Salinas City Elementary School District Benefits Committee Meeting

September 3, 2025

Presented by:
Christine Kerns, EVP Consultant
Karyn Goodsite, VP Consultant
Reagan Peralta, AVP Account Executive

Alliant Insurance Services

Today's Agenda

- Marketing Objectives for Salinas City ESD
    - Executive Summary
    - MCSIG Renewal & Withdrawal Notices
- California Valued Trust (CVT) Proposal for 1-1-2026
    - Financial Overview & Mapping Overview – All Groups
    - Classified & Confidential
    - Certificated & Management
    - Administrative Considerations for Move to CVT
- MCSIG Run-out Costs & Financial Overview
- Timeline – *updated*
- Next Steps
- Appendix

Marketing Executive Summary

Medical Marketing for Salinas City ESD

Alliant Insurance Services

Purpose of the marketing was to help the District find the following:

- Purchase medical coverage from a pooled purchasing organization that is solvent/adequately reserved
- Purchase medical with fully-funded premiums (includes cost of runout claims)
- Purchase medical coverage through an organization that has no history of assessments. Goal is to eliminate unknown expenses that:
  - Can't be budgeted
  - Take funding away from other priorities like salaries

CVT proposal

- **Option 1 Benefit mapped to closest premium = Estimated Annual Cost = $21,013,809**
- **Option 2 Benefit mapped to closest benefit design = Estimated Annual Cost = $25,090,965**

Withdrawal Notices Submitted to MCSIG

Alliant Insurance Services

- MCSIG has 21 Members representing approximately 7,000 employees
  - Blue Shield Self-funded medical pool has 5,458 = 77.5% of membership
  - 8 Members have submitted preliminary notice to withdrawal = 64% of membership

Member	Enrollment	% of Pool
Carmel Unified SD	359	8.34%
Cuesta College	864	2.81%
Hartnell College	380	10.10%
King City Unified SD	150	5.58%
Monterey Peninsula Unified SD	885	12.16%
Salinas City Elementary SD	920	17.74%
San Antonio Union Elementary SD	17	.15%
Santa Rita Union SD	329	5.55%
South Monterey County Joint UHSD	242	2.23%
Total	4,146	64.66%

California Valued Trust (CVT)
Proposal
Executive Summary & Financial Overview

Executive Summary - CVT Proposal

Alliant Insurance Services

- **CVT proposal includes:**
  - For all current MCSIG member districts, CVT quoted the same plan options
  - CVT does not offer a narrow network to match the Select EPO network
  - CVT Premiums include Reserves and Runout claim coverage
  - CVT Plans are enhanced benefits with "Full Network" access except on the Anthem PPO 9 Rx C Plan – Narrow Network
- **CVT Proposal = Anthem PPO & Kaiser HMO Medical Plan Options for Actives & Early Retirees**
  - Anthem PPO 10 Rx V Plan – Full Network
  - Anthem PPO HDHP Plan 1 – Full Network
  - Anthem PPO HDHP Plan 3 – Full Network
  - Anthem PPO 9 Rx C Plan – Narrow Network
  - Kaiser HMO Wellness Plan with Chiro
- **CVT Rates are guaranteed for the period 1/1/2026 through 9/30/2026 (9 months)**
  - Renewal information is provided in May for the 10/1 plan renewal
  - Initial 1-year commitment for newly joining members
- **Assessments**
  - CVT does NOT have a history of mid-year member assessments where additional funding is requested

Executive Summary - CVT Proposal

Alliant Insurance Services

MCSIG Renewal:

- Current Total Cost = $16,820,712
- Renewal 15% increase with 80% Transcarent enrollment = $19,321,003
  - If the Transcarent enrollment requirement is not met, 2026 MCSIG renewal = 20%

Mapped Benefit Options

Option 1 - Most closely *aligned with premiums*

- CVT proposal is 8.8% higher than MCSIG Renewal
- CVT Total Cost = $21,013,809
- Anthem PPO 10 Rx V Plan – Full Network
- Anthem PPO HDHP Plan 1 – Full Network
- Kaiser HMO Wellness Plan with Chiro

Option 2 – Most closely *aligned with benefits*

- CVT proposal is 29.9% higher than MCSIG renewal
- CVT Total Cost = $25,090,965
- Anthem PPO 10 Rx V Plan – Full Network
- Anthem PPO HDHP Plan 3 – Full Network
- Kaiser HMO Wellness Plan with Chiro

Additional plans to choose from:

- Anthem PPO 9 Rx C – Narrow Network (excludes Stanford and Lucille Packard
- Kaiser HMO Plan 8 and HSA Plan 11

Financial Overview - All Employees

Alliant Insurance Services

MCSIG Medical Current, Renewal, and CVT Proposed Benefit Option 1 and 2

Salinas City Elementary School District

Medical Marketing Overview
Renewal Effective: January 1, 2026

Line of Coverage	EE	MCSIG Current	MCSIG Renewal	$Δ	%Δ	EE	CVT Benefit Option 1	$Δ	%Δ	CVT Benefit Option 2	$Δ	%Δ
							Kaiser Wellness Plan with Chiro			Kaiser Wellness Plan with Chiro		
Kaiser Low (MCSIG)	3	$41,208	$43,310	$2,102	5.1%							
Kaiser Mid (MCSIG)	2	$34,152	$35,894	$1,742	5.1%	13	$291,945	$62,949	27.5%	$291,945	$62,949	27.5%
Kaiser High (MCSIG)	8	$153,636	$161,471	$7,835	5.1%							
							Anthem PPO 10 w/ Rx ¥			Anthem PPO 10 w/ Rx ¥		
Blue Shield PPO 25 (MCSIG)	61	$1,554,132	$1,787,252	$233,120	15.0%	61	$1,476,480	-$77,652	-5.0%	$1,476,480	-$77,652	-5.0%
							Anthem PPO 10 w/ Rx ¥			Anthem PPO 10 w/ Rx ¥		
Blue Shield PPO 40 (MCSIG)	234	$4,813,584	$5,535,622	$722,038	15.0%	234	$5,953,848	$1,140,264	23.7%	$5,953,848	$1,140,264	23.7%
							Anthem HDHP 3			Anthem HDHP 3		
Blue Shield $60 EPO HDHP (MCSIG)	49	$848,112	$975,329	$127,217	15.0%	49	$957,852	$109,740	12.9%	$957,852	$109,740	12.9%
							Anthem HDHP 3			Anthem HDHP 1		
Blue Shield EPO Select (MCSIG)	536	$9,192,564	$10,571,449	$1,378,886	15.0%	536	$12,264,936	$3,072,372	33.4%	$16,342,092	$7,149,528	77.8%
							Anthem PPO 10 w/ Rx ¥			Anthem PPO 10 w/ Rx ¥		
Blue Shield HMO Trio (MCSIG)	3	$53,796	$58,482	$4,686	8.7%	3	$68,748	$14,952	27.8%	$68,748	$14,952	27.8%
OptOut Plan	67	N/A	N/A	N/A	N/A	67	N/A	N/A	N/A	N/A	N/A	N/A
CompleteCare Plan	21	$129,528	$152,195	$22,667	17.5%	21	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL ANNUAL PREMIUM		**$16,820,712**	**$19,321,003**	**$2,500,292**	**14.9%**		**$21,013,809**	**$4,322,625**	**24.9%**	**$25,090,965**	**$8,399,781**	**49.2%**
Change from Renewal								**$1,692,806**	**8.8%**		**$5,769,962**	**29.9%**
MCSIG Run Out Estimated Cost (3 months claims)		**N/A**					**$1,200,000**			**$1,200,000**		
		Current	*Renewal at 15%*	*$ Δ from current*	*% Δ from current*		*Maximum Exposure*	*$ Δ from current*	*% Δ from current*	*Maximum Exposure*	*$ Δ from current*	*% Δ from current*
Grand Total (Annual Premium + Assessment)		**$16,820,712**	**$19,321,003**	**$2,500,292**	**14.9%**		**$22,213,809**	**$5,393,097**	**32.1%**	**$26,290,965**	**$9,470,253**	**56.3%**

*Renewal % does not include 2024 Assessment

California Valued Trust (CVT)

