



MCSIG / Salinas City 2025 Open Enrollment



MCSIG
Municipalities • Colleges • Schools
Insurance Group



Trio HMO plan

Trio HMO

Network	
Medical deductible	Individual: \$1,500 Family: \$3,000
Calendar-year out-of-pocket maximum	Individual: \$3,000 Family: \$6,000
PCP visit	\$20
Specialist	\$20
Lab work	No charge
Teladoc (medical and/or mental health)	No charge
Outpatient surgery in hospital	30%
Inpatient hospitalization	25%
Emergency Services	\$150 / visit
Network	
Pharmacy deductible	Individual: \$0 Family: \$0
Retail drug copayments	\$10 / \$30 / \$50
Home Delivery copayments	\$20 / \$60 / \$100

Non-emergency transportation for eligible Trio members



Transportation services for members recovering from serious illness

- Reliable transportation to and from medical appointments
- Eligibility determined by Blue Shield Case Managers

To learn more, call Shield Concierge at (888) 499-5767

Free meal delivery for eligible Trio members



Convenient and nutritious meals during recovery from serious illness

- Prepared meals geared towards special dietary requirements
- Eligibility and meal service delivery frequency determined by Blue Shield

To learn more, call Shield Concierge at (888) 499-5767



PPO Plans

PPO Plans

	PPO 25	PPO 40	PPO 60	PPO Select PPO network only EXCLUDES CHOMP, Natividad and George Mee hospitals
Medical deductible	Individual: \$1,000 Family: \$2,000	Individual: \$1,650 Family: \$3,300	\$6,000 per member	Individual: \$1,300 Family: \$2,600
Calendar year out-of-pocket maximum	Individual: \$6,000 INN Family: \$12,000 INN	Individual: \$6,500 INN Family: \$13,000 INN	\$7,500 per member INN	Individual: \$7,500 INN Family: \$15,000 INN
PCP visit	\$25/visit INN	\$40/visit INN	\$60/visit INN*	\$25/visit INN
Specialist	\$40/visit INN	\$60/visit INN	\$70/visit INN*	\$40/visit INN
Lab work	25% INN	30% INN	30% INN*	25% INN
Teladoc (medical and dermatology)	\$0 INN	\$0 INN	\$0 INN	\$0 INN
Emergency Services	\$250+25% INN*	\$250+30% INN*	\$250+30% INN*	\$250+25% INN*
Outpatient surgery in hospital	\$125/surgery+25% INN*	\$125/surgery+30% INN*	\$125/surgery+30% INN*	\$125/surgery+25% INN*
Inpatient hospitalization	\$250/admission+25% INN*	\$250/admission+30% INN*	\$250/admission+30% INN*	\$250/admission+25% INN*
Acupuncture (up to \$2,000 max per member, per calendar year)	\$0 INN	\$0 INN	\$0 INN	\$0 INN

- MCSIG Medical plans include \$25k life insurance
- 4th Quarter Deductible roll over
- PPO plans 30 and 50 will be terminated effective January 1, 2025
- PPO plans will no longer have access to Teladoc Mental Health effective January 1, 2025



Teladoc

Teladoc Health



As a Blue Shield member, you can get 24/7 support for a \$0 copayment from Teladoc Health's national network of licensed medical doctors and mental health professionals no matter where you are.

Teladoc Health doctors can treat many medical and mental health conditions including:

- Cold and flu symptoms
- Allergies
- Respiratory infections
- Sinus problems
- Depression, anxiety
- Grief, stress

To request a consult, visit blueshieldca.com/teladoc or the Blue Shield mobile app.

Teladoc Dermatology



Having a problem with your skin? Teladoc Dermatology can help. It's a fast, convenient benefit available to Blue Shield of California MCSIG members for a \$0 copay (except for the PPO 60 where the ded must be met).

