



Date: June 1, 2024
To: DUSD Staff
From: Rosemary Romero
Benefits Technician
559-595-7320

Subject: **INSURANCE OPEN ENROLLMENT**

Open enrollment has begun. The 2024-25 health plans are now available. You may now make changes to your health insurance plan. Please visit the district website under open ENROLLMENT and your classification at <https://www.dinuba.k12.ca.us/departments/business-services/employee-benefits>.

*You do not need to complete any forms if you are **not** making any changes to your health insurance plan.*

If you would like to make changes, please submit the Offer of Health Insurance Form on or before **4:00 p.m. on August 16, 2024**. Plan changes become effective on October 1, 2024. You can find all forms on our website.

The following are some reminders:

- Please register at <https://www.anthem.com/ca/login/> to verify ALL covered dependents. If there is a spouse or dependent missing from coverage, please complete a SISC Membership Change Form. The form is found on the district website under CHANGE IN BENEFITS (Qualify Life Event) at <https://www.dinuba.k12.ca.us/departments/business-services/employee-benefits> and is due on or **before 4:00 p.m. on August 16, 2024**.
- Download the **Sydney** mobile app that is available to all Anthem members. With this app, you can use your smart phone to view your digital ID cards, view claims, check your benefits and more at <https://www.anthem.com/ca/member-resources/sydney-app>
- Dependents are eligible to remain on your coverage until the end of the month in which they turn the age of 26.
- You may only make changes during the year if you experience a qualifying life event. Examples include marriage, divorce, birth or adoption of a child or a spouse/domestic partner loses or gains health coverage. SISC must be notified **within 30 days** of a qualifying event and documentation must be provided.
- Coordination of Benefits- Your insurance is your primary. If your spouse has insurance, their insurance is their primary for him/her. Eligible dependent children are covered as primary under the parent whose Birth Month is first. *Note: For plans with a deductible, co-insurance applies after the deductible has been met unless otherwise noted.*

For any questions or concerns please contact Rosemary Romero at the District Office at (559) 595-7320.