Classified & Confidential Proposal

- Benefit Option 1 & ER Contribution Increased Funding Option 1 & 2
- Benefit Option 2 & ER Contribution Increased Funding Option 1 & 2

Financial Overview - Classified & Confidential

Alliant Insurance Services

MCSIG Medical Current, Renewal and CVT Proposed Benefit Option 1 & 2

Salinas City Elementary School District
Classified & Confidential
Medical Marketing Overview
Renewal Effective: January 1, 2026

Line of Coverage	EE	MCSIG Current	MCSIG Renewal	$Δ	%Δ	EE	CVT Benefit Option 1	$Δ	%Δ	CVT Benefit Option 2	$Δ	%Δ
Kaiser Low (MCSIG)	1	$10,332	$10,859	$527	5.1%		Kaiser Wellness Plan with Chiro			Kaiser Wellness Plan with Chiro		
Kaiser Mid (MCSIG)	0	$0	$0	$0	N/A	1	$17,390	$7,058	68.3%	$17,390	$7,058	68.3%
Kaiser High (MCSIG)	0	$0	$0	$0	N/A							
Blue Shield PPO 25 (MCSIG)	7	$178,668	$205,468	$26,800	15.0%	7	Anthem PPO 10 w/ Rx ¥ $169,284	-$9,384	-5.3%	Anthem PPO 10 w/ Rx ¥ $169,284	-$9,384	-5.3%
Blue Shield PPO 40 (MCSIG)	68	$1,255,428	$1,443,742	$188,314	15.0%	68	Anthem PPO 10 w/ Rx ¥ $1,585,932	$330,504	26.3%	Anthem PPO 10 w/ Rx ¥ $1,585,932	$330,504	26.3%
Blue Shield $60 EPO HDHP (MCSIG)	25	$459,288	$528,181	$68,893	15.0%	25	Anthem HDHP 3 $512,916	$53,628	11.7%	Anthem HDHP 3 $512,916	$53,628	11.7%
Blue Shield EPO Select (MCSIG)	321	$5,367,928	$6,173,118	$805,190	15.0%	321	Anthem HDHP 3 $7,153,836	$1,785,908	33.3%	Anthem HDHP 1 $9,531,732	$4,163,804	77.6%
Blue Shield HMO Trio (MCSIG)	1	$12,960	$14,089	$1,129	8.7%	1	Anthem PPO 10 w/ Rx ¥ $18,480	$5,520	42.6%	Anthem PPO 10 w/ Rx ¥ $18,480	$5,520	42.6%
OptOut Plan	41	N/A	N/A	N/A	N/A	41	N/A	N/A	N/A	N/A	N/A	N/A
CompleteCare Plan	8	$49,344	$57,979	$8,635	17.5%	8	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL ANNUAL PREMIUM		**$7,333,948**	**$8,375,457**	**$1,099,488**	**14.2%**		**$9,457,838**	**$2,173,234**	**29.0%**	**$11,835,734**	**$4,551,130**	**61.4%**

Classified & Confidential
SCESD $4.2 Million Budget to Assist in Transitioning to CVT

Alliant Insurance Services

MCSIG Renewal will increase Classified & Confidential Employee Contributions from $784,499 to $1,875,352

Benefit Option 1 = All Employees move to CVT

ER Contribution Increased Funding Option 1 = $4.2 divided by all employees enrolled = $390.63

Benefit Option 2 = 1 Employee Group moves to CVT

ER Contribution Increased Funding Option 2 = $4.2 divided by Employee Group moving to CVT = $827.42

Classified & Confidential Payroll Deductions

MCSIG Current, Renewal & CVT Benefit Option 1 & ER Contribution Increased Funding Option 1 & 2

Alliant Insurance Services

See Benefit Contribution Handout

Plan & Enrollment Compare – Benefit Option 1

Alliant Insurance Services

Option 1: MCSIG plan enrollment mapped to CVT plan options based on the *most similar premiums*

MCSIG Current Plans

Medical Plan	Enrolled	Network	Medical Deductible	Out-of-Pocket Medical & Rx
Blue Shield PPO $25	56	Full Network	$1,000/2,000	$6,000 Med/1,800 Rx $12,000 Med/3,600 Rx
Blue Shield PPO $40	208	Full Network	$1,650/2,300	$6,500 Med/1,800 Rx $15,000 Med/3,600 Rx
Blue Shield $60 EPO HDHP	49	In-Network Only Full Network	$6,000/12,000	$7,500 Person Med 1,800 Rx/$3,600 Rx
Blue Shield EPO Select	518	In-Network* Narrow Network	$1,300/2,600	$6,500 Med/1,800 Rx $15,000 Med/3,600 Rx
Blue Shield HMO Trio	3	Narrow Network	$3,000/6,000	$3,000/6,000 Med & RX
Kaiser High	7	Kaiser	None	$1,500/3,000
Kaiser Mid	2	Kaiser	$1,000/2,000	$3,000/6,000
Kaiser Low	3	Kaiser	$3,000/6,000	$6,000/12,000
Opt-Out	67	Proof of Other Coverage		
CompleteCare	21	Proof of Other Coverage		

CVT Benefit Option 1 - Most Similar Premium

Medical Plan	Enrolled	Network	Deductible	Out-of-Pocket Medical & Rx	Rx Drug Deductible
Anthem PPO 10 w/Rx V	264	Full Network	$2,000/4,000	$6,350/12,700	$150 Brand Ded
Anthem PPO HDHP 3	567	Full Network	$6,500/13,000	$8,000/16,000	None
Anthem PPO 10 w/Rx V	3	Full Network	$2,000/4,000	$6,350/12,700	$150 Brand Ded
Kaiser Wellness with Chiro	12	Kaiser	None	$1,500/3,000	None
Opt-Out	67	Grandfathered	With Proof of Other Coverage		
CompleteCare	21	Grandfathered	With Proof of Other Coverage		

- Blue Shield EPO Narrow Network Select excludes Chomp, Natividad, and Henry Lee Medical Facilities
- Anthem 9 Rx C Narrow Network Option (not shown) excludes Stanford and Lucille Packard

Plan & Enrollment Compare – Benefit Option 2

Alliant Insurance Services

Option 2: MCSIG plan enrollment mapped to CVT plan options with the *most similar benefit attributes*

MCSIG Current Plans | **CVT Benefit Option 2 - Most Similar Benefits**

Medical Plan	Enrolled	Network	Medical Deductible	Out-of-Pocket Medical & Rx	CVT Plan	Enrolled	Network	Deductible	Out-of-Pocket Medical & Rx	Rx Drug Deductible
Blue Shield PPO $25	56	Full Network	$1,000/2,000	$6,000 Med/1,800 Rx $12,000 Med/3,600 Rx	Anthem PPO 10 w/Rx V	264	Full Network	$2,000/4,000	$6,350/12,700	$150 Brand Ded
Blue Shield PPO $40	208	Full Network	$1,650/2,300	$6,500 Med/1,800 Rx $15,000 Med/3,600 Rx						
Blue Shield $60 EPO HDHP	49	In-Network Only Full Network	$6,000/12,000	$7,500 Person Med/1,800 Rx $3,600 Rx	Anthem PPO HDHP 3	49	Full Network	$6,500/13,000	$8,000/16,000	None
Blue Shield EPO Select	518	In-Network Only Narrow Network*	$1,300/2,600	$6,500 Med/1,800 Rx $15,000 Med/3,600 Rx	Anthem PPO HDHP 1	518	Full Network	$1,700/3,400	$5,000/10,000	None
Blue Shield HMO Trio	3	Narrow Network	$3,000/6,000	$3,000/6,000 Med & RX	Anthem PPO 10 w/Rx V	3	Full Network	$2,000/4,000	$6,350/12,700	$150 Brand Ded
Kaiser High	7	Kaiser	None	$1,500/3,000	Kaiser Wellness with Chiro	12	Kaiser	None	$1,500/3,000	None
Kaiser Mid	2	Kaiser	$1,000/2,000	$3,000/6,000						
Kaiser Low	3	Kaiser	$3,000/6,000	$6,000/12,000						
Opt-Out	67	With Proof of Other Coverage			Opt-Out	67	Grandfathered	With Proof of Other Coverage		
CompleteCare	21				CompleteCare	21				