Instead of waiting weeks to get an appointment, you can get a diagnosis and treatment plan in just two business days. Teladoc's board-certified dermatologists treat a wide variety of skin conditions by web or app, including psoriasis, acne, moles, rosacea, and more.

The process is simple and easy

Request a Dermatology consult on **Teladoc.com**, or with the Teladoc app, and follow these three steps:

1. Answer a few questions about your skin.
2. Upload up to three photos for the doctor to view.
3. Receive a diagnosis, treatment plan, and have any needed prescriptions sent to your pharmacy.



Wellvolution

Wellvolution



Online and in-person clinical programs to help you improve your health, lose weight, and feel better

Prevent and treat disease







→ Lower your risk for diabetes, cardiovascular disease, and other conditions

Live healthy

→ Manage stress, exercise more, eat and sleep better, and quit smoking

[wellvolution.com](https://www.wellvolution.com)

Wellvolution is your online hub to find the right virtual health program to support you with your health goals. Whether you're trying to lose weight, stress less or even just increase your longevity, there is something for everyone on Wellvolution!

<p>Emotional well-being</p>	<p>Headspace® and Headspace Care™ (formerly Ginger) are now available as 12-month programs to help manage sleep, stress, anxiety, and depression, and boost resilience.¹</p>	
<p>Diabetes prevention</p>	<p>Coaching and digital tools like a Fitbit®² to track your success across a 12-month program for losing weight, feeling healthier, and reducing your risk of chronic disease.</p>	
<p>Diabetes care and hypertension</p>	<p>Programs up to 18 months for treating common conditions, such as diabetes, hypertension, and heart disease. Receive digital tools to help manage and monitor risk as appropriate for each condition.</p>	
<p>Weight management</p>	<p>Get a personalized plan, clinically proven to help you create better eating and fitness habits and lose weight through access to a 12-month program.</p>	
<p>Tobacco and vaping cessation</p>	<p>Programs include nicotine replacement therapy in the form of a patch, lozenge, or gum. A two-month supply can be delivered to your home.</p>	
<p>Physical therapy and fitness</p>	<p>Personalized digital therapy and health programs to reduce pain and increase strength. No matter your pain level or where it hurts, we have a program for you.</p>	



MCSIG PPO Prescription and value-added programs

Dental & Vision Plans

Dental:

- Calendar Year Basis
- Incentive level begins at **70%**
- Use your benefits by 12/31/25 and increase your benefit by **10%** on 1/1/26

Low Option	Medium Option	High Option	Grand
\$1,000	\$1,500	\$2,000	\$2,500

To find a Delta Dental Provider: deltadentalins.com

Vision: \$10 Copay: Exam visit - every **rolling 12 months**

\$170 allowance for frames or contacts

Plan C
Every 12 months
Every 12 months

To find a VSP provider: vsp.com

For a complete list of dental and vision benefits visit www.mcsig.com

Express Scripts for your Prescriptions

RX Copays	PPO25, PPO40 and PPO Select	PPO60
Retail (30 day)	\$10/\$25/\$45	\$25
Mail Order (90 day)*	\$0*/\$50/\$90	\$75
Maintenance Retail (60 day)	\$10/\$40/\$60	\$50
Specialty	\$25/\$75/\$125	\$225
\$1,800 single max out-of-pocket \$3,600 family max out-of-pocket		



Home delivery is easy, safe and convenient

- *Free copay for generics
- Get up to a 90-day supply of your medicine for a single home delivery copayment w/free standard shipping
- Transfer from a retail pharmacy by signing in at Express-Scripts.com or call at 800-698-3757
- Have your doctor ePrescribe or fax your prescription

Any applicable savings are automatic.

Remember you will receive a separate ID card from Express Scripts

Acupuncture

Any licensed acupuncturist

- No copay
- In network = approx. 30 visits annually per person
- \$2,000 per year coverage, per person

MCSIG Customer Service

(831) 755-8055 / (800) 287-1442



Chiropractic Health Plan of CA.

