-of-Pocket Maximum
Retail 30 days
Mail Order 90 days

Rates
Employee Only
Employee + Child(ren)
<b>Monthly Premium</b>
<b>Annual Premium</b>

\$ Difference from Current

% Difference from Current

1. Not subject to the calendar year medical deductible

2. For the first 3 visits, thereafter 30% \$60 per visit - not subject to the calendar year deductible

3. Rx applies to medical deductible

4. Specialty drugs are available only through mail order for a 30-day supply

Enrollment obtained from SISC April 2022

*This document is intended as a quick reference, not a comprehensive description. Limitations and exclusions can be found in the official plan documents. In case of any discrepancies, the official plan documents will govern.*

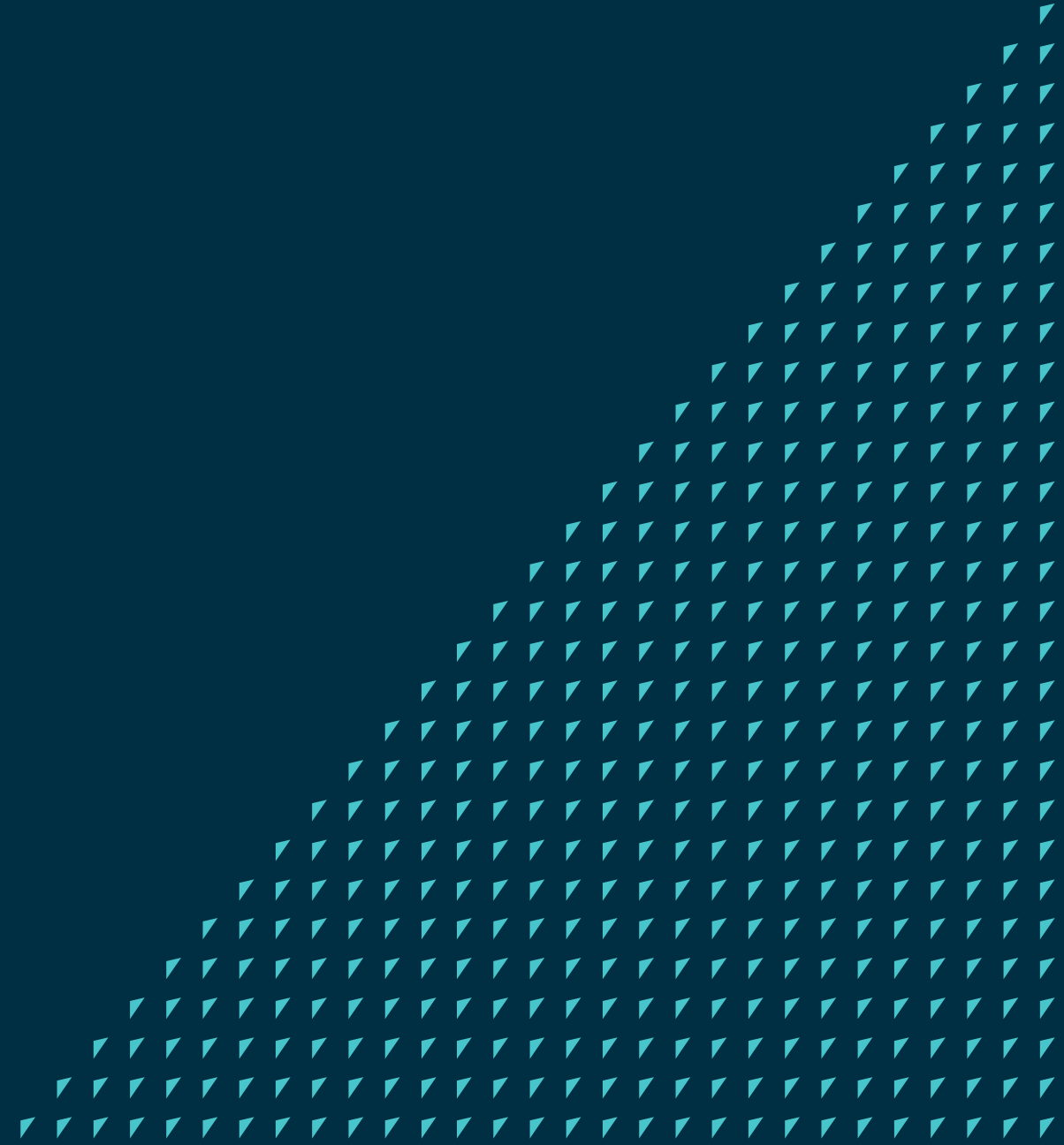
SISC	
BLUE SHIELD - SISC ASO - Anchor Bronze	
IN-NETWORK	OUT-OF-NETWORK
\$5,000 / \$10,000	
\$6,350 / \$12,700	
30%	50%
No Charge <sup>1</sup>	Not Covered
30%	Not Covered
30%	50% (\$350 max per day)
30%	50%
30%	No Charge (\$600 max per day)
30%	No Charge (\$350 max per day)
\$100 per visit + 30%	\$100 per visit + 30%
Copay waived if admitted	
30%	Not Covered
30% (up to 100 visits per calendar year)	Not Covered
No Charge	Not Covered
30%	Not Covered
(Up to 20 Visits per calendar year)	
30%	50%
(Up to 12 Visits per calendar year)	
Mental Health and Substance Abuse	
30%	No Charge (\$600 max per day)
\$60 / visit <sup>2</sup>	50%
Generic / Brand / Specialty <sup>3</sup>	
\$6,350 Individual / \$12,700 Family	
Retail: \$9 / \$35 / \$35 Costco: \$0 / \$35	Retail: \$9/\$35
Retail: \$18 / \$35 Costco: \$0 / \$90 Navitus, Specialty \$35 <sup>4</sup>	Not Covered

