



MEDICAL BENEFITS INFORMATION MEETING

Orange Unified School District

Transition to SISC 1/1/2024



This Presentation is an Overview of Benefits

- This presentation is intended to provide you a summary of your new benefits.
- The plan Evidence Of Coverage (EOC), should be consulted for a detailed description of coverage benefits and limitations. EOCs are available on your district website.
- This presentation focuses on Active Plans.



Who is SISC?

- Established in 1979
- 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
- SISC is not an insurance company. We are a cooperative of 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 a public record
- **SISC is the Largest Public-School Pool in the USA**
 - ❖ One out of every 900 Americans is covered by a SISC plan

ACTION REQUIRED



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Self-Insured Schools of California
Schools Helping Schools

Important Information

- This information pertains to medical coverage only. Dental, Vision and Life insurance are not changing.
- All employees eligible for health benefits **MUST** complete the open enrollment process (Classified working 6 hrs. or more and Certificate/Leadership working .50 FTE or more are benefit eligible)
- If you wish to waive health benefit coverage you **MUST** complete the OE and Waiver application process.
- Supporting documentation will be required for all dependents.
- **Open Enrollment Dates are 9/11-10/13, more information to follow.**
- **American Fidelity will be at all sites, more information to follow**

Supporting Documentation Requirements

DEPENDENT TYPE	REQUIRED DOCUMENTATION
Spouse	<ul style="list-style-type: none"> • Prior year's (2022) Federal Tax Form that shows the couple was married (financial information may be blocked out) • For <u>newly married</u> couples where the prior year tax return is not available, a marriage certificate will be acceptable
Domestic Partner	<ul style="list-style-type: none"> • Certificate of Registered Domestic Partnership issued by State of California (AB205 Compliant)
Children, Stepchildren, and/or Adopted Children up to age 26	<ul style="list-style-type: none"> • Certified Birth Certificate or Hospital Birth Certificate for newborns less than 6 months of age (to include full name of child, parent(s) name (s) & child's DOB) • Legal Adoption Documentation
Legal Guardianship up to age 18	<ul style="list-style-type: none"> • Legal Court Documentation establishing Guardianship
Disabled Dependents over age 26	<p><i>Anthem Blue Cross (All items listed below are required)</i></p> <ul style="list-style-type: none"> • Certified Birth Certificate or Hospital Birth Certificate (to include full name of child, parent(s) name & child's DOB) • Prior year's Federal Tax Form that shows child is claimed as an IRS dependent (income information may be blocked out) • Proof of 6 months prior creditable coverage • Completed Anthem Disabled Dependent Certification Form <p><i>Kaiser (All items listed below are required)</i></p> <ul style="list-style-type: none"> • Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent(s) name & child's DOB) • Prior year's Federal Tax Form that shows child is claimed as an IRS dependent (income information may be blocked out) • Proof of 6 months prior creditable coverage • Completed Disabled Dependent Enrollment Application • Most recent Kaiser Certification notice (if available)



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Medical Plan Options

Active employees are given the choice between 6 medical plans for Open Enrollment:



SISC Kaiser HMO Plan

- \$20 Plan



SISC Anthem Blue Cross PPO Plans

- HIGH – 90/10 Plan
- LOW – 80/20 Plan

SISC Anthem Blue Cross HMO Plans

- California Care Full Network
- Select Network
- Vivity Network



• CalPERS Kaiser HMO

- \$15 Office visit, Urgent Care, Specialist co-pay
- \$15 Outpatient Hospital or Surgery center co-pay
- \$15 Chiropractic/Acupuncture co-pay (20 visits)
- \$50 Emergency room co-pay (waived if admitted)
- Outpatient prescription drugs at Kaiser Pharmacy
 - 30 Day Supply - \$5 generic; \$20 brand & specialty
 - Up to 100 Day Supply - \$10 generic; \$40 brand

• SISC Kaiser HMO

- \$20 Office visit, Urgent Care, Specialist co-pay
- \$20 Outpatient Hospital or Surgery center co-pay
- \$10 Chiropractic/Acupuncture co-pay (30 visits)
- \$100 Emergency room co-pay (waived if admitted)
- Outpatient prescription drugs at Kaiser Pharmacy
 - 30 Day Supply - \$10 generic; \$30 brand & specialty
 - Up to 100 Day Supply - \$20 generic; \$60 brand
- Access care at a Kaiser facility.
- No out-of-network benefits without approval from Kaiser

More with Kaiser HMO

- Chiropractic and Acupuncture Rider
 - Self referral through American Specialty Health (ASH) Network
- Members will maintain their same medical record number
- New ID cards will only be issued if you haven't received an ID card in the last 395-days and/or:
 - Name Change
 - Date of Birth correction
 - Gender change/correction
 - Request for Replacement
 - Medical Record Number Correction
- Kaiser Termination Letter