- Blue Shield EPO Narrow Network Select excludes Chomp, Natividad, and Henry Lee Medical Facilities
- Anthem 9 Rx C Narrow Network Option (not shown) excludes Stanford and Lucille Packard

California Valued Trust (CVT)

Certificated & Management Proposal

- Benefit Option 1 & ER Contribution Increased Funding Option 1 & 2
- Benefit Option 2 & ER Contribution Increased Funding Option 1 & 2

Financial Overview - Certificated & Management

Alliant Insurance Services

MCSIG Medical Current, Renewal, and CVT Proposed Benefit Option 1 and 2

Salinas City Elementary School District
Certificated & Management
Medical Marketing Overview
Renewal Effective: January 1, 2026

Line of Coverage	EE	MCSIG Current	MCSIG Renewal	$Δ	%Δ	EE	CVT Benefit Option 1	$Δ	%Δ	CVT Benefit Option 2	$Δ	%Δ
							Kaiser Wellness Plan with Chiro			Kaiser Wellness Plan with Chiro		
Kaiser Low (MCSIG)	2	$30,876	$32,451	$1,575	5.1%							
Kaiser Mid (MCSIG)	2	$34,152	$35,894	$1,742	5.1%	12	$274,555	$55,891	25.6%	$274,555	$55,891	25.6%
Kaiser High (MCSIG)	8	$153,636	$161,471	$7,835	5.1%							
							Anthem PPO 10 w/ Rx Y			Anthem PPO 10 w/ Rx Y		
Blue Shield PPO 25 (MCSIG)	54	$1,375,464	$1,581,784	$206,320	15.0%	54	$1,307,196	-$68,268	-5.0%	$1,307,196	-$68,268	-5.0%
							Anthem PPO 10 w/ Rx Y			Anthem PPO 10 w/ Rx Y		
Blue Shield PPO 40 (MCSIG)	166	$3,558,156	$4,091,879	$533,723	15.0%	166	$4,367,916	$809,760	22.8%	$4,367,916	$809,760	22.8%
							Anthem HDHP 3			Anthem HDHP 3		
Blue Shield $60 EPO HDHP (MCSIG)	24	$388,824	$447,148	$58,324	15.0%	24	$444,936	$56,112	14.4%	$444,936	$56,112	14.4%
							Anthem HDHP 3			Anthem HDHP 1		
Blue Shield EPO Select (MCSIG)	215	$3,824,636	$4,398,332	$573,696	15.0%	215	$5,111,100	$1,286,464	33.6%	$6,810,360	$2,985,724	78.1%
							Anthem PPO 10 w/ Rx Y			Anthem PPO 10 w/ Rx Y		
Blue Shield HMO Trio (MCSIG)	2	$40,836	$44,393	$3,557	8.7%	2	$50,268	$9,432	23.1%	$50,268	$9,432	23.1%
OptOut Plan	26	N/A	N/A	N/A	N/A	26	N/A	N/A	N/A	N/A	N/A	N/A
CompleteCare Plan	13	$80,184	$94,216	$14,032	17.5%	13	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL ANNUAL PREMIUM		**$9,486,764**	**$10,887,567**	**$1,400,803**	**14.8%**		**$11,555,971**	**$2,149,391**	**21.8%**	**$13,255,231**	**$3,848,651**	**39.7%**

Certificated & Management
SCESD $4.2 Million Budget to Assist in Transitioning to CVT

Alliant Insurance Services

MCSIG Renewal will increase Employee Contributions from $2,461,092 to $3,847,863

Benefit **Option 1** = **All Employees move to CVT**

ER Contribution Increased Funding Option 1 = $4.2 divided by all employees enrolled = $390.63

Benefit **Option 2** = **1 Employee Group moves to CVT**

ER Contribution Increased Funding Option 2 = $4.2 divided by Employee Group moving to CVT = $793.96

Certificated & Management Payroll Deductions

MCSIG Current, Renewal & CVT Benefit Option 1 & ER Contribution Increased Funding Option 1 & 2

Alliant Insurance Services

See Benefit Contribution Handout

Plan & Enrollment Compare – Benefit Option 1

Alliant Insurance Services

Option 1: MCSIG plan enrollment mapped to CVT plan options based on the *most similar premiums*

MCSIG Current Plans

Medical Plan	Enrolled	Network	Medical Deductible	Out-of-Pocket Medical & Rx
Blue Shield PPO $25	56	Full Network	$1,000/2,000	$6,000 Med/1,800 Rx $12,000 Med/3,600 Rx
Blue Shield PPO $40	208	Full Network	$1,650/2,300	$6,500 Med/1,800 Rx $15,000 Med/3,600 Rx
Blue Shield $60 EPO HDHP	49	In-Network Only Full Network	$6,000/12,000	$7,500 Person Med 1,800 Rx/$3,600 Rx
Blue Shield EPO Select	518	In-Network* Narrow Network	$1,300/2,600	$6,500 Med/1,800 Rx $15,000 Med/3,600 Rx
Blue Shield HMO Trio	3	Narrow Network	$3,000/6,000	$3,000/6,000 Med & RX
Kaiser High	7	Kaiser	None	$1,500/3,000
Kaiser Mid	2	Kaiser	$1,000/2,000	$3,000/6,000
Kaiser Low	3	Kaiser	$3,000/6,000	$6,000/12,000
Opt-Out	67	Proof of Other Coverage		
CompleteCare	21	Proof of Other Coverage		

CVT Benefit Option 1 - Most Similar Premium

Medical Plan	Enrolled	Network	Deductible	Out-of-Pocket Medical & Rx	Rx Drug Deductible
Anthem PPO 10 w/Rx V	264	Full Network	$2,000/4,000	$6,350/12,700	$150 Brand Ded
Anthem PPO HDHP 3	567	Full Network	$6,500/13,000	$8,000/16,000	None
Anthem PPO 10 w/Rx V	3	Full Network	$2,000/4,000	$6,350/12,700	$150 Brand Ded
Kaiser Wellness with Chiro	12	Kaiser	None	$1,500/3,000	None
Opt-Out	67	Grandfathered	With Proof of Other Coverage		
CompleteCare	21	Grandfathered	With Proof of Other Coverage		

- Blue Shield EPO Narrow Network Select excludes Chomp, Natividad, and Henry Lee Medical Facilities
- Anthem 9 Rx C Narrow Network Option (not shown) excludes Stanford and Lucille Packard

Plan & Enrollment Compare – Benefit Option 2

Alliant Insurance Services

Option 2: MCSIG plan enrollment mapped to CVT plan options with the *most similar benefit attributes*

MCSIG Current Plans					CVT Benefit Option 2 - Most Similar Benefits					
Medical Plan	Enrolled	Network	Medical Deductible	Out-of-Pocket Medical & Rx	CVT Plan	Enrolled	Network	Deductible	Out-of-Pocket Medical & Rx	Rx Drug Deductible
Blue Shield PPO $25	56	Full Network	$1,000/2,000	$6,000 Med/1,800 Rx $12,000 Med/3,600 Rx	Anthem PPO 10 w/Rx V	264	Full Network	$2,000/4,000	$6,350/12,700	$150 Brand Ded
Blue Shield PPO $40	208	Full Network	$1,650/2,300	$6,500 Med/1,800 Rx $15,000 Med/3,600 Rx						
Blue Shield $60 EPO HDHP	49	In-Network Only Full Network	$6,000/12,000	$7,500 Person Med/1,800 Rx $3,600 Rx	Anthem PPO HDHP 3	49	Full Network	$6,500/13,000	$8,000/16,000	None
Blue Shield EPO Select	518	In-Network Only Narrow Network*	$1,300/2,600	$6,500 Med/1,800 Rx $15,000 Med/3,600 Rx	Anthem PPO HDHP 1	518	Full Network	$1,700/3,400	$5,000/10,000	None
Blue Shield HMO Trio	3	Narrow Network	$3,000/6,000	$3,000/6,000 Med & RX	Anthem PPO 10 w/Rx V	3	Full Network	$2,000/4,000	$6,350/12,700	$150 Brand Ded
Kaiser High	7	Kaiser	None	$1,500/3,000	Kaiser Wellness with Chiro	12	Kaiser	None	$1,500/3,000	None
Kaiser Mid	2	Kaiser	$1,000/2,000	$3,000/6,000						
Kaiser Low	3	Kaiser	$3,000/6,000	$6,000/12,000						
Opt-Out	67	With Proof of Other Coverage			Opt-Out	67	Grandfathered	With Proof of Other Coverage		
CompleteCare	21				CompleteCare	21				