\$10 co-pay per visit, no other out-of-pocket expense

- Adjustments, therapeutic treatments (excludes massage)
- In-office diagnostic x-rays

Find a Chiropractor:

- www.chpc.com (search by zip code or city and state)
- 800-995-2442





1st

You discover you need surgery

This would be with your primary care physician or another provider. If you experience an accident or your surgery is an emergency, Transcarent probably won't work.

2nd

Call Transcarent or Download the App

3rd

Transcarent will schedule your surgery

They will look for the best facility and surgeon, and you will be provided a list of available surgeons and dates.

4th

If you have your surgery outside of Monterey County, you may be eligible for a rebate incentive payment.



Benefits of Using Transcarent:



No cost to you for surgery



Reduced charges to MCSIG



Surgery coordinated by Transcarent



Convenient and easy to use

Please contact Transcarent if you are in need of surgery!



(888) 293-2939



<https://transcarent.com/>



App Store Download



Google Play Download



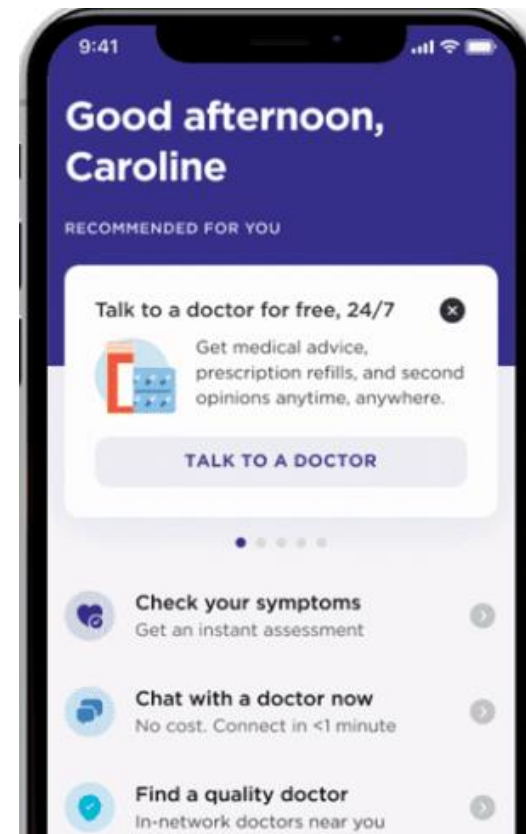
Transcarent

Transcarent Health and Care Experience

Download the Transcarent app, for access to all your MCSIG benefits

Transcarent is your one stop to:

- Chat with a doctor in under 60 seconds
- Talk to a health guide 24/7
- Find an in-network provider
- Free expert medical opinions
- Connect with a Care Coordinator for your surgery needs



**Talk to a health guide
or explore the app:**

If you haven't already, download the app today!

 webapp.transcarent.ai/activate

 **DIFFERENT**

 **SIMPLIFIED**

 **EMPOWERING**

 **HIGHER-QUALITY**



OPEN  & SCAN



MetLife “LifeWorks”

Employee Assistance Program (EAP)

Expert advice for work, life, and your well-being

Up to 5 consultations with licensed counselors

- **Per individual, per presenting issue, per calendar year**
- **Per presenting EAP issue**
 - Family: marriage, family and relationship issues
 - Work: problems in the workplace
 - Health: stress, anxiety and sadness
 - Everyday life: grief, loss or traumatic events, substance abuse
 - Money: budgeting, financial guidance, retirement, buying a home, tax issues
 - Legal Services: civil issues, personal and family law, financial matters
- **Eligibility**
 - Any household members (e.g., niece, aunt, grandchild, etc.)