	40564E	40553D	40564B	40553C	40564F	
PPO PLANS	80% G \$20	80% E \$20	80% C \$20	100% - A \$ 10	100% - A \$ 10	
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (OOP)	Member Pays					
Individual/Family Deductibles	\$500/\$1,000	\$300 / \$600	\$200 / \$500	\$0/\$0	\$0/\$0	
Individual/Family Out-of-Pocket Max (includes deductibles and co-pays)	\$2,000/\$4,000	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	
PROFESSIONAL SERVICES						
Office Visit (OV) co-pay (<i>\$0 Copay for first 3 cal yr Primary Care OV on Non-H S A PPO plans</i>)	\$20	\$20	\$20	\$10	\$10	
Urgent Care co-pay	\$20	\$20	\$20	\$10	\$10	
Specialists/Consultants co-pay	\$20	\$20	\$20	\$10	\$10	
Prenatal, postnatal office visit co-pay	\$20	\$20	\$20	\$10	\$10	
Scans: CT, CAT, MRI, PET etc.	20%	20%	20%	0%	0%	
Diagnostic X-ray & Laboratory Procedures	20%	20%	20%	0%	0%	
Infertility (diagnosis/treatment of causes of infertility)	Not covered					
Preventive Care Services (includes physical exams & screenings)	0%	0%	0%	0%	0%	
HOSPITAL & SKILLED NURSING FACILITY SERVICES						
Emergency Room visit co-pay (waived if admitted)	20%, \$100 co-pay	20%, \$100 co-pay	20%, \$100 co-pay	0%, \$100 co-pay	0%, \$100 co-pay	
Inpatient Hospital co-pay (preauthorization required)	20%	20%	20%	0%	0%	
Outpatient Hospital co-pay	20%	20%	20%	0%	0%	
Surgery, Outpatient (performed in an Ambulatory Surgery Center)	20%	20%	20%	0%	0%	
Surgery, Outpatient (performed in a Hospital)	20%	20%	20%	0%	0%	
MENTAL HEALTH SERVICES & SUBSTANCE ABUSE TREATMENT						
INPATIENT CARE: Facility based care (preauthorization required)	20%	20%	20%	0%	0%	
OUTPATIENT CARE: Facility based care (preauthorization required)	20%	20%	20%	0%	0%	
OTHER SERVICES						
Acupuncture - Limits apply	20%	20%	20%	0%	0%	
Ambulance (Ground or Air)	20%	20%	20%	0%	0%	
Chiropractic - Limits apply	20%	20%	20%	0%	0%	
Durable Medical Equipment (DME)	20%	20%	20%	0%	0%	
Physical and Occupational Therapy - Limits apply	20%	20%	20%	0%	0%	
PRESCRIPTION DRUG PLANS						
Generic co-pay/days supply	\$10/30-Days	\$10/30-Days	\$5/30-Days	\$9/30-Days	\$5/30-Days	
Brand Deductible Individual/Family	\$200/\$500	\$200/\$500	Not Applicable	Not Applicable	Not Applicable	
Brand co-pay/days supply	\$35/30-Days	\$35/30-Days	\$20/30-Days	\$35/30-Days	\$20/30-Days	
Mail Order (Generic-Brand co-pay/days supply)	\$0-\$90/90-Days	\$0-\$90/90-Days	\$0-\$50/90-Days	\$0-\$90/90-Days	\$0-\$50/90-Days	
Individual/Family RX Out-of-pocket (OOP) Max (Includes Rx deductibles and co-pays)	\$2,500/\$3,500	\$2,500/\$3,500	\$1,500/\$2,500	\$2,500/\$3,500	\$1,500/\$2,500	
Vision Service Plan (www.vsp.com)	Plan C, \$5 Exam/\$25 Materials co-pay Exam, frames & lenses every yr	Plan C, \$5 Exam/\$25 Materials co-pay Exam, frames & lenses every yr	Plan C, \$5 Exam/\$25 Materials co-pay Exam, frames & lenses every yr	Plan C, \$5 Exam/\$25 Materials co-pay Exam, frames & lenses every yr	Plan C, \$5 Exam/\$25 Materials co-pay Exam, frames & lenses every yr	
Delta Dental Plan: (www.deltadentalca.org)	Premier Incentive Plan, Unlimited cal yr max. Ortho up to \$1,000 lifetime.	Premier Incentive Plan, Unlimited cal yr max. Ortho up to \$1,000 lifetime.	Premier Incentive Plan, Unlimited cal yr max. Ortho up to \$1,000 lifetime.	Premier Incentive Plan, Unlimited cal yr max. Ortho up to \$1,000 lifetime.	Premier Incentive Plan, Unlimited cal yr max. Ortho up to \$1,000 lifetime.	
Life Insurance	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	
RATES						
	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25
Medical	\$1,144.00	\$1,161.00	\$1,214.00	\$1,231.00	\$1,346.00	\$1,364.00
Dental	\$132.20	\$132.20	\$132.20	\$132.20	\$132.20	\$132.20
Vision	\$20.70	\$20.70	\$20.70	\$20.70	\$20.70	\$20.70
Life Insurance	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25
TOTAL PER EMP/MO ANNUAL PREMIUM	\$1,304.15	\$1,321.15	\$1,374.15	\$1,391.15	\$1,506.15	\$1,524.15
DISTRICT CONTRIBUTION	\$15,802.80	\$16,642.80	\$18,235.80	\$20,179.80	\$20,815.80	\$22,815.80
DIFFERENCE PER EMP/MO (10)	\$15.30	\$99.30	\$258.60	\$453.00	\$516.60	\$516.60
(Monthly cost does not include May deduction)						

NOTATIONS: Deductions will vary by member depending on which plan they are currently enrolled in.
 This sheet is only a brief summary of benefits that reflects In-Network benefits. Please review the benefit summaries or plan booklets for details, limitations and exclusions. Benefits may be subject to change due to mid-year legislative changes.
 OOP maximum on Anthem plans with a Navitus pharmacy carve out does not include prescription drug co-pays.
 Coinsurance and co-pays do NOT carryover to the next calendar year.
 Plans with a deductible all have 4th quarter carryover (October 1 - December 31)
 For plans with a deductible, co-insurance applies after the deductible has been met unless otherwise noted.