- Blue Shield EPO Narrow Network Select excludes Chomp, Natividad, and Henry Lee Medical Facilities
- Anthem 9 Rx C Narrow Network Option (not shown) excludes Stanford and Lucille Packard

California Valued Trust (CVT) Proposal
Additional Information

CVT Proposal
Grandfathering for Current CompleteCare & Opt-outs

Alliant Insurance Services

- **CVT will grandfather employees who are currently:**
  - Existing CompleteCare & Opt-outs will be grandfathered at the date of entry
  - Not required to enroll in the Opt-Out Premium plan

- **Requirements to grandfather employees as Opt-Outs 1/1/2026:**
  - Must have proof of other group coverage (employer plan) when they enroll
  - Existing Opt-outs lose grandfather status should they enroll in medical and choose to opt-out again in the future
  - Employee will need to enroll in the Opt-Out of Premium plan

- **No new opt-outs are allowed on or after the requested effective date with CVT**
  - Must enroll in Opt-out with Premium Plan

CVT Proposal
Future Opt-Out Premium Plan - Key Guidelines

Alliant Insurance Services

- **Eligibility**
  - Employees enrolling in a CVT medical plan now and who wish to opt out in the future, will:
    - Enroll in the CVT Opt-Out Premium Plan at $965
    - Same premium for all MCSIG groups requesting CVT quotes
    - New hires choosing to opt out must also enroll in this plan
    - Proof of other employer group medical coverage (ID card) is required each year at Open Enrollment
- **Limitations**
  - Total Opt-outs cannot exceed **20% of full-time active employees**
  - Exemption: Employees enrolled in Medi-Cal, VA, TriCare, or Covered California with a premium subsidy
- **Strategies to Manage 20% Limit**
  - Opt-out eligibility based on tenure
  - First-come, first-served
  - Lottery system
  - Employees covered under a parent's plan
  - **Married Employees** – Recommend to continue enrolling both employees as "Employee Only"

CVT Administration

Alliant Insurance Services

- **CVT Letter of Intent – Key Points**
  - Timeline: Salinas provides Letter of Intent to CVT by 10/22/2025 (day after 10/21 Board meeting)
    - Enrollment Platform: Letter of Intent initiates setup of the MyCVT enrollment system
  - CVT will set up MyCVT based on SCESD MOU language & provide training to SCESD Benefit Administrators
    - All employees will register & set up Username and Password, receive an email to confirm & continue the enrollment process
    - Select Medical PPO or HMO Plan, Opt-Out Premium, or Grandfathered Plan (if on list received in 8/2025 and must upload proof of other group coverage)

MCSIG Renewal, Reserves, Deficits and Assessments

MCSIG 2026 Renewal & Deficit Update (August 28th Board Meeting)

Alliant Insurance Services

Renewal Summary:

- Renewal does not include funding to build reserves
- Potential Assessments throughout the year
- Plan premiums are underfunded

MCSIG Deficit Summary:

- The medical plan has ended in a deficit annually since 2018
- Select EPO was introduced in 2018 and has been underfunded since inception
- As of June 2025 ($4,695,266) was ($7,278,631) as of March 2025

2026 SCESD Run-out Information from MCSIG

- As of June 30, 2025, $4.7 million Runout SCESD's share $800,000
- If the deficit increases to $7 million, SCESD's share would rise to approximately $1.2 million

Member Pro-Rata Share

Alliant Insurance Services

Salinas City ESD Estimated Pro-Rata Share of Run Out Assessment:

- SCESD represents 17.84% of the entire MCSIG medical pool
- This percentage is used to calculate the District's portion of assessments, deficits, and run-out claims (if applicable)

2026 SCESD Run-out Information from MCSIG

- As of June 30, 2025, $4.7 million Runout SCESD's share $800,000
- If the deficit increases to $7 million, SCESD's share would rise to approximately $1.2 million

MCSIG December 2024 Assessment & Pro-Rata Share

Alliant Insurance Services

- **MCSIG 2025 Renewal of 12.47% was voted on in October for 2024**
  - MCSIG issued Deficit Assessment in December 2024
  - The chart below reflects each District's Assessment
- **Pro-Rata Share is the % of the total medical premium the Member paid into the pool as of 6/30/2024**

MCSIG
MEMBER ASSESSMENT
Audited deficit, as of 06/30/2024, for presentation at the EC Board 12/09/2024 and Full Board 12/11/2024

MCSIG DISTRICTS	MEMBER CONTRIBUTIONS PAID TO MCSIG (1)	PRO RATA SHARE % (2)	ASSESSMENT (3)
BAY VIEW ACADEMY	638,786.00	0.68%	$ 46,124.95
BIG SUR CHARTER	84,582.00	0.09%	$ 6,107.43
BIG SUR UNIFIED	53,944.00	0.06%	$ 3,895.15
BRADLEY	108,984.00	0.12%	$ 7,869.43
CARMEL	7,804,126.74	8.34%	$ 563,514.12
CITY OF SEASIDE	4,255,976.00	4.55%	$ 307,312.10
CUESTA (San Luis Obispo)	2,632,915.04	2.81%	$ 190,115.42
EL DORADO COE	422,339.82	0.45%	$ 30,495.97
GONZALES	1,868,472.00	2.00%	$ 134,917.13
GRAVES	59,904.00	0.06%	$ 4,325.50
HARTNELL	9,450,613.22	10.10%	$ 682,402.30
INTERNATIONAL SCHOOL OF MTY	594,009.00	0.63%	$ 42,891.73
KING CITY ELEM	5,219,080.00	5.58%	$ 376,855.14
LAGUNITA	163,956.00	0.18%	$ 11,838.80
LEARNING FOR LIFE CHARTER	220,980.00	0.24%	$ 15,956.35
MCOE/HEADSTART	3,033,057.00	3.24%	$ 219,008.55
MERMA	57,515.00	0.06%	$ 4,153.00
MISSION	89,742.00	0.10%	$ 6,480.02
MONTEREY BAY CHARTER	316,921.00	0.34%	$ 22,883.98
MONTEREY PENINSULA	11,379,368.00	12.16%	$ 821,672.28
OHLONE COLLEGE	817,700.24	0.87%	$ 59,043.84
PACIFIC GROVE	2,906,525.00	3.11%	$ 209,872.03
SALINAS CITY	16,695,520.00	17.84%	$ 1,205,536.71
SALINAS HIGH	17,295,670.00	18.48%	$ 1,248,871.86
SAN ANTONIO	144,481.00	0.15%	$ 10,432.57
SAN LUCAS (mgmt)	12,854.00	0.01%	$ 928.15
SANTA RITA	5,195,648.55	5.55%	$ 375,163.22
SOUTH MTY CTY	2,083,439.00	2.23%	$ 150,439.29
TOTALS	$ 93,607,108.61	100.00%	$ 6,759,107.00

Notes:
(1) Annual Member Contributions paid to MCSIG for self-insured programs, without Kaiser & Trio, for the prior of 07/01/2023-06/30/2024
(2) Member pro-rata share developed from (1).
(3) Members pro-rata share of assessment.
Audited Deficit, as of 06/30/2024 $ 6,759,107.00 % of deficit 100%

Salinas City Elementary SD

Assessment = Total Assessment multiplied by Pro-Rata Share:

$6,759,107 x .1784% = $1,205,824

(Note slight difference compared to Exhibit)