Call (888) 319-7819 anytime to speak with a counselor or schedule an appointment

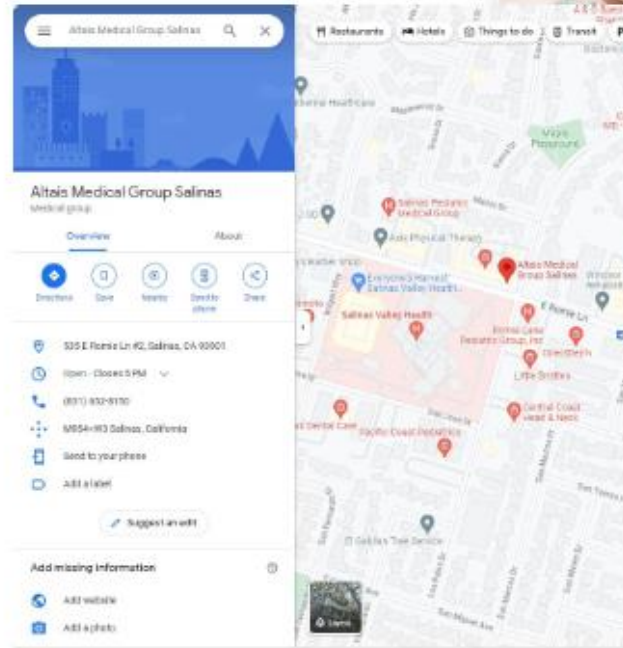
Log on to metlifeep.lifeworks.com to access other resources. **User name:** metlifeep and **password:** eap





New Altais Medical Group Salinas Practice

- ◆ New location, just opened in Salinas
Address: 535 E. Romie Lane #2
- ◆ Seeing new patients
- ◆ Schedule by phone 831-652-8150
- ◆ Schedule direct online through link



Salinas Medical Offices

Scheduled to Open January 2, 2025

We're building brand-new medical offices to make it easy for you to get high-quality care where you need it most — close to home. The new Kaiser Permanente Salinas Medical Offices will make it easier to get your care needs taken care of in one visit, at a single location, including:

- Adult and family medicine
- Pediatrics
- Ob-gyn
- Psychiatry
- Behavioral health education
- Lab
- Pharmacy
- Radiology¹
- Video conferencing with remote specialists²