Plan Benefit Highlights for:	PPO Incentive Unlimited with Orthodontic
Group No:	Active, Retirees, and COBRA
Network:	PPO/Premier

In this incentive plan, Delta Dental pays 70% of the contract allowance for covered basic services and major services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26	
Deductibles	N/A	
Deductibles waived for D & P?	N/A	
Maximums	The maximum benefit paid per calendar year is Unlimited per person out-of-network	
Waiting Period(s)	Basic Benefits None	Major Benefits None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D & P) Exams, 2 cleanings per cal year, x-rays	70-100 %	70-100%
Basic Services Fillings, simple tooth extractions, sealants	70-100 %	70-100%
Endodontics (root canals) Covered Under Basic Services	70-100 %	70-100%
Periodontics (gum treatment) Covered Under Basic Services	70-100 %	70-100%
Oral Surgery Covered Under Basic Services	70-100 %	70-100%
Major Services Crowns, inlays, onlays, and cast restorations	70-100 %	70-100%
Prosthodontics Bridges and dentures	60 %	50%
Implants	60% with separate \$2000 annual maximum	50% with separate \$2000 annual maximum
Orthodontic Benefits Adults and dependent children	100 %	100%
Orthodontic Maximums	Separate \$1,000 Lifetime maximum per person	
Dental Accident Benefits	100% (separate \$1,000 maximum per person per calendar year)	

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.
 ** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for out-of-network dentists.

Delta Dental of California 100 First St. San Francisco, CA 94105	Customer Service 866-499-3001	Claims Address P.O. Box 997330 Sacramento, CA 95899-7330
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deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

A Look at Your VSP Vision Coverage

With VSP and SELF-INSURED SCHOOLS
OF CALIFORNIA, your health comes first.



Enroll in VSP® Vision Care to get access to savings and personalized vision care from a VSP network doctor for you and your family.

vsp
vision care

SISC
Self-Insured Schools of California
Schools Helping Schools

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

Provider choices you want.



Maximize your benefits at a Premier Program location, which is part of our incredible network of doctors.

Shop online and connect your benefits.



Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Using your benefit is easy!

Create an account on vsp.com to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with Exclusive Member Extras. At your appointment, just tell them you have VSP.

More Ways
to Save

Extra
\$20

to spend on
Featured Brands†

bebe CALVIN KLEIN
COLE HAAN DRAGON.
FLEXON LACOSTE
and more

See all brands and offers
at vsp.com/offers.

+

Up to
40%
Savings on
lens enhancements‡

Enroll through your employer today.
Contact us: **800.877.7195** or vsp.com

Your VSP Vision Benefits Summary
 SELF-INSURED SCHOOLS OF CALIFORNIA and VSP
 provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Signature

EFFECTIVE DATE:

01/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness 	\$5	Every calendar year
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP doctor for details. 	\$0 per screening \$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$25	
FRAME*	<ul style="list-style-type: none"> \$170 featured frame brands allowance \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart*/Sam's Club*/Costco* frame allowance 	Included in Prescription Glasses	Every calendar year
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Tints/Light-reactive lenses Premium progressive lenses Custom progressive lenses Average savings of 40% on other lens enhancements 	\$0 \$0 \$80 - \$90 \$120 - \$160	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) 	\$0	Every calendar year
EXTRA SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam. 		
	Routine Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 		
	Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor 		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.
 †Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.
 +Coverage with a retail chain may be different or not apply.
 VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.
 To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.
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 VSP, Eyeconic, and WellVision Exam are registered trademarks of Vision Service Plan. Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 102898 VCCM
 Classification: Restricted



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



BENEFIT HIGHLIGHTS



AVAILABILITY AND HOW TO GET STARTED

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/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



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. *copays may apply

Anthem and Blue Shield members

Call 800-657-6169

Visit 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





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



Benefit Extras

Available through your SISC health plan



Get Started

Program Details

Who Is Eligible

Active & Fit Direct

Anthem PPO/HMO members log into anthem.com/ca/sisc, click "Discounts" and visit "Special Offers".

Kaiser HMO members must visit kp.org/choosehealthy, select region, click "Choose Healthy," then click "Learn More" next to the ASH Active & Fit logo.

Discounted Gym Memberships

Active & Fit Direct

Choose from over 9,000 participating fitness centers and YMCAs nationwide for a much lower cost than you would pay on your own. Use the online fitness tracking feature, which uses a variety of wearable devices and apps. You pay only \$25 a month (plus \$25 enrollment fee and taxes).

Anthem PPO/HMO and Kaiser HMO members

Low Cost

Fitness Your Way

Go to fitnessyourway.tivityhealth.com/bsc
Click "Enroll".