Timeline

Timeline for Next Steps & Decision Making

Alliant Insurance Services

Effective Date of Coverage: 1/1/2026		
Task	**OWNER**	**DUE DATE**
Alliant Introduction with Committee	Alliant/Salinas	4/10/2025
Salinas approves Alliant as consultant	Salinas	5/6/2025
Send Requests for Proposal to SISC/CVT, ACSIG, Sourcewell	Alliant	4/23/2025 & 5/14/2025
Proposal due date	SISC/CVT	Varies
Alliant analysis/comparison of each beenfit plan design & costs	Alliant	5/29/2025
Review Proposals with Salinas Committee	Alliant/Salinas	6/10/2025
Review Proposal Questions/Follow-ups with Salinas Committee	Alliant/Salinas	week of 6/16/2025
Notify MCSIG of intent to pursue alternative options for 1/1/2026	Salinas - Completed	6/30/2025
Review CalPERS & Self-funded Proposals with CALM Committee	Alliant/Salinas	8/6/2025
MCSIG Provides 1/1/2026 Renewal	MCSIG	8/28/2025
Review CVT Proposal & FAQs with Benefits Committee	Alliant/Salinas	9/3/2025
CVT to provide DRAFT Letter of Intent to SCESD	CVT	9/3/2025
Benefits Committee Meeting w/CVT for Discussion/Q&A	Alliant/Salinas/CVT	9/15/2025
10/21/2025 Board Packet Due	Alliant/Salinas	10/14/2025
MyCVT Demo Training w/SCESD	Alliant/Salinas/CVT	10/15/2025
Benefits Committee Recommendation	**Salinas**	**10/1/2025**
SCESD Board Meeting - Final Decision for 1/1/2026	**Salinas**	**10/21/2025**
SCESD provides letter of intent to CVT	**Salinas**	**10/22/2025**
Deadline to rescind withdrawal notice to MCSIG	**Salinas**	**11/1/2025**
SCESD Approves MyCVT Site	Salinas	11/1/2025
Begin Implementation Process	Salinas	11/1/2025
Open Enrollment	Salinas	11/3 - 11/26/2025
Employee Enrollment Meetings	Alliant/Salinas/new partner	weeks of 11/3 & 11/10
Enrollment Froms due to CVT	Salinas	12/1/2025
ID Cards Delivered	Pooled Purchasing Program	12/23/2025
Effective Date of Coverage	**Pooled Purchasing Program**	**1/1/2026**

Next Steps

Next Steps

Alliant Insurance Services

- **Benefits Committee Meeting – 9/3**
- **Benefits Committee Meeting with CVT – 9/15**
  - Questions
- **Next Steps**
  - Labor Group Meetings – 9/16 - ?
  - SCESD Board Meeting – 10/21
    - Packet Due 10/14?

Appendix

Purchasing Pool Considerations

MCSIG and CVT Pool Comparison

Alliant Insurance Services

MCSIG & CVT Pooled Purchasing Options Updated: 8/2025			
	Questions	**MCSIG**	**CVT**
General			
Poo Type		**Joint Powers Association**	**501(c) (9) Trust**
	Headquarters Location	Salinas, CA	Fresno, CA
	Number of member districts	28	245
	Number of total covered members	10,000	160,000
	Carriers offered	Blue Shield HMO & PPO and Kaiser	Anthem, Blue Shield, Aetna and Kaiser. (SCESD requires a change to Anthem due to Blue Shield policy)
Key Dates			
	Renewal Date	January 1	October 1
	Timeframe for SCESD to receive renewal	August - October (has varied each year)	No later than the 1st week in May
	Open Enrollment	October	August
	Enrollment forms due x days prior to effective date	45-90 days	30 days
Proposal Specifics			
	Proposal Period / Rate Guarantee	1/1 through 12/31	1/1/2026 to 9/30/2026 9-month rate guarantee
	Rate structure	Rates are 3-Tier for Actives & Early Retirees	Proposed rates are 3-Tier for Actives & Early Retirees
	Medical Network for PPO plans	Blue Shield PPO Full and Select Network	Anthem Blue Cross PPO Full and Select Network
	Pharmacy Network for PPO plans	Express Scripts	CVS/Caremark
	Notice needed prior to effective date	n/a	10/15/2025
	Are opt-outs allowed?	Yes	Yes
	Are other opt-outs allowed?	Yes	Yes with Premium Waiver
	Married employee enrollment requirement?	No	No
	# of year commitment	3 years	1 year
	Termination provision	Member pays pro-rata share of runout claims & deficits	No member/districts cost for termination
	Do members receive specific claims information upon termination?	No, participation is in a blind pool	No, participation is in a blind pool
Renewals			
	5 year renewal history increases for PPO plan:		
	2020-2021	7.15%	1.00%
	2021 - 2022	8.50%	2.40%
	2022 - 2023	5.58%	5.10%
	2023 - 2024	7.47%	3.50%
	2024 - 2025	6.43%	5.90%
	5-year Average	**7.03%**	**3.58%**
	10 year history of member assessments	YES	No member assessments
	How is first year renewal calculated? Same as pool	Same as pool	Same as pool
	Geographic rating specific to Monterey?	Yes	Statewide renewal adjusted for Monterey County

MCSIG and CVT Pool Comparison

Alliant Insurance Services

MCSIG & CVT Pooled Purchasing Options Updated: 8/2025			
	Questions	**MCSIG**	**CVT**
Plan Design			
	# of plan design options can be offered	Can offer every plan design in the pool by coverage	Up to 4 PPO plans & 2 Kaiser plans+ Opt-Out Premium CVT quoted 3 Anthem PPO plans; Kaiser HMO plan pending.
	Plans available to adjunct/part-time	All plans (faculty and classified must be union represented to be eligible)	All plans (faculty and classified must be union represented)
	Plan options available	PPO, HMO, HRA	CVT underwrites plans that match closest to current plan
	Chiropractic/Acupuncture covered?	Yes	Yes
Medical Management & Wellness			
	Condition Care programs available to members with chronic conditions	Transcarent Surgery and Expert Medical Opinion	Yes - AccordantCare™ Program
	Wellness Program	Yes - Health education, Mood Mental Health, Wellvolution Digital Wellness,	Yes - Fit for Life; On-site, district-wide,biometric health screenings, Wellness seminars, Fit for Life Grants all provide no-cost
	Onsite flu shots - annual	Yes	Yes
	24/7 physician line	Yes - Teladoc	Yes - MDLive
	24/7 nurse line	Altais Everside Health	No
Employee Assistance Plan			
	Employee Assistance Program	Yes	Yes
	EAP Vendor Name	MetLife	Carelon Behavioral Health (formerly Beacon Health Options)
	EAP # of visits / incident	5 visits per issue / per incident per year	6 visitis per issue / per incident per year
Administrative Services included			
	COBRA Administration	Yes	Yes
	Retiree Administration	No	Yes
	FSA Adminitration	No	No

Purchasing Considerations

Alliant Insurance Services

Key considerations for pooled purchasing options:

Criteria	MCSIG (Current)	Fully Funded & Reserved JPA
Financial Position & Reserves	Negative Net Position; limited reserves (Claims Margin & Rate Stabilization not fully funded)	Positive Net Position; reserves fully funded for IBNR, stabilization
Rate Stability	Recent history of volatile renewals; dependent on pooled performance	More predictable renewals; reserves used to offset spikes
Claims Liability	Run-out claims pooled; deficit assessments likely on pro-rata basis	Run-out claims fully funded; no deficit assessments
Governance	Decisions made by JPA Board; larger pool but mixed priorities	Shared governance with stable, financially strong members
Transition Costs	No transition cost to stay; avoids double funding	Transition costs limited to administrative setup
Stop-Loss Structure	Pooled stop-loss ($500K specific), no aggregate coverage	Pooled stop-loss with strong reserve backing
Member Autonomy	Limited ability to customize plan design or vendor choice	Some ability to tailor benefits within JPA guidelines
Long-Term Sustainability	Deficit and declining membership (~60% leaving) pose long-term risk	Sustainable with healthy membership and stable funding

CVT Value-Added Programs

CVT Overview – Value Added Programs Available to Anthem Members

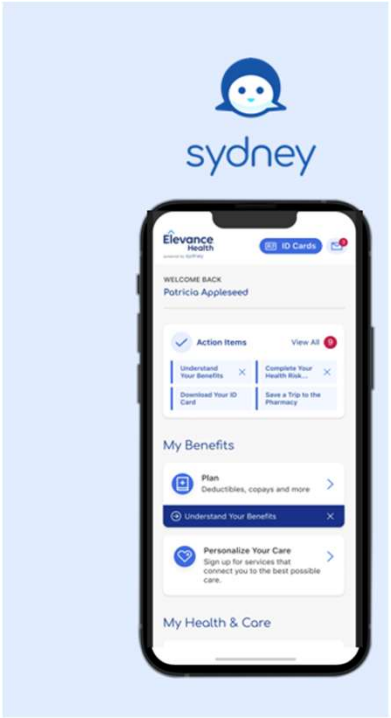
Alliant Insurance Services

Sydney Health mobile app

Makes healthcare easier

Sydney<SM> Health helps you keep track of your health and benefits all in one place. You can use the app to:

- Find care and compare costs.
- Learn what's covered and check claims.
- View and use your digital ID cards.
- Check your plan usage.
- Chat with Member Services if you have questions or need information.
- Access Virtual Care to talk with a doctor via chat or a video session.
- Use the Symptom Checker to assess your symptoms.
- Use My Health Dashboard to find wellness tips and personalized action plans.
- Connect with Community Resources to find no-cost and reduced-cost programs.
- Simplify your family's health data with My Health Record to access and share health information in one place.