Kaiser Open Enrollment Presentation
October 30, 2024 11:00 AM

<https://us02web.zoom.us/j/82697918647>



Coming soon — 1930 N. Davis Road, Salinas CA 93907



Complete Care offered by
Keenan

Introducing

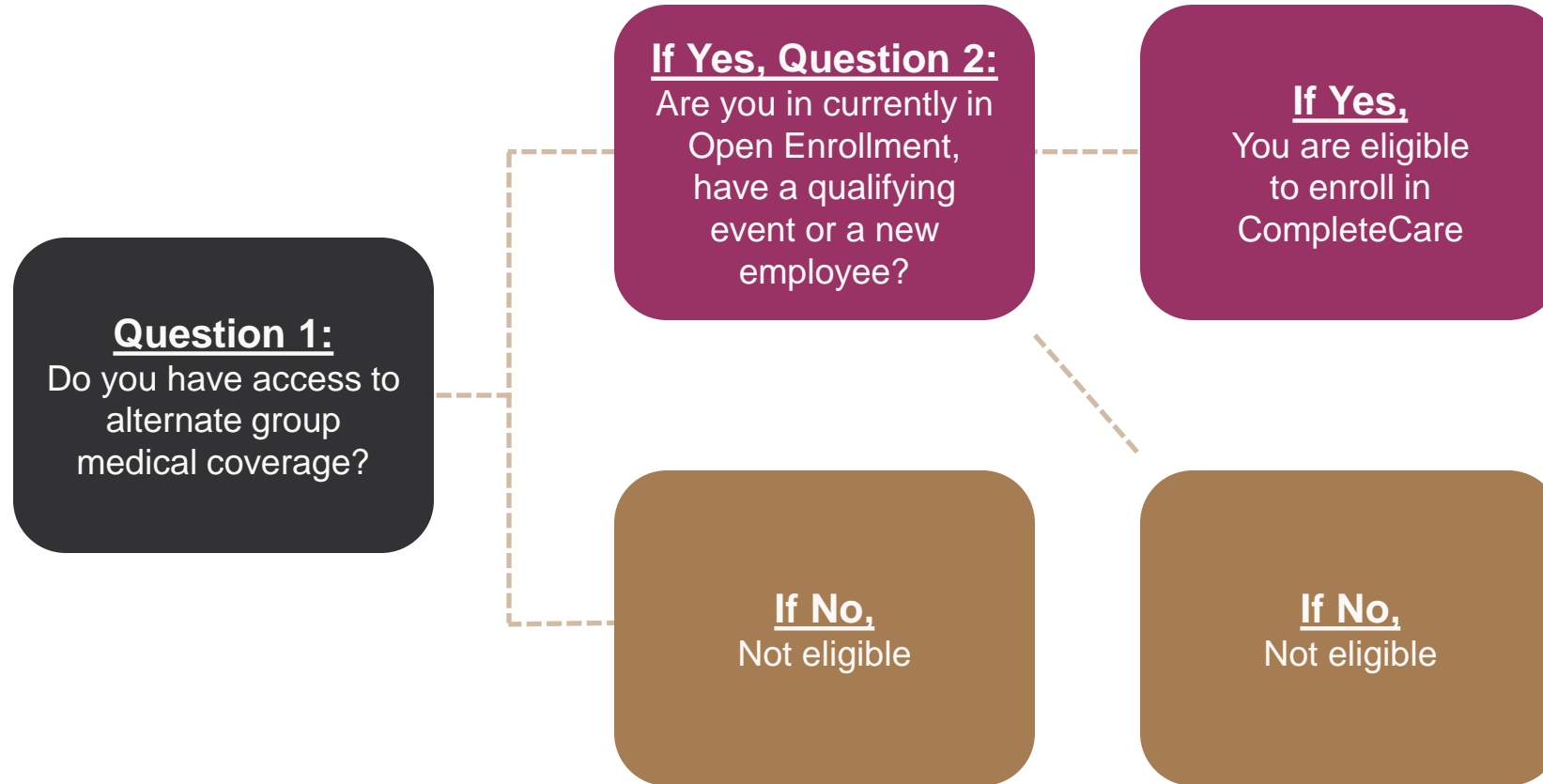


CompleteCare offers employees who enroll in alternate group medical coverage (typically through a spouse or registered domestic partner) up to 100% coverage on their medical expenses.

By enrolling in alternate coverage, you will be reimbursed for **ALL** eligible co-pays, co-insurance and deductibles incurred through your alternate medical plan.



Who is Eligible?