Two Tier	
Current	Renewal
\$623.00	\$659.00
\$977.00	\$1,035.00
<b>\$17,444</b>	<b>\$18,452</b>
<b>\$209,328</b>	<b>\$221,424</b>

\$12,096

5.78%

# Ancillary Plan Renewal





## 2022-2023 Renewal Results

### Delta Dental PPO Plan (ACSIG)

- The Dental PPO plan is through Delta Dental (ACSIG) and renews October 1, 2022
- The renewal is a rate pass (no change to rates) for 1 year (10/1/2022 – 9/30/2023)

### MetLife Dental HMO Plan (Direct)

- The Dental HMO plan is through MetLife and renews October 1, 2022
- The renewal is a rate pass (no change to rates) for 1 year (10/1/2022 – 9/30/2023)

### VSP Vision Plan (Direct)

- The Vision plan is through VSP and it renews October 1, 2022
- Alliant negotiated the renewal from a +4.7% increase down to a +2.1% increase for 2 years (10/1/2022 – 9/30/2024)



# MetLife (Direct) Dental HMO Plan Renewal

Dental Benefits	ADA Code	MetLife DHMO (Direct) Current / Renewal
<b>Diagnostic and Preventive</b>		
Office Visit	120	\$0
Teeth Cleaning	1110	\$0
X-Rays	210	\$0
Sealants (Per tooth)	1351	\$0
<b>Restorative</b>		
Amalgam Filling (1-4 Surfaces)	2140-61	\$0
Composite Filling (1-4 Surfaces)	2330-35	\$0
<b>Periodontics</b>		
Scaling and Root Planning (Per Quadrant)	4341	\$0
Gingivectomy (Per Quadrant)	4210	\$0
Osseous Surgery	4260	\$0
<b>Endodontics</b>		
Pulp Cap	3110	\$0
Therapeutic Pulpotomy	3220	\$0
Root Canal Therapy (Anterior, Bicuspid, Molar)	3310-30	\$0
<b>Prosthodontics</b>		
Immediate (Upper or Lower)	5130-40	\$0
Complete (Upper or Lower)	5110-20	\$0
Partial Denture (Upper or Lower)	5213-14	\$0
<b>Crown and Bridge</b>		
Crown - Porcelain Fused to High Noble Metal	6750	\$0
Crown - Full Cast High Noble Metal	6790	\$0
<b>Oral Surgery</b>		
Extractions - Impacted tooth: Soft tissue	7220	\$0
Extractions - Impacted tooth: Partial bony	7230	\$0
Extractions - Impacted tooth: Full bony	7240	\$0
<b>Orthodontics - comprehensive</b>		Not Covered
<b>Rate Guarantee</b>		<b>10/1/2022 - 9/30/2023</b>
<b>Rates</b>		<b>Current / Renewal</b>
Employee Only		\$77.99
<b>TOTAL MONTHLY PREMIUM</b>		<b>\$780</b>
<b>TOTAL ANNUAL PREMIUM</b>		<b>\$9,359</b>
<b>\$ ANNUAL CHANGE vs CURRENT</b>		<b>\$0</b>
<b>% ANNUAL CHANGE vs CURRENT</b>		<b>0.0%</b>

EEs

10

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Enrollment obtained from MetLife as of April 2022

