INFORMATION & VALUE ADDED BENEFITS 2026

Municipalities, Colleges, Schools Insurance Group

Medical Plans

MCSIG Customer Service

800-287-1442

Eligible Plans:	PPO25, PPO40, PPO60, PPO250, PPO Select				
Benefit	**For what**	**Website**	**Who to Call**	**Copay**	**Description**
Acupuncture	Acupuncture Care	blueshieldca.com	(800) 287-1442	$0	$2,000 per year coverage, per person
Altais	Primary Care	Altais Medical Group	(866) 808-6005	Plan copay	Virtual & in-person appointments, pediatrics, access to care team 24/7. Blue Shield Plan design applies.
Blue Shield	Search for providers	blueshieldca.com	(800) 287-1442	N/A	Search for providers by name, facility, medical group or specialty
Chiropractic Health Plan of Ca.	Chiropractic Care	chpc.com	(800) 995-2442	$10	Low co-pay for each visit
Delta Health Systems	Access to Explanation of Benefits, eff. 7/1/25 and ID cards.	DHS	(800) 287-1442	N/A	Processes MCSIG medical claims for all PPO plans and issues ID cards. For access to EOBs eff. 7/1/25 or to order new ID cards, register at the DHS website.
Express Scripts	Prescription Home Delivery	Express-Scripts.com	(800) 698-3757	$0 Generic	Generic prescription drugs for free up to 90 day supply.
Headway	In-person or Virtual Therapy	Headway	N/A	Plan copay	Therapy, psychiatry, and medication management. Ages 18+
Health Education Class Subsidies	Discounted rates on health educational classes	mcsig.com	(831) 755-0161	Varies	50% of health education classes are paid by MCSIG with at least 80% participation.
TELUS via NIS	Employee Assistance Program (EAP)	NISBenefits.com	(888) 319-7819	$0	Solution-focused counseling, work-life services, trauma support, and more
Madison National Life	Life Insurance & AD&D		(831) 755-0161	N/A	Active Members: $25,000 Life insurance coverage with medical plan. Retirees: $5,000.
Mood with Salinas Valley Health	Online mental health clinic	Mood Health	(619) 639-9738	Plan copay	Therapy, psychiatry, and medication management. Ages 18+
MSJ+Today	Orthopedic Urgent Care	MSJ.Today	(831) 648-7265	Plan copay	Orthopedic Urgent Care. Note:Blue Shield Plan design applies.
Transcarent	Single sign-on platform to MCSIG benefits	Transcarent	(855) 586-2744	$0	Access to all of your MCSIG benefits.
Telehealth - General Medical	Chat, talk or video with a doctor in under a minute, 24/7			$0	24/7 virtual doctor visits, dermatology, prescriptions when medically necessary (RX copay applies)
Cancer Care	Access to Oncology Nurse Navigator to obtain 100% cancer related treatment.			$0	100% coverage for cancer surgery, radiation, chemotherapy, and CAR T-cell therapy. Free access to an Oncology Nurse Navigation through cancer care journey
Surgery Care	Planned surgeries: Bariatric, Cardiac, General, Orthopedic, Spine, Women's Health			$0	Care Allowance $500 to $4,500 for out of Monterey county surgeries. Care Coordinators guide you through the surgery process from beginning to end.
Health Guides	Certified coaches, wellness educators and advocates			$0	Benefit guidance, personalized coaching, stress management, or booking of appointments with in-network doctors
Virtual Physical Care	Physical therapy for chronic back, neck or joint pain			$0	Recover at home with a virtual program supported by a personal physical therapist.
Expert Medical Guidance	Expert second medