



SISC

Medicare Information

2021



SISC

Self-Insured Schools of California
Schools Helping Schools

Oxnard School District Retirees 65+ Plan Comparison & Summary

	2021-2022	Anthem PPO	Anthem	Kaiser
Plan Type		Coordinates with Medicare	Medicare Supplement Supplements on Medicare allowed services	Medicare Advantage
SISC PLAN NAME		100-A \$0	COMPANIONCARE	KPSA \$25
<i>MEDICAL - CALENDAR YEAR Deductibles & Maximums</i>		Member Pays	Member Pays	Member Pays

Individual/Family Deductibles	\$0	\$0	\$0
Individual/Family Out-of-Pocket (OOP) Max (includes medical deductibles, co-insurance and co-pays)	\$1,000/\$3,000	\$0	\$1,500

PROFESSIONAL SERVICES

Office Visit (OV); Urgent Care, Specialists co-pay	\$0	\$0	\$25
Scans: CT, CAT, MRI, PET etc.	\$0	\$0	\$0 OV copay may apply if part of visit
Diagnostic X-ray & Laboratory Procedures	\$0	\$0	\$0 OV copay may apply if part of visit
Preventive Care (includes physical exams & screenings)	Deductible waived \$0	Not covered	\$0

HOSPITAL & SKILLED NURSING FACILITY SERVICES

Emergency Room visit (co-pay waived if admitted)	\$100 co-pay	\$0	\$50 co-pay
Immunizations (Includes flu injections and all Medicare approved immunizations)	\$0	\$0	\$0 OV copay may apply if part of visit
Inpatient Hospital (preauthorization required) - limits may apply	\$0	\$0	\$500 per admission
Outpatient Hospital	\$0	\$0	\$25
Surgery, Outpatient (performed in Surgery Center)	\$0	\$0	\$25
Surgery, Outpatient (performed in a Hospital) - limits may apply	\$0	\$0	\$25
Skilled Nursing Facility increased to 150 day 10/1/2021 and combined with Inpatient Rehab day limit Must be approved by Medicare	Covered in full for 100 days per benefit period	Covered in full for 100 days per benefit period	Covered in full for 100 days per benefit period
Hospice	Covered under Medicare Part A		

MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT

INPATIENT: Facility Based Care (preauth required)	\$0	\$0	\$500 per admission
OUTPATIENT: Facility Based Care (preauth required)	\$0	\$0	\$25 copay individual

OTHER SERVICES

Acupuncture - Limits apply	\$0	Not covered	\$10 copay 30 visits combined with Chiro
Ambulance (Ground or Air)	\$100 co-pay	\$0	\$150 per trip
Chiropractic - Limits apply	\$0	\$0	\$10 copay 30 visits combined with Acu
Durable Medical Equipment (DME)	\$0	\$0	20% - Kaiser DME guidelines apply
Hearing Aid	Amount in excess of \$700 allowance every 24 months	Not covered	Amount in excess of \$500 allowance every 36 months
Laboratory Services	\$0	\$0	\$0
Physical and Occupational Therapy - Limits apply	\$0	\$0	\$25



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**Oxnard School District
Retirees 65+ Plan Comparison & Summary**

2021-2022	Anthem PPO	Anthem	Kaiser
	PPO w/EGWP	Medicare Supplement	Medicare Advantage
Plan Type	Coordinates with Medicare	Supplements on Medicare allowed services	Medicare is assigned to HMO
SISC PLAN NAME	100-A \$0	COMPANIONCARE	KPSA \$25
<i>MEDICAL - CALENDAR YEAR Deductibles & Maximums</i>	Member Pays	Member Pays	Member Pays
PHARMACY BENEFITS	0-35 EGWP	9-35	\$10-\$25 (30 day fill)
Pharmacy Benefit Manager	Navitus	Navitus	Kaiser
Individual/Family Brand & Specialty Rx Deductibles	none	none	none
Individual/Family Rx Out-of-Pocket (OOP) Max (includes Rx deductibles and co-pays)	\$5,100	\$5,100	combined with medical
Generic co-pay/30 days supply	\$0	\$9	\$10 (30 day supply)
Brand co-pay/30 days supply	\$35	\$35	\$25 (30 day supply)
Specialty co-pay/up to 30 days supply	\$35 Must Use Navitus Mail	\$35 Must use Navitus Mail	\$25 (30 day supply)
Mail Order (Generic/Brand)	\$0-\$90	\$18-\$90	\$10 /\$30 (30 day supply)
Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Kaiser Mail Order

Monthly Premium for Single Contract and 2-Party Contract			
2020-2021 Monthly Premium Single Contract	\$557.00	\$402.00	\$173.00
2020-2021 Monthly Premium 2-Party Contract	\$1,114.00	\$804.00	\$346.00
2021-2022 Monthly Premium Single Contract	\$526.00	\$378.00	\$146.00
2021-2022 Monthly Premium 2-Party Contract	\$1,052.00	\$756.00	\$292.00

IMPORTANT:

Enrollment in Medicare Part A&B is REQUIRED.
SISC will automatically enroll retiree into Medicare Part D (Drugs)

Retiree's must have Medicare Part A&B the first of the month prior to their 65th birthday to avoid a "Missing Medicare" penalty

Medicare
www.medicare.gov

Social Security
www.ssa.gov

Enrollment in these plans requires a 45 day advance notice and special enrollment form to be completed and submitted to SISC.