- **Anthem Sydney Care and Cost Finder:**
  - You can easily compare information such as costs, location, and office hours.
  - You can Search for providers and facilities in your plan's network by name, specialty, or procedure; Customize the list of providers you see in your search based on factors that are most important to you, such as languages spoken, affiliated hospitals, and location; Review details about doctors such as their specialties, gender, educational background, and contact information; and Choose a doctor from the list to review their patient ratings and compare costs for services.
- **Anthem Sydney Virtual Primary Care:**
  - Virtual primary care visits and on-demand urgent care through the app are available at low or no additional cost.

MCSIG & CVT – Value Adds

Alliant Insurance Services

CVS caremark®

Understanding the Pharmacy Network

The pharmacy network includes:

Chain pharmacies

Independent pharmacies

Pharmacies in grocery and big box stores

Delivery by mail

Sign into Caremark.com and use the Pharmacy Locator

MDLIVE

California's Valued Trust

The Care You Need, When You Need It

Healthcare on your timetable… all at no cost to you*

Medical

Avoid the Emergency Room & Urgent Care

Behavioral Health

Licensed Counselors, Social Workers, Psychologists, and

Dermatology

Virtual Care for Multiple Dermatological Conditions

- **Transition of Pharmacy Benefits**
  - All members with Specialty drugs to register with new Specialty Drug provider before January 1, 2026, to avoid disruption
  - CVT provides detailed instruction on how to transfer over Prior Authorization to CVS Caremark

CVT Overview – Value Added Programs Available to Anthem Members

Alliant Insurance Services

- **Carrum:**
  - Carrum Health makes it easier and less expensive for eligible employees and their dependents get surgical care from the top hospitals and surgeons in the country.
  - Covered procedures include: hip, knee, spine, heart, weight loss, cancer care, and many more.
- **Carelon Talkspace:**
  - EAP program that offers 6 counseling sessions per issue per year.
  - With Talkspace, one session generally equals one week of access and the ability to send unlimited messages to your therapist, or one completed live video session.
- **Fit for Life:**
  - California's Valued Trust (CVT) developed its Fit For Life Well-being initiative with one major goal in mind: improving the overall health of CVT members by providing resources and programs to achieve a better quality of life.
- **MD Live:**
  - With MDLIVE, you can visit with a doctor 24/7 from your home, office or on-the-go to treat over 50 routine medical conditions including cold/flu, cough, fever, headache, rash, sore throat, etc.…
  - Includes medical, dermatology and Behavioral Health.
  - $0 copay

High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)

High-Deductible Health Plan (HDHP)

Alliant Insurance Services

- For the CVT PPO HDHP plan option, same as a PPO plan, members have the choice to utilize the PPO network or non-network providers
  - Costs are lower when utilizing a network provider
- Enrollees can self-refer to doctors/specialists
- Normal claims processing
- Plan design includes:
  - Annual Deductible(s)
  - Annual Out-of-Pocket Maximum
  - Coinsurance and Copays
  - Preventive care at no cost

High-Deductible Health Plan (HDHP)

Alliant Insurance Services

- HDHP plans work similar to PPO plans, with the exception that per the IRS, these plans cannot provide benefits before the plan deductible is satisfied
  - Exception for preventive care
- IRS sets the plan minimums/limits or qualified HDHP plans

	2025	2026	Change
HSA Contribution Limit	Self Only: $4,300 Family: $8,550		Self-only: +$150 Family: +$250
HSA catch-up contributions (age 55 or older)	$1,000		No Change
HDHP minimum deductibles	Self-only: $1,650 Family: $3,300		Self-only: +$50 Family: +$100
HDHP OOPM (deductibles, co-payments and other amounts, but not premiums)	Self-only: $8,300 Family: $16,600		Self-only: +$250 Family: +$500

High-Deductible Health Plan (HDHP)

Alliant Insurance Services

- Qualified HDHP plans may be combined with a Health Savings Account (HSA)

- An HSA may also provide individuals with the opportunity to:
  - Save “pre-tax” dollars (Federal only)
  - Roll over unused funds from year to year – no use it or lose it! (unlike Flexible Spending Accounts)
  - Earn interest
  - Invest funds in the market
  - Use funds as a retirement vehicle after turning 65 and enrolling in Medicare

Health Savings Account (HSA)

Alliant Insurance Services

- Both Employees and Employers may contribute to a Health Savings Account
  - Contributions made by an Employee are tax-deductible, and/or pre-tax if made through payroll contributions
  - Contributions made by an Employer are made on a pre-tax basis and are not taxable to the employee
- Note that any funds contributed to the Health Savings Account are “pre-tax” on the Federal level only, as California does not consider employee or employer contributions to be tax-free
- Any funds deposited in the Health Savings Account belong to the Employee, regardless of future employment status
- How do funds get contributed to the Health Savings Account?
  - Pre-tax through employee payroll deductions - Reduces your federal adjusted gross income (the amount you pay tax on)
  - Employer Contribution – Pre-tax
  - Post-tax by personal check - When you file your taxes, you can adjust your gross income to receive the tax benefit

How Much Can You Contribute to an HSA?

Alliant Insurance Services

	2026
Individual only	$4,400
Individual + spouse, children or family	$8,750
Annual age 55+ catch up contribution	$1,000

These typically increase each year

Note that annual HSA limits include any contributions made by your employer or any other source