# Delta Dental (ACSIG) PPO Plan

Dental Benefits	
Calendar Year Maximum (per person)	
Calendar Year Deductible	
Individual / Family	
Diagnostic and Preventive	
Exams, (2) Cleanings, & X-rays	
Basic Services	
Fillings, Simple Tooth Extractions, & Sealants Endodontics (Root Canals) Periodontics (Gum Treatment) Oral Surgery	
Major Services	
Crowns, Inlays, Onlays & Cast, Restorations Prosthodontics (Bridges, Dentures, & Implants)	
Orthodontic Benefits	
Adults & Dependent Children Lifetime Maximum	

Delta Dental PPO- ACSIG Current / Renewal		
PPO Network	Premier	Out of Network
\$2,200	\$2,000	\$2,000
(Waived for D&P)		
\$20 / \$60		
100%		
90%		
60%		
60%		
\$2,000 Lifetime Max		

Rate Guarantee	
Composite Rates	
Active (00007)	
Retirees (00008)	
Monthly Premium	
Annual Premium	
\$ Change to Current	
% Change to Current	

1 Year (through 9/30/2023)	
Current / Renewal	
	\$142.80
	\$142.80
	\$105,815
	\$1,269,778
	\$0
	0.00%

EEs	
704	
37	
741	

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Enrollment obtained from ACSIG as of May 2022



# VSP Vision Plan - Voluntary

Benefits		VSP (Direct) Vision Premier Plan					
		In-Network		Out of Network			
		Patient Pays:		Plan Pays up to:			
Exam Copay		\$10		\$45			
Materials Copay		\$25		Not Covered			
Lenses							
Single		No Charge <sup>1</sup>		\$30			
Bifocal		No Charge <sup>1</sup>		\$50			
Trifocal		No Charge <sup>1</sup>		\$65			
Progressive Lenses							
Standard		No Charge		\$50			
Premium		No Charge		\$50			
Custom		No Charge		\$50			
Frames							
Frame Allowance		\$180		\$70			
Contact Lenses*							
Fitting and Evaluation		No Charge <sup>2</sup>		Not Covered			
Necessary Contact Lenses		No Charge <sup>2</sup>		\$210			
Elective Contact Lenses Allowance		\$130		\$105			
Frequency of Services							
Eye Examination		12 Months					
Lenses		12 Months					
Frames		12 Months					
Contact Lenses*		12 Months					
* Contact lenses are in lieu of spectacle lenses and frame.							
Rate Guarantee		10/1/2020 - 9/30/2022		10/1/2022 - 9/30/2024			
Rates		Current		Initial Renewal		Negotiated Renewal	
Employee Only		113	\$13.98	\$14.92	\$14.55		
Employee + 1		81	\$22.29	\$23.18	\$22.60		
Employee + 2 or More Dependents		82	\$35.33	\$36.76	\$35.84		
Monthly Premium		276	\$6,282	\$6,578	\$6,414		
Annual Premium			\$75,387	\$78,934	\$76,964		
\$ Change to Current			\$3,547		\$1,576		
% Change to Current			4.7%		2.1%		

\* Contact lenses are in lieu of spectacle lenses and frame.

This summary is for informational purpose only. It does not amend, extend, or alter the current policy in any way. In the event information in this summary differs from the Plan Document, the Plan Document will prevail. Please contact the Human Resources office for more information on your plans.