OR

Call 833-283-8387

Fitness Your Way

Tivity

This program gives you the flexibility to work out at any participating fitness location. Cost is only \$25 a month per person.

Blue Shield PPO and HMO members

Low Cost

TruHearing

Call 866-754-1607

OR

Go to truhearing.com

Discounted Hearing Aids

TruHearing

Go to a TruHearing provider to be fitted and adjusted for a wide variety of the latest digital hearing aids. You will save about \$980 per hearing aid compared to national average prices. PPO members may even be able to use their plan benefits in coordination with TruHearing discounts.

VSP members

Low Cost

Amplifon

Go to amplifonusa.com/deltadentalins

OR

Call 888-779-1429

Discounted Hearing Aids

Amplifon

Get an average savings of 62% off the latest retail hearing aid price. See an Amplifon network provider to be fitted. PPO members may even be able to use their plan benefits in coordination with Amplifon discounts.

Delta Dental members

Low Cost

QualSight

Go to qualsight.com/-delta-dental

OR

Call 855-248-2020

Discounted LASIK Eye Surgery

QualSight

Receive 40-50% off the national average price of traditional LASIK eye surgery when you use an experienced QualSight LASIK surgeon.

Delta Dental members

Low Cost

EPIC Hearing

Go to epichearing.com

OR

Call 866-956-5400

Discounted Hearing Aids

EPIC Hearing

Go to an EPIC Hearing network provider to be fitted to receive 30% – 60% off the retail hearing aid price. PPO members may even be able to use their plan benefits in coordination with EPIC Hearing discounts.

MES members

Low Cost



The Sydney Health mobile app makes healthcare easier

Access personalized health and wellness information wherever you are

Use SydneySM Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Community Resources

This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.



Download the Sydney Health app today

Use the app anytime to:

- Find care and compare costs.
- See what's covered and check claims.
- **View and use digital ID cards.**
- Check your plan progress.
- Fill prescriptions.



Scan the QR code to download the Sydney Health app.

You can also set up an account at [anthem.com/ca/register](https://www.anthem.com/ca/register) to access most of the same features from your computer.

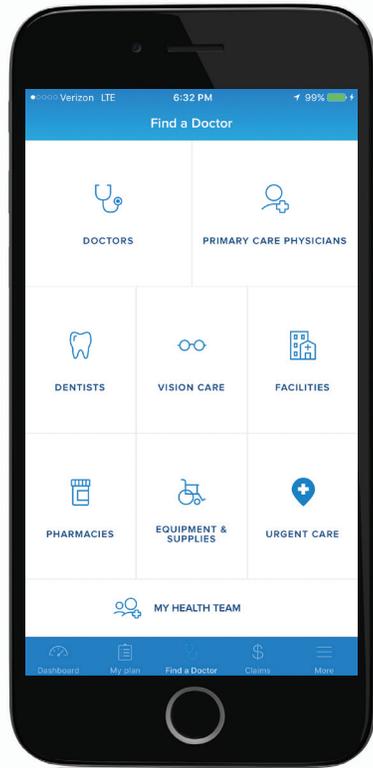
In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare professional in your plan's network. If you receive care from a doctor or healthcare professional not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2020-2022 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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Manage your health care anytime, anywhere from your phone, tablet, or computer

Get 24/7 access to your Blue Shield health plan information through our mobile app and website.



It's easy to get started:

From your phone, download the Blue Shield of California mobile app on the [App Store](#)SM or [Google Play](#)TM and click register.



From your computer, register for your online account at blueshieldca.com/godigital.

Once you register, you'll be able to:

- Find a doctor or urgent care center near you
- View or print your Blue Shield member ID card
- Check your deductible and copayment/coinsurance year-to-date totals
- View your claims
- Review your benefits information
- See your wellness benefits