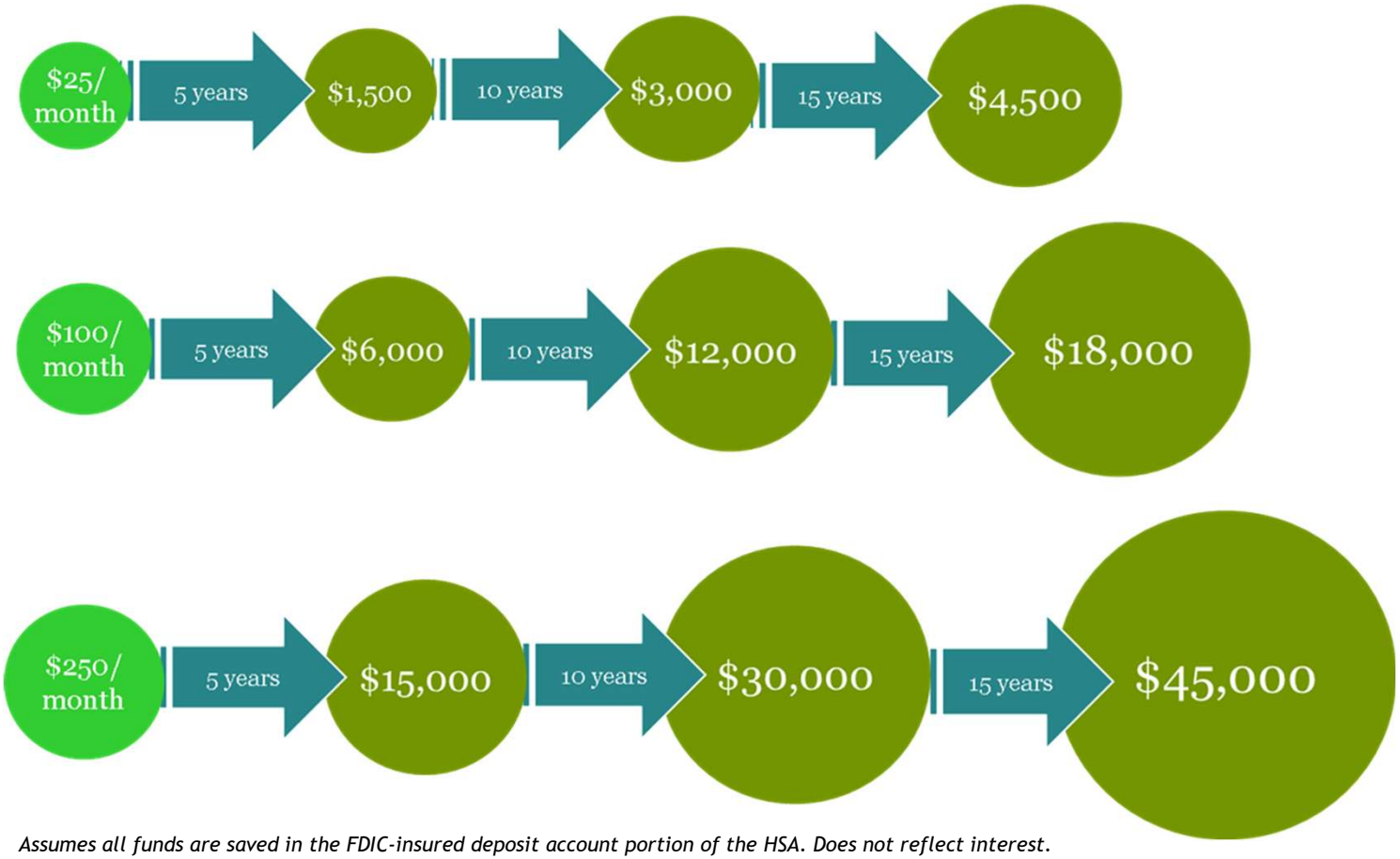
How Much Can You Contribute to an HSA?

Alliant Insurance Services

- Each year, the individual will be able to contribute the new IRS annual limit
- Any unused funds in the account continue to roll over year after year and can earn interest and be invested – No “Use it or lose it” rule like the FSA
- Contributions must stop once the individual becomes entitled to Medicare, but any unused funds can be used for any purpose, penalty-free, but will be subject to ordinary income tax
- What happens to the money if the employee changes employment?
  - Funds remaining in the account are employee-owned
  - Funds can be used to pay for future medical expenses or supplement income at retirement (after 65)
  - Account will remain open until funds are exhausted
  - Additional contributions may be made as long as the individual opens/maintains an IRS-qualified HDHP

HSA - Every Little Bit Counts!

Alliant Insurance Services



Assumes all funds are saved in the FDIC-insured deposit account portion of the HSA. Does not reflect interest.

Qualified Medical Expenses

Alliant Insurance Services

A list of qualified medical expenses is included in Pub. 502, Medical and Dental Expenses.

https://www.irs.gov/pub/irs-pdf/p502.pdf

Qualified Medical Expenses

- Doctor's office
- Lab work
- Hospitalization
- Vision (contacts, glasses)
- Prescriptions
- Dental work and braces
- Acupuncturist
- Chiropractor

Note that over the counter medications are not considered qualified expenses unless you have a prescription.

This is a sample list. Individuals are responsible for determining if expenses are eligible under the Internal Revenue Code.

Did you know?

You can use your HSA to pay for qualified healthcare expenses for your spouse or tax dependents – even if they're not covered by your health plan.

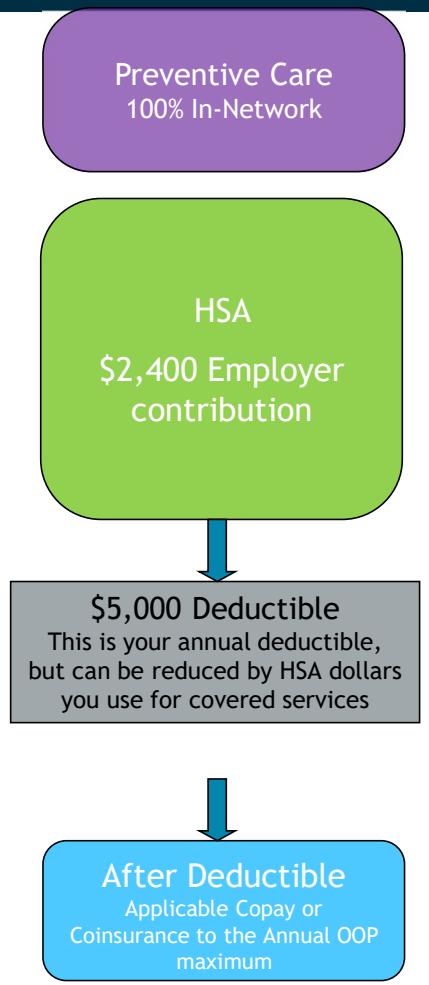
HDHP / HSA Examples

HDHP/HSA Plan Illustration

Alliant Insurance Services

Can you give me an example of how the HSA could work for Single Coverage?

Susan Smith's HSA Plan $5,000 Deductible		
Employer Contribution: $200/month		$2,400
Expenses:	**Preventive Care: Ob/Gyn office visit & lab tests - $350** **Prescription drugs - $150**	**$500**
Paid by Preventive Care benefit at 100%		($350)
Paid from HSA (Susan's choice)		**($150)**
HSA Balance		**$2,100**

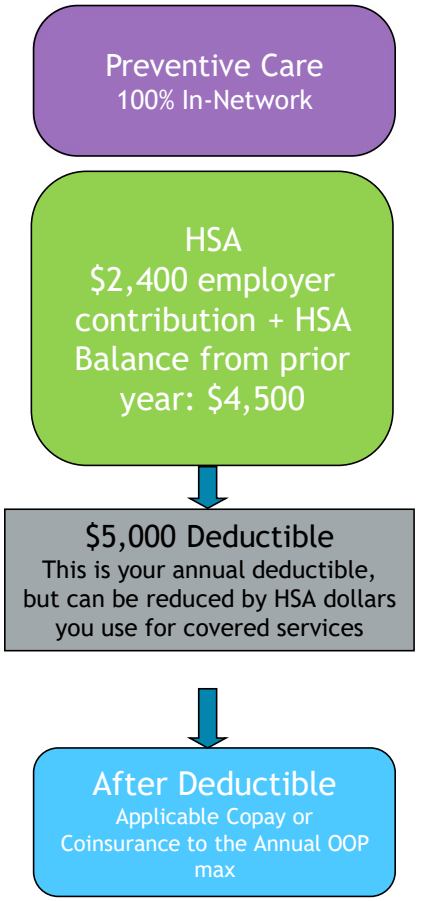


HDHP/HSA Plan Illustration

Alliant Insurance Services

Year 2

Susan Smith's HSA Plan $5,000 Deductible		
HSA Balance: $2,100 Employer Contribution: $200/month		$4,500
Expenses:	**Ob/Gyn visit & lab tests - $150** **Physician visits - $100** **Prescription drugs - $200**	**$450**
Paid by Preventive Care benefit at 100%		($150)
Paid from HSA (Susan's choice)		**($300)**
HSA Balance		**$4,100**

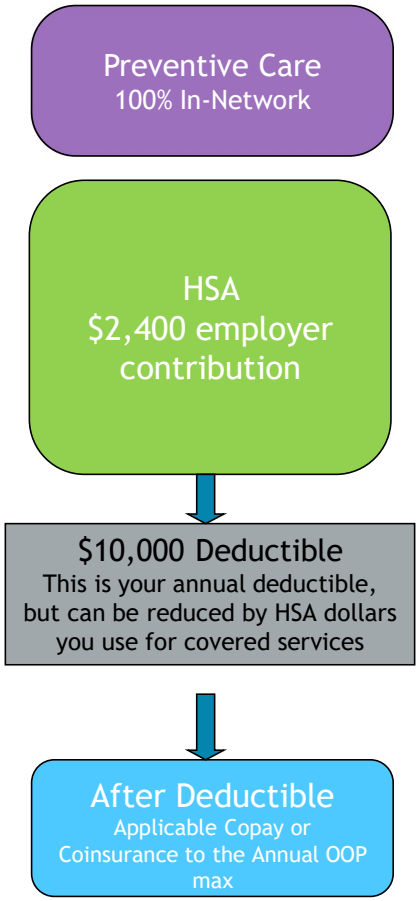


HDHP/HSA Plan Illustration

Alliant Insurance Services

Can you give me an example of how the HSA could work for Family Coverage?