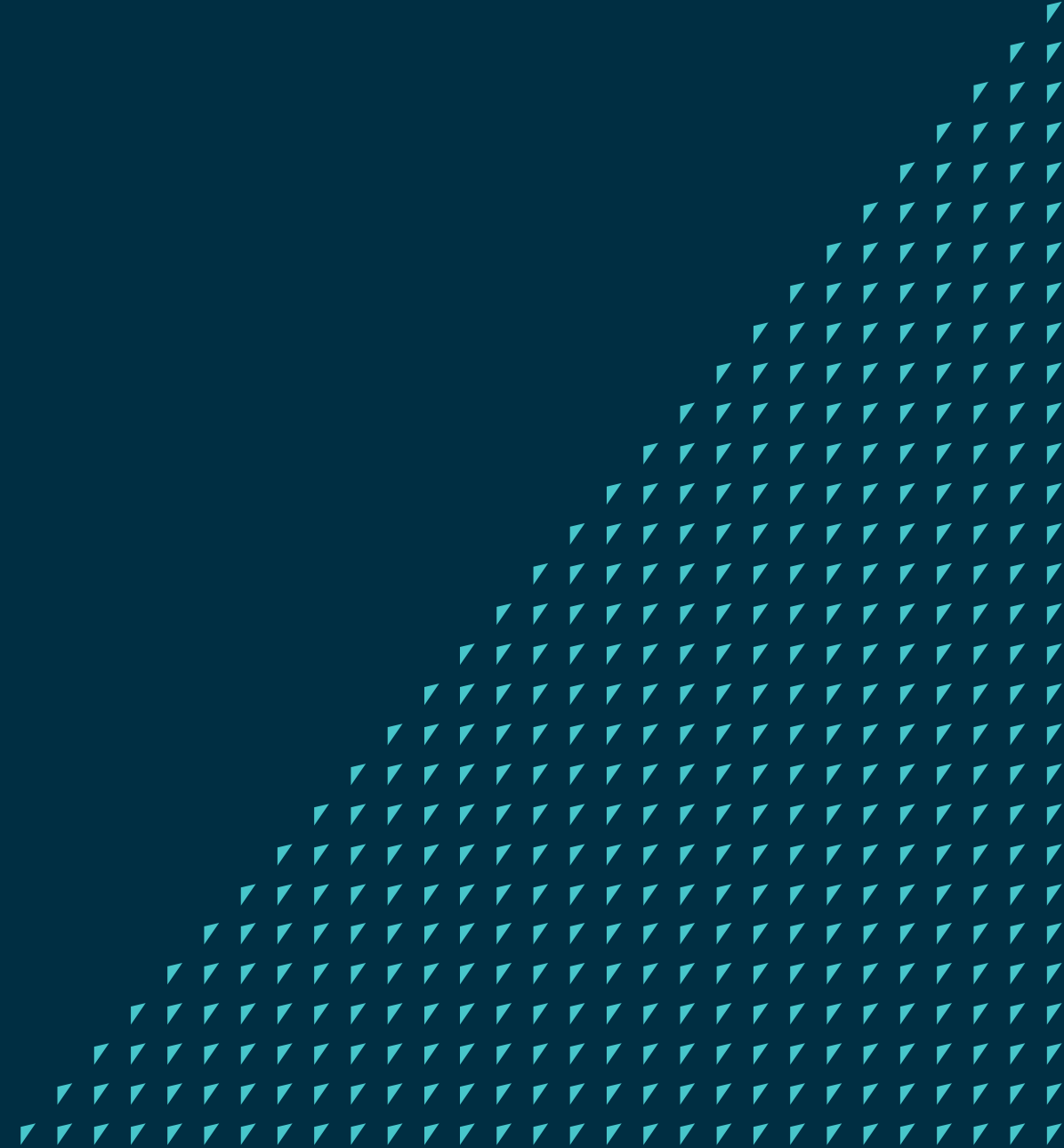
1. Included in Prescription Glasses (Materials Copay)

2. Standard and Premium fitting: Covered in full with a copay. Member receives 15% off of contact lens exam services; member's copay will never exceed \$60

Enrollment obtained from carrier as of April 2022



# Next Steps





## Next Steps

### **Open Enrollment**

- Open Enrollment Dates: June 21 through September 9



# Disclosures

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at [www.alliant.com](http://www.alliant.com). For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Plans are rates presented are generally effective 10/1/2021 through 9/30/2022  
Rates quoted assume current employer contribution levels and participation levels unless otherwise stated. Final rates will be based on final enrollment underwriting. Updated claims experience or other information may be required to finalize rates. If group demographics, enrollment levels or employer contributions change, rates may change or the quote may be withdrawn.

In general, employees must be actively act work on the effective date of the plan. When implementing new coverage, employees who are not actively at work will not be covered under the plan until they return to active state. It may be possible to waive the actively at work provision.  
This proposal should not be interpreted as inclusive of all plan provisions and limitations. For further details, refer to the insurance carrier proposals and carrier plan documents. Benefit coverage and eligibility provisions for fully insured health plans may vary from state to state, based on state mandates. Illustrated enrollment is based on the information provided (employee census, current premium statement and or carrier renewal).  
Coverage is not in effect until it is approved by the insurance carrier’s underwriter.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant typically rely upon rating agencies for this type of market analysis. A.M. Best has been an industry leader in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.  
Alliant’s standard protocol is to only place coverage with carriers with no less than an “A-”- rating from A.M. Best. However, where Alliant determines that it is prudent to consider coverage with a lower rated carrier, the financial rating of the carrier is to be disclosed to the client. Should Alliant becomes aware of a carrier’s rating dropping below “A-“ mid-policy period we will review and advise you of the situation and consider if an alternative carrier can be reasonably provided prior to renewal.  
A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at [www.ambest.com](http://www.ambest.com).

**Ratings for Carriers included in this presentation are:**

Carrier	A.M. Best
Kaiser	NR
Blue Shield	A
Delta Dental	A
MetLife	A+
VSP	A-