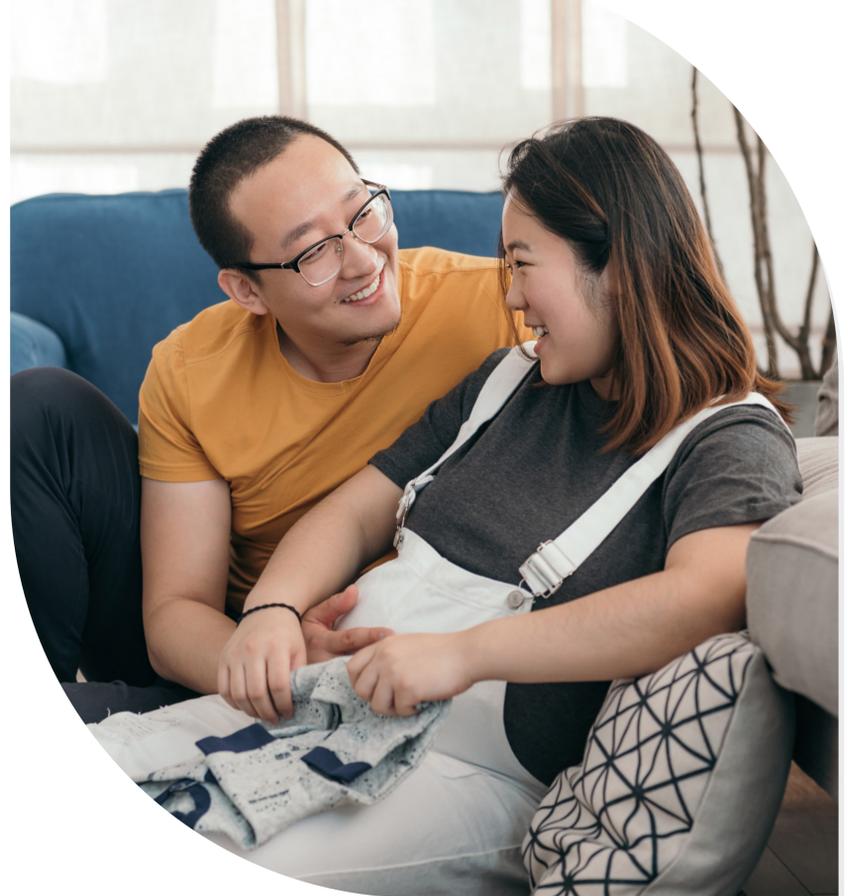
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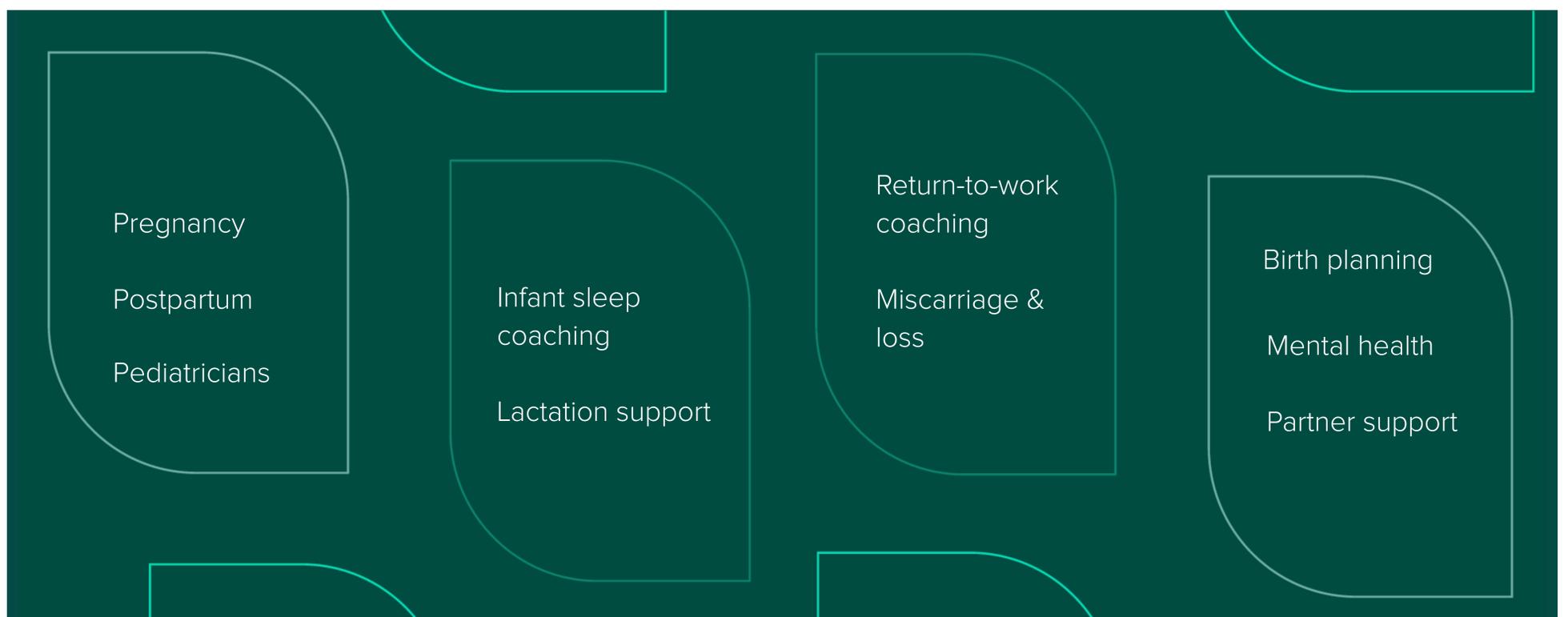
Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