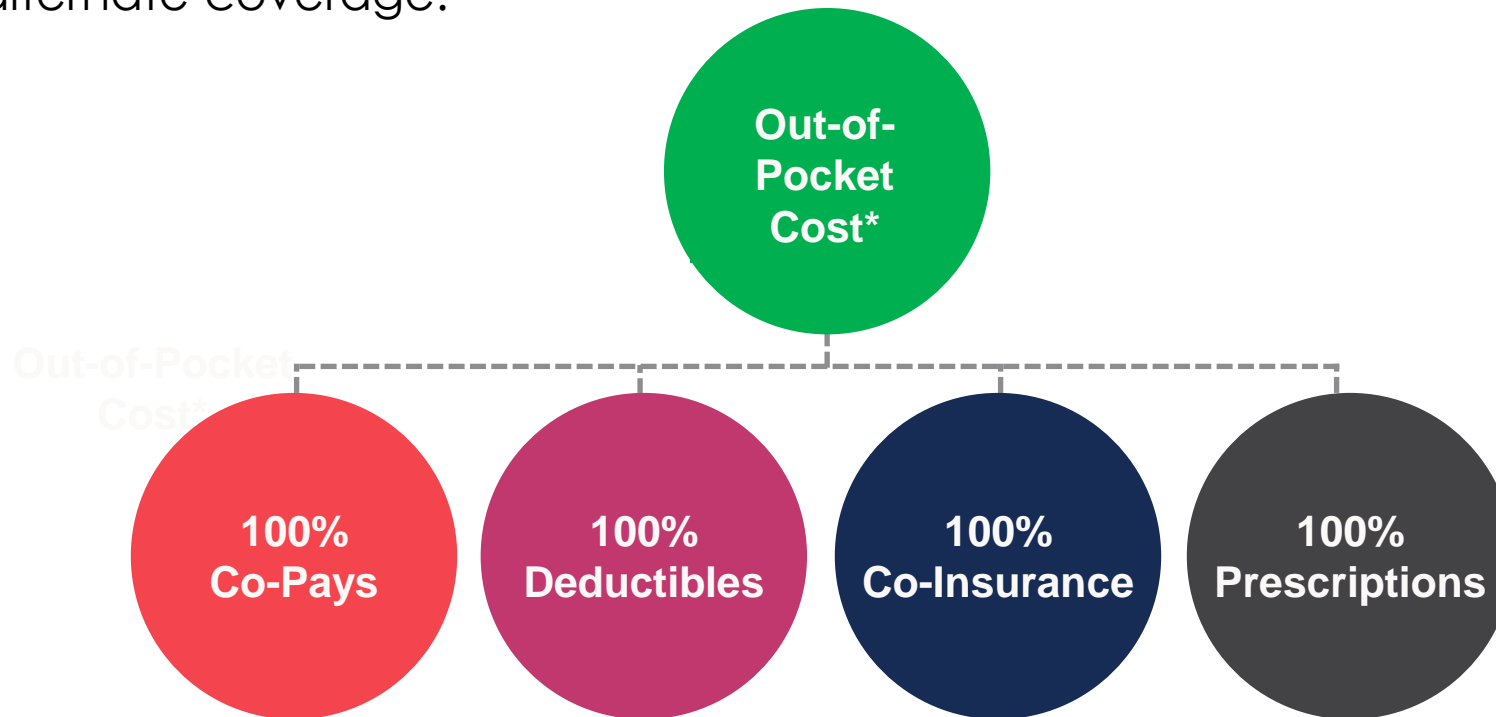


Who is Not Eligible?

1. Not available to employees and their dependents whose alternate medical coverage would be through MCSIG.
2. Not available to employees whose alternate medical coverage is **one of the following:**
 - Has an active contribution a Health Savings Account (HSA)
 - Medicare, Tricare and Medicaid
 - Covered California
 - Individual Policy
 - Limited Benefit Health Plan
3. An employee may be enrolled in a Health Reimbursement Arrangement or Flexible Spending Account but **CANNOT** be reimbursed by **BOTH**.

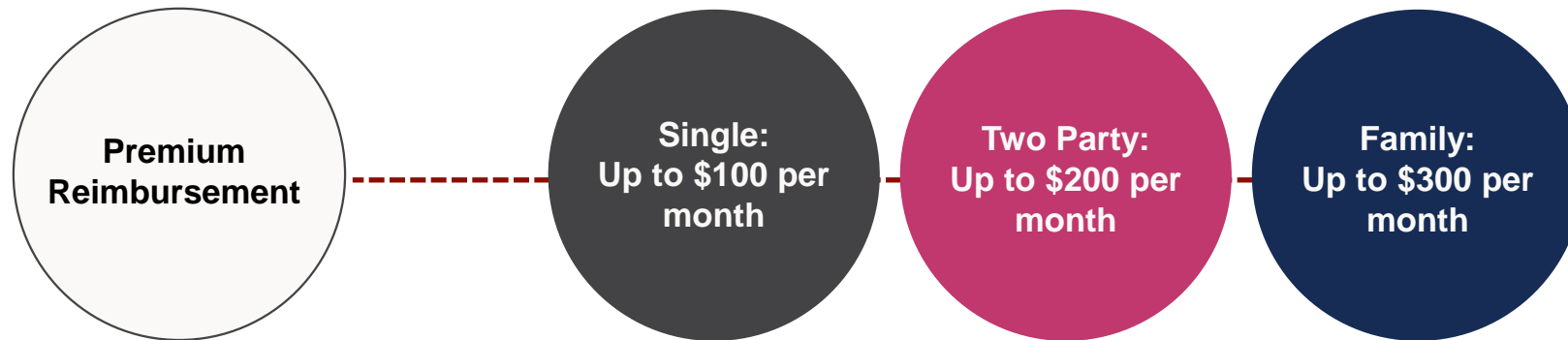
What is Reimbursed by CompleteCare?