• CalPERS – Traditional Network

- \$15 Office visit, Urgent Care, Specialist co-pay
- \$0 Copay per admission for Inpatient & Outpatient Hospital
- \$15 Chiropractic/Acupuncture co-pay (20 visits)
- \$50 Emergency room co-pay (waived if admitted)
- Outpatient prescription drug coverage through **Optum**
 - 30 Day Supply: \$5 generic/\$20 brand/\$50 non-formulary
 - 90 Day Supply \$10 generic/\$40 brand/\$100 non-formulary
 - Out-of-Pocket Maximum \$7,600 Individual/\$15,200 Family

• SISC – California Care Network

- **\$20** Office visit, Urgent Care, Specialist co-pay
- **\$200** Copay per admission for Inpatient & **\$100** copay for Outpatient Hospital
- **\$10** Chiropractic/Acupuncture co-pay (**30** visits)
- **\$100** Emergency room co-pay (waived if admitted)
- Outpatient prescription drug coverage through **Navitus** - All pharmacies except **Walgreens**
 - 30 Day Supply: **\$9** generic/**\$35** brand/**n/a** non-formulary
 - 90 Day Supply (Costco retail and mail order): **\$0** for eligible generics; **\$90** brand/**n/a** non-formulary
 - Out-of-Pocket Maximum **\$2,500** Individual/**\$3,500** Family



• CalPERS - Select

- \$15 Office visit, Urgent Care, Specialist co-pay
- \$0 Copay per admission for Inpatient & Outpatient Hospital
- \$15 Chiropractic/Acupuncture co-pay (20 visits)
- \$50 Emergency room co-pay (waived if admitted)
- Outpatient prescription drug coverage through **Optum**
 - 30 Day Supply: \$5 generic/\$20 brand/\$50 non-formulary
 - 90 Day Supply \$10 generic/\$40 brand/\$100 non-formulary
 - Out-of-Pocket Maximum \$7,600 Individual/\$15,200 Family

• SISC – Select Network

- \$20 Office visit, Urgent Care, Specialist co-pay
- \$200 Copay per admission for Inpatient & \$100 copay for Outpatient Hospital
- \$10 Chiropractic/Acupuncture co-pay (30 visits)
- \$100 Emergency room co-pay (waived if admitted)
- Outpatient prescription drug coverage through **Navitus** - All pharmacies except Walgreens
 - 30 Day Supply: \$9 generic/\$35 brand/n/a non-formulary
 - 90 Day Supply (Costco retail and mail order): \$0 for eligible generics; \$90 brand/n/a non-formulary
 - Out-of-Pocket Maximum \$2,500 Individual/\$3,500 Family



- **SISC – “NEW” Vivity Network**
 - **\$20** Office visit, Urgent Care, Specialist co-pay
 - **\$10** Chiropractic/Acupuncture co-pay (**30** visits)
 - **\$200** Emergency room co-pay (waived if admitted)
 - Out-of-Pocket Maximum **\$1,000** Individual/**\$2,000** Family
 - Outpatient prescription drug coverage through **Navitus** - All pharmacies except **Walgreens**
 - 30 Day Supply: **\$9** generic/**\$35** brand/**n/a** non-formulary
 - 90 Day Supply (Costco retail and mail order): **\$0** for eligible generics; **\$90** brand/**n/a** non-formulary
 - Out-of-Pocket Maximum **\$2,500** Individual/**\$3,500** Family



• CalPERS Platinum

- \$20 Office visit, Urgent Care, Specialist co-pay
- Chiropractic copay \$15 (20 visits)
- \$50 Emergency room co-pay (waived if admitted)
- \$2,000 per individual up to \$4,000 per family Out-of-Pocket Maximum
- Outpatient prescription drug coverage through **Optum**
 - 30 Day Supply: \$5 generic/\$20 brand/\$50 non-formulary
 - 90 Day Supply \$10 generic/\$40 brand/\$100 non-formulary
 - Out-of-Pocket Maximum \$2,000 Individual/\$4,000 Family

• High 90/10 Plan

- **\$0** Copay – First 3 calendar year Primary Care office visits & Annual Preventive Care (includes physical exams & screenings) per member.
- Chiropractic copay **10%** (pre-auth required after 5th visit)
- **\$100** Emergency room co-pay (waived if admitted)
- **\$1,000** per individual up to **\$3,000** per family Out-of-Pocket Maximum
- Outpatient prescription drug coverage through **Navitus** – All pharmacies except **Walgreens**.
 - 30 Day Supply: **\$9** generic/**\$35** brand/n/a non-formulary
 - 90 Day Supply (Costco retail and mail order): **\$0** for eligible generics; **\$90** brand/n/a non-formulary
 - Out-of-Pocket Maximum **\$2,500** Individual/**\$3,500** Family
- It is always the patient's responsibility to confirm benefits and if providers are in-network or contracting. Out-of-network benefits are limited or not covered at all