Virtual care designed for you and your family

SISC is providing members and their partners with free access to virtual care through Maven for pregnancy, postpartum, and returning to work after parental leave. Use Maven for 24/7 access to doctors, specialists and coaches and trustworthy content tailored to your experience.



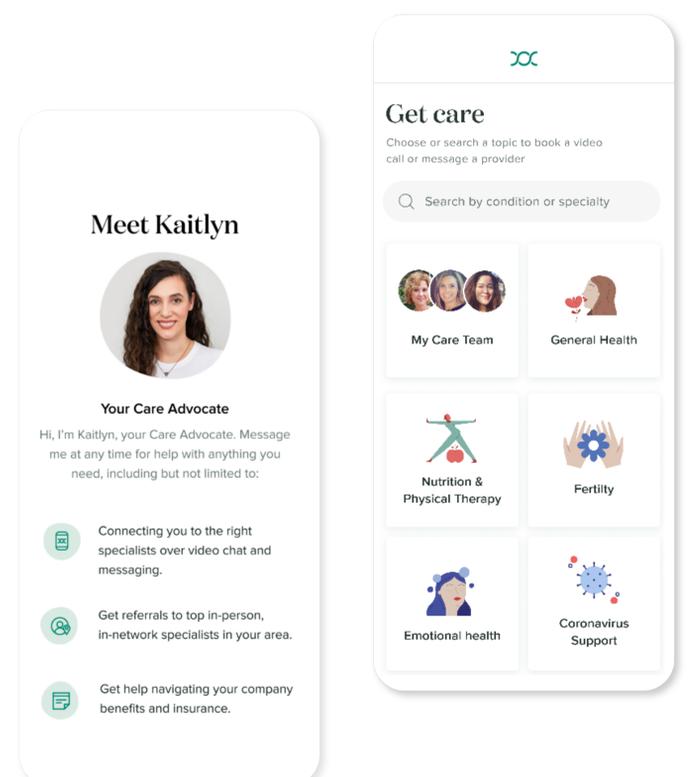
Personalized support for every step of your journey:



Your membership includes:

- A personal Care Advocate who serves as a trusted guide to help you navigate the Maven platform and connect you with providers throughout your journey
- Unlimited video chat and messaging with doctors, nurses, and coaches across 35+ specialties, including OB-GYNs, midwives, high-risk obstetricians, nutritionists, lactation consultants, and career coaches
- Provider-led virtual classes and vetted articles—tailored to your journey

Free diaper subscription from SISC once your baby is born and you complete the Maven Maternity program!



Activate your free membership by scanning the QR code, downloading the Maven Clinic app, or visiting mavenclinic.com/join/SISC.

Enrollment in Maven is confidential.



Find help today

Receive support when and how you need it.



Call us

Reach us at **800-999-7222**
24/7 for free, confidential help



Visit our website

Go to anthemEAP.com/SISC



Your privacy matters. If you contact EAP, no one will know, unless you give permission in writing.* Let us give you a helping hand. Please call **800-999-7222** or go to anthemEAP.com and enter **SISC** to log in.

Feeling overwhelmed, stuck or lost?

Lean on EAP, day or night.



What is an Employee Assistance Program (EAP)?

It's a no-cost employee program to help you meet life's challenges. Call **800-999-7222** or visit anthemEAP.com and enter **SISC** to log in. Everything you share is confidential.