Reimbursement up to **100% of out-of-pocket costs** incurred under alternate coverage.



What if Alternative Coverage is More Expensive?

Reimbursement of a portion of **additional premiums** paid for alternate coverage.



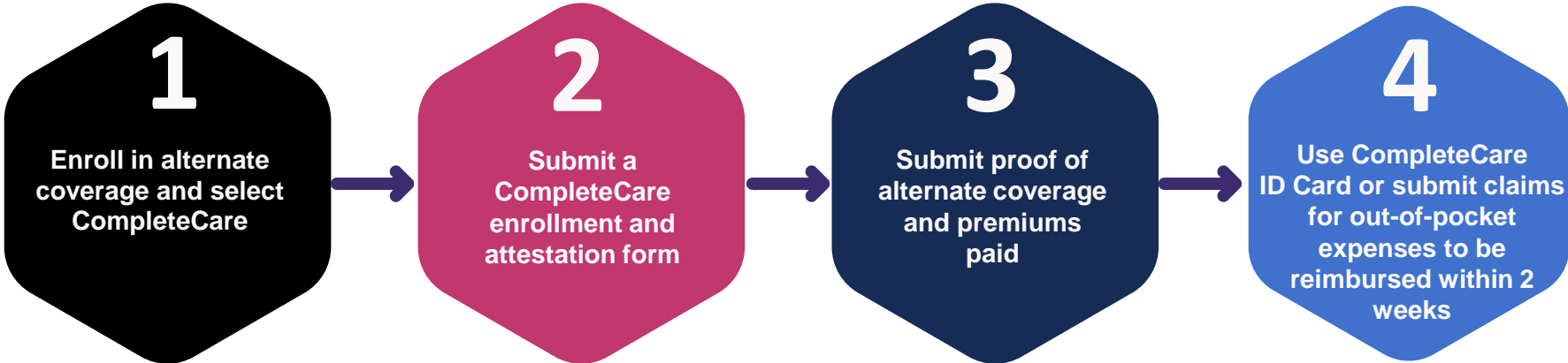
Premium Reimbursements

- ➔ Premium reimbursements are only paid on amounts above the cost of coverage through district group plan
- ➔ For reimbursement, proof of premium contribution is required
- ➔ Reimbursements are paid monthly via check to home address
- ➔ A 1099 Tax Form will be provided at the end of each year (if appropriate)

How to get Reimbursed?

- 1** Present Alternate Health Plan ID card & CompleteCare ID Card
- 2** If provider does not accept CompleteCare ID Card, pay for services and obtain a receipt and/or explanation of benefits (EOB)
- 3** Prepare and submit a claim to Catilize Health
- 4** Claims are processed within two weeks

How does CompleteCare work?



To learn more after this presentation, please join us at one of the MCSIG-wide group meetings:

October 25, 2024

3:30pm

[JOIN US](#)

November 4, 2024

3:30pm

[JOIN US](#)



Questions



**Please contact MCSIG Customer Service to answer
your benefit questions: (831) 755-8055**



Thank you



Blue Shield of California is an independent member of the Blue Shield Association