• CalPERS Gold

- \$10 PCP Office Visit
- \$35 Office visit, Urgent Care, Specialist co-pay
- Chiropractic copay \$15 (20 visits)
- \$50 Emergency room co-pay (waived if admitted)
- Outpatient prescription drug coverage through **Optum**
 - 30 Day Supply: \$5 generic/\$20 brand/\$50 non-formulary
 - 90 Day Supply \$10 generic/\$40 brand/\$100 non-formulary
 - Out-of-Pocket Maximum \$2,000 Individual/\$4,000 Family

• Low 80/20 Plan

- **\$0** Copay – First 3 calendar year Primary Care office visits & Annual Preventive Care (includes physical exams & screenings) per member.
- **\$30** office visit, Urgent Care, Specialist co-pay
- Chiropractic copay **20%** (pre-auth required after 5th visit)
- **\$100** Emergency room co-pay (waived if admitted)
- Outpatient prescription drug coverage through **Navitus** – All pharmacies except **Walgreens**.
 - 30 Day Supply: **\$9** generic/**\$35** brand/**n/a** non-formulary
 - 90 Day Supply (Costco retail and mail order): **\$0** for eligible generics; **\$90** brand/**n/a** non-formulary
 - Out-of-Pocket Maximum **\$2,500** Individual/**\$3,500** Family
- It is always the patient's responsibility to confirm benefits and if providers are in-network or contracting. Out-of-network benefits are limited or not covered at all

SISC PPO

**SISC**Self-Insured Schools of California
Schools Helping Schools

Reminders when accessing care

- Special facilities (not just Anthem PPO contracted hospitals) are required for the following in-patient surgeries:
 - Transplants and Bariatric procedures – Use Centers of Medical Excellence (CME);
 - Hip & Knee replacements and certain Spine surgeries – Use Blue Distinction Plus (BD+) facilities.

For a list of these hospitals, please visit our Anthem Microsite at: www.Anthem.com\CA\SISC, click on “Search for a Blue Distinction+ Hospital”

SISC PPO

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Reminders when accessing care

- BD+ surgeries available through our concierge service vendor, Carrum Health, which contracts with Scripps Hospital in San Diego. When using Carrum, co-insurance and deductibles are waived.
- Travel expense benefit included if you need to travel to a designated facility for inpatient surgery.

Remember: CME & BD+ surgery limitations only pertain to PPO Members

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More SISC PPO plan information

- Some services provided by non-contracting or out-of-network providers are not covered and do not accumulate towards Out-Of- Pocket Maximum.
 - X-ray, Lab, Durable Medical Equipment (DME) and physical medicine (e.g. chiropractic, physical or occupational therapy) and preventive services.
 - This does not apply to emergency services nor inpatient services, but there are limits based on non-participation rates.
- Value-Based Pricing – To maximize your coverage, surgery centers are required for outpatient Arthroscopy, Cataract Surgery, Colonoscopy, Upper GI Endoscopy with/out Biopsy.
- 4th Quarter Deductible Carry-Over with PPO Plans

Navitus Health Solutions (Rx)



- **Navitus manages the pharmacy benefits for the PPO & HMO Anthem plans.**
 - Covered drugs on the formulary are evaluated by Navitus pharmacists and physicians based on:
 1. Therapeutic value
 2. Effectiveness and side effects
 3. Then cost
 - Navitus adds new coverage limitations or removes certain medications from coverage; therefore, the formulary can change on a monthly basis if/when:
 - New drugs are approved by the FDA, including specialty, brand and generic drugs
 - Existing drugs are discontinued by the FDA
 - Existing drugs are reclassified as “over-the-counter” medications, etc.

Please note: The above changes are never done without making sure that high quality, safe and effective alternatives are available.

- Effective 1/1/2024, Members should register with [Navitus.com](https://www.navitus.com) to view the most up-to-date formulary.
- Some covered medications require step-therapy or prior authorization and some therapeutic classes of medication use preferred medications.
 - Every case has individual medical needs and it's those needs that determine approval of specific prescriptions.
- The network includes most independent pharmacies and all major chain pharmacies **except Walgreens.**