Employee Assistance Program

800-999-7222

anthemEAP.com

Enter **SISC** to log in for free, confidential help, any time, day or night



* In accordance with federal and state law, and professional ethical standards.

Language Access Services - (TTY/TDD: 711)

Spanish - Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.

Chinese - 您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。

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We're here for your everyday problems and questions, big or small.

The EAP can help you:

-  Find child, elder, or pet care.
-  Work on achieving work-life balance.
-  Parent a child with special needs.
-  Deal with addiction and recovery.
-  Set retirement goals.
-  Find mental health resources and information.
-  Address financial or legal issues.



What our clients say

"Every single person that I have spoken to with our EAP has been so very nice and supportive. You have a great staff of caring individuals."

"This is a priceless benefit. I am so thankful to have access to EAP. It means a lot to me and my family."

"It is very helpful to be able to obtain assistance to get over life's bumps now and then. Much appreciated."

"Good to know there are resources out there for everyone who needs assistance and this really helps – just wonderful!"

"I am so glad my employer has this program and I'm able to use it. It is a lifesaver for my family, which does help me perform better at work."

Connect with us by phone, in-person or online. You can:

-  Use our toll-free number to speak with an EAP professional.
-  Meet with a professional face-to-face.
-  Have up to 6 free counseling visits per issue per year.
-  Ask us about online visits with LiveHealth Online.

Learn more about how EAP can help you at anthemEAP.com.



Emotional Well-being Resources

These no-cost digital tools can teach you how to manage stress, anxiety, depression, substance use, and sleep issues.



Contact us 24/7.

The EAP is here to make sure you and your household members have the support you need for emotional well-being.

Simply call 800-999-7222 or visit anthemEAP.com to find help right away – at no cost to you.

This document is for general informational purposes. Check with your employer for specific information about benefits, limitation and exclusions.



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YOUR PRIVATE HEALTHCARE CLINIC



FREE TO ALL INSURED EMPLOYEES, SPOUSES, AND DEPENDENTS.

Some HSA Plans May Require A Small Fee For Visits

ACUTE & EPISODIC MEDICAL CARE

Abrasions	Depression & Anxiety	Nebulizer treatments
Acid Reflux	Dizziness/Fainting	Pneumonia
Allergies	Fever	Pregnancy test
Arthritis	Ear Infections	Rashes
Asthma	Gout	Shingles
Bites (Insect & Animal)	Infections	Strep culture
Bronchitis/Laryngitis	Injections	Sprains & Strains
Colds & Flu	Migraines	Urinary Tract Infections
Constipation & Diarrhea	Nausea & Vomiting	Viral Infections

ON-GOING CARE

Diabetes
COPD
Hyperlipidemia
Hypertension
Thyroid
Stress & Depression
Blood Draws
A1c Test

PREVENTION

Flu Vaccination
Heart Health
Diabetes Prevention
Risk Screenings
Routine Physicals
Yearly, Pap smear
Sports Physicals
Weight Management

PROCEDURES

Drainage of abscess
Wound Care
Ear irrigation
Laceration repair
Removal of skin tags
Skin biopsy
Suture/staple removal
Wart removal

Your School District's Private Medical Clinic



HEALTHWISE MEDICAL CLINIC

Exclusive Healthcare for
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- \$0 Co-Pays
- In House Labs
- Onsite Pharmacy
- Flu Vaccinations
- COVID-19 Testing

This is a Private Clinic & Not Open To The General Public
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Hanford
740 N. Irwin St.
Hanford, CA 93230
559.272.9551



Visalia
4004 S. Demaree St #A
Visalia, CA 93277
559.272.9549

Policyholder/Employer	Policy Number(s)
Employee Name	Employee Social Security or Certificate Number
Employee Address (Street, City, State)	Employee Telephone Number

WHO ARE YOUR BENEFICIARIES?