The Jones' HSA Plan $10,000 Deductible		
Employer Contribution: $200/month		$2,400
Expenses:	**Preventive Care: office visits & lab tests - $500** **Physical therapy - $800** **Prescription drugs - $200**	**$1,500**
Paid by Preventive Care benefit at 100%		($500)
Paid from HSA (the Jones' choice)		**($1,000)**
HSA Balance		**$1,400**

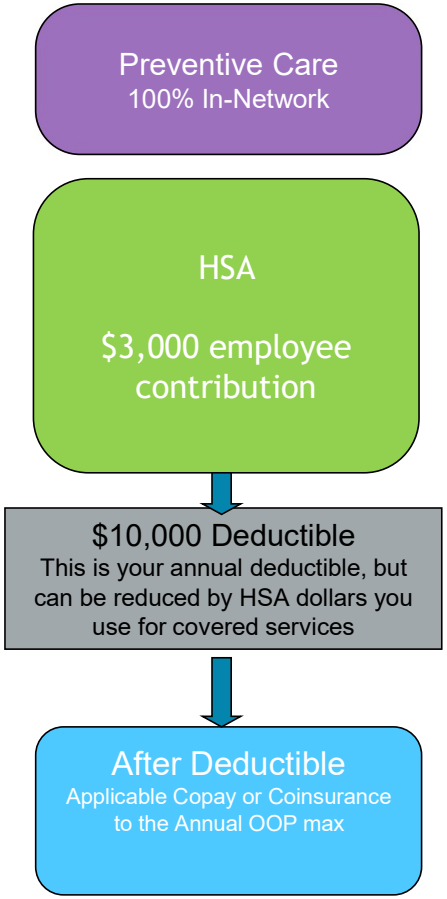


HDHP/HSA Plan Illustration

Alliant Insurance Services

Year 2

The Jones' HSA Plan $10,000 Deductible		
HSA Balance: $1,400 Employer Contribution: $200/month		$3,800
Expenses:	**Preventive visits & lab tests - $500** **Hospital and surgery fees - $3,000** **Office visits - $500**	**$4,000**
Paid by Preventive Care benefit at 100%		($500)
Paid from HSA (the Jones' choice) toward $10,000 deductible		**($3,500)**
HSA Balance		**$500**



KAISER PERMANENTE®

Salinas Medical Offices Opened- January 2025

- 22,220 square-foot care facility
- 20 exam rooms,17 provider offices
- Ample parking

At this new facility, members will have access to:

- High-tech exam rooms

Departments and services:

- Adult and Family Medicine
- Pediatrics
- Ob-gyn
- Psychiatry[1]
- Behavioral Health Education
- Radiology[1]
- Lab
- Pharmacy
- Video conferencing with remote specialists to be available

No emergency or urgent care services are available at this location

1. By referral.

- Radiology
- Lab

1930 N. Davis Road, Salinas, CA

You must live in one of the following zip codes to be enroll in the Kaiser Permanente Plan

Zip	County	City / Community
93901	Monterey	Salinas
93902	Monterey	Salinas
93905	Monterey	Salinas
93906	Monterey	Salinas
93907	Monterey	Prunedale
93912	Monterey	Salinas
93915	Monterey	Salinas
93933	Monterey	Marina
93955	Monterey	Seaside
93962	Monterey	Spreckles
95004	Monterey	Aromas
95012	Monterey	Castroville
95039	Monterey	Moss Landing
95076	Monterey	Las Lomas

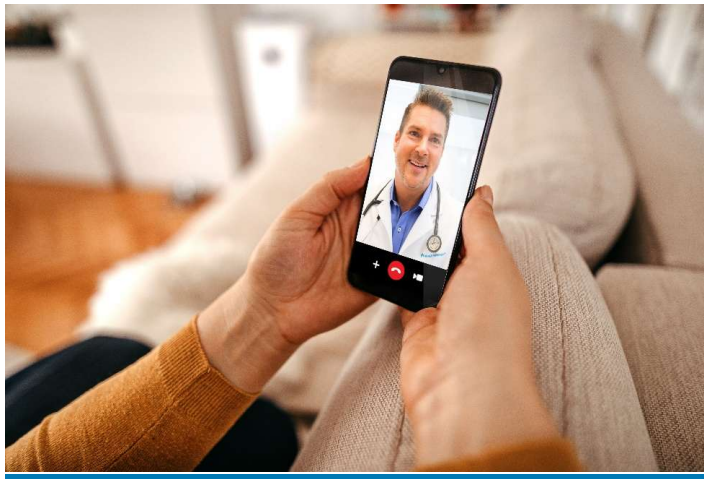
WATSONVILLE
COMMUNITY
HOSPITAL
EMERGENCY
Main Entrance
Ambulatory Surgery
Entrance

Care that's convenient

We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history, so you never have to repeat your story.

Your health at your fingertips

- Get 24/7 care by phone or video.[1]
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.
- Refill most prescriptions.
  - Mail-order pharmacy service
  - Email or text reminders available
- Check in for appointments.
- Pay bills and view statements.



Over half of members
avoided a trip to the ER
or urgent care with a video visit.[2]

Simplify your health care with the **Kaiser Permanente app**.

1. When appropriate and available. **2.** Kaiser Permanente internal data, 2023.

California's Valued Trust
Healthcare Benefits for the Education Community

KAISER PERMANENTE®

Preventive care

Prevention has always been an essential part of Kaiser Permanente's care philosophy. It's about staying healthy and preventing illness. That's why your plan offers most preventive care services at little or no cost to you.

Some examples of preventive care include:

- Cancer screenings
- Cholesterol and high blood pressure screenings
- Diabetes screenings
- Immunizations
- Routine prenatal care
- Well-child visits
- Mammogram screenings

What's new?

- Anxiety screening in adults
- Vaccines and immunizing agents to protect against serious illness from respiratory syncytial virus for adults, infants, and older babies at high risk

Learn more at **kp.org/prevention**

Offer your employees more with One Pass Select Affinity

- One of the largest fitness networks in the industry with no additional member network buy-ups
- Scalable to multiple populations on-site, remote, and hybrid
- Extensive offering of digital solutions
- Proven track record of success with more than 13 million members in commercial fitness programs
- Competitive pricing through flexible payment models
- More choices for musculoskeletal (MSK) care. Access to a national network of Optum chiropractors, acupuncturists, and massage therapists.

Learn more at **kp.org/exercise**

Provided by Optum

Kaiser Permanente HMO Plan with Wellness Program

Kaiser Permanente members and their partners can earn up to $400 in rewards by following these steps:

- To receive the initial $200 card, ensure your biometric screenings (blood pressure, cholesterol, blood sugar, and BMI) are current and complete the online Total Health Assessment.

After that, you can earn an additional $200 by:

- Scheduling necessary cancer screenings (breast, cervical, or colon) by contacting your physician via www.kp.org.

- Participating in an online Healthy Lifestyle Program **or** completing Wellness Coaching by Phone, which requires one registration call and one subject call with a coach.

Getting Started:

Log In

- Go to the wellness program site at **kp.org/engage**.
- Log in using your **kp.org** user ID and password.
- If you haven't registered on **kp.org**, click the "Register for an account" button to obtain a user ID and password.

Consent

- To earn credit for your activities, select "Yes" to accept the Wellness Program Agreement, then click "Submit."
- Selecting "No" means you will not accumulate credit for your Kaiser Permanente wellness program participation.

Engage

- Stay informed about biometric screenings (blood pressure, body mass index, total cholesterol, and blood sugar) and complete the online Total Health Assessment, as they are required for accessing additional rewards.
- You can find a list of eligible wellness activities on the "My rewards" page.
- Regularly visit the website to track your activity progress online.

NOTES

NOTES

Thank you!

© 2025 Alliant Insurance Services, Inc.