Filling Prescriptions with Navitus

- **Members should use their SISC Anthem ID card – it includes the pharmacy information (Bin, PCN and group number).**
- **Filling a retail prescription, for the first time, at your local pharmacy**
 - If you have a current prescription on file, you **will not** need a new prescription unless yours has expired.
 - If filling a prescription for the first time, show your ID card for claim processing and let them know you have a new pharmacy benefit manager.
- **Filling a Mail Order prescription to be delivered to your home**
 - You **will** need to obtain a new prescription from your doctor and submit with a Costco Mail Order form
- **Navitus Health Solutions (Rx)**
 - 866-333-2757 (on back of ID card, pharmacy services)
 - www.navitus.com (register as a member)
 - Review formulary, medication history, what's my copay, mail order form, specialty pharmacy info, prescription benefits

Navitus Health Solutions (Rx)



You can call Navitus health Solutions at (866) 333-2757 to check your medication coverage

When the customer Care representative answers, read this script:

“I am new to SISC and not yet enrolled. I would like to find out if my medications are covered. I’ll be on the RXPID 9x35 SISC G Formulary”

As a reminder, Kaiser members will use Kaiser pharmacies.



Free Generic Medications at Costco

- **Not applicable for Kaiser HMO members.**
- Take your prescription for a generic medication to a Costco Pharmacy for 30 or 90-day prescriptions and supplies.
- You can also use your 90-day prescription to start Mail Order service.
- Present the pharmacist with your insurance card.
- Get your generic medication with a \$0 co-payment. (excluding some narcotic pain medications and some cough medications).
- **You do not have to be a Costco member to use their pharmacy.**



Finding a provider

- Anthem Blue Cross PPO & HMO Members:

<https://www.anthem.com/ca/sisc/find-care/>

PPO (Prudent Buyer Network)

High 90/10 Plan

Low 80/20 Plan

HMO

California Care Full Network

Select Network

Vivity Network

Similar to CalPERS, Anthem Blue Cross plans will be through SISC – Do not go to the general Anthem Blue Cross website to search for doctors.

When enrolling in an HMO plan you must provide a PCP ID if you want a specific doctor assigned

- Kaiser Permanente Members:

<https://healthy.kaiserpermanente.org/southern-california/doctors-locations#/search-form>

You will use the same facilities and have access to the same doctors you have now.

Benefits you didn't know you had:



- ❖ **MDLive (Anthem PPO & HMO)** – Virtual office visits, 24hrs/day, 7 days/week, for both medical and behavioral health visits for a \$10 copay.
- ❖ **\$0 Most Generics at Costco (Anthem PPO & HMO)** – Costco membership not required for pharmacy access
- ❖ **Teladoc (All Plans)** – Expert Medical 2nd Opinion - Free Service
- ❖ **Enhanced Cancer Benefit – City of Hope (Anthem PPO)** – Consult experts who can help you navigate the complex world of cancer treatment.
- ❖ **SISC Employee Assistance Program (EAP) (All employees)** – Free Service
 - Free counseling
 - Consultation with an Attorney
 - Skill Builders
 - Resources for Managers and Supervisors
 - Six Free Face to Face Visits
 - Assistance with Financial Planning
 - ID Theft Recovery and Monitoring
- ❖ **VIDA Health – Digital Health Coaching (Anthem PPO & HMO)** – One-on-one coaching, therapy, digital programs and other tools and resources via online or mobile access.

Benefits you didn't know you had (Cont.):

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- ❖ **Discounted Gym Memberships (Active & Fit) (Anthem PPO & HMO & Kaiser HMO)**
– Discounted Gym Network - \$25 Registration Fee and \$25 per month.

- ❖ **Carrum Health (Anthem PPO)** – Hip and Knee replacement and certain spine surgeries for no out-of-pocket costs, when using Carrum Health

- ❖ **Hinge Health (Anthem PPO)** – Digital Programs for Back or Knee Pain – Get access to free wearable sensors and monitoring devices, unlimited one-on-one coaching and personalized exercise therapy.

- ❖ **Maven** – Provides 24/7 virtual access to one-on-one maternity & postpartum support for PPO Members.

- ❖ **Eden Health** – Provides 24/7 virtual primary care doctor access to manage all your physical and mental healthcare needs for PPO Members

Member Resources

Anthem Blue Cross PPO & HMO (on back of ID card) - Member Services (benefit information and claims)

- 800-825-5541
- Representatives will be able to take calls, starting 12/1.
- www.anthem.com/ca/sisc (register as a member)
- Anthem Mobile App (Sydney)
- Access EOBs, find providers, contact Anthem

Navitus Health Solutions (Rx) - 866-333-2757 (on back of ID card, pharmacy services)

- www.navitus.com (register as a member)
- Review formulary, medication history, what's my copay, mail order form, specialty pharmacy info, prescription benefits

Kaiser Permanente - 800-464-4000

- www.kp.org/sisc/

Next Steps:

- Read Open Enrollment Material
- Start collecting Required Documentation to enroll Dependents
- Check the Risk Management site for this presentation and a lot more information

Questions