It is very important to clearly indicate your primary beneficiary(ies) and contingent beneficiary(ies). Proceeds are paid to contingent beneficiary(ies) only if there is no surviving primary beneficiary(ies). If multiple primary beneficiaries or contingent beneficiaries are named and no percentage distribution is noted, then any proceeds payable to such beneficiaries will be split equally. If more space is needed to list your beneficiaries please attach a sheet to this form. **The beneficiary(ies) named on this form will be valid for all basic, optional, and/or voluntary group term life and AD&D, Accident and Critical Illness coverages unless otherwise indicated by you. The beneficiary designation may not go into effect until this form is signed and dated by you. Page 2 of this form includes examples of how to complete this form.**

PRIMARY BENEFICIARY(IES)

Primary Beneficiary's Name and Address	Social Security Number	Relationship to You	Date of Birth	Percentage: Must equal 100%
Name: Address:				
Name: Address:				
Name: Address:				

CONTINGENT BENEFICIARY(IES): Contingent beneficiaries will only receive benefit if there are no surviving primary beneficiaries.

Contingent Beneficiary's Name and Address	Social Security Number	Relationship to You	Date of Birth	Percentage: Must equal 100%
Name: Address:				
Name: Address:				
Name: Address:				

Community Property State Consent for residents of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin. If you are married, live in a community property state, and name someone other than your spouse as beneficiary, you may have your spouse sign below to waive his or her rights to any community property interest in the benefit. As the Insured's spouse, I do hereby consent to the beneficiary designation(s) indicated on this form and waive any rights that I may have to the proceeds of such insurance under applicable community property laws.

 Signature of Spouse _____
 Date

Signature of Employee _____
Date

COMPLETING YOUR BENEFICIARY DESIGNATION FORM

1. At the top of the form, fill in the information regarding your employer and yourself.
2. Next complete the information regarding who will be your primary and contingent beneficiaries. A primary beneficiary will be the person/people that you want to receive the life insurance benefit. The contingent beneficiary or beneficiaries will only receive the life insurance benefit if the primary beneficiary(ies) is no longer living. Indicate the percentage of the benefit amount that the beneficiary will receive. Do not use dollar amounts. Percentages must add up to 100%.
3. If you live in a community property state, are married and naming someone other than your spouse as the primary beneficiary, you should have your spouse sign this form to avoid any delays at claim time.
4. Sign and date the form.

Below is an example of how to complete the beneficiary designations:

PRIMARY BENEFICIARY(IES)

Primary Beneficiary's Name and Address	Social Security Number	Relationship to You	Date of Birth	Percentage: Must equal 100%
Name: Jill Doe Address: 123 Main St, Anytown, NE 00000	XXX-XX-XXXX	Wife	XX/XX/XX	100%
Name: Address:				
Name: Address:				

CONTINGENT BENEFICIARY(IES): Contingent beneficiaries will only receive benefit if there are no surviving primary beneficiaries.

Contingent Beneficiary's Name and Address	Social Security Number	Relationship to You	Date of Birth	Percentage: Must equal 100%
Name: John Doe Sr Address: 456 Main Ln, Anytown, NE 00000	XXX-XX-XXXX	Father	XX/XX/XX	50%
Name: Mary Doe Address: 789 Main Rd, Anytown, NE 00000	XXX-XX-XXXX	Sister	XX/XX/XX	25%
Name: Jack Doe Irrevocable Trust, Jill Doe TTEE UTA 1/04 Address: 123 Main St, Anytown, NE 00000	XXX-XX-XXXX	Trust		25%

FREQUENTLY ASKED QUESTIONS

Should I name a minor child as a beneficiary?

You may name a minor child as a beneficiary, however please be aware that we cannot make payment of a claim directly to a minor. If a claim is incurred we would need to make payment via UTMA or to the guardian of the minor's financial estate. Or, if guardianship is not obtained and if UTMA does not apply, the benefit will be placed On Hold - Age of Majority and payable once the minor reaches the age of majority.

How would I name a Charitable Organization as a beneficiary?

A charitable organization that is not your employer may be named as a beneficiary. You will need to indicate the name of the charitable organization, a contact for the organization, their tax identification number, and the percentage of the benefit that would be payable to them.

How do I name my Estate as the beneficiary?

You may name your estate as a beneficiary. To name your estate as the beneficiary indicate "My Estate" as the beneficiary. If you know who will be the executor or administrator of your estate you should also include that person's name. For example: My Estate, John Doe Executor.

How do I name a Trust as the beneficiary?

You may designate a trust as a beneficiary. To name a trust as a beneficiary, indicate Trustee (show Name and address) under Trust Agreement Dated (show date). If the trust has a tax identification number that will need to be supplied in place of the social security number. For example: Jack Doe Irrevocable Trust, Jill Doe TTEE UTA 1/1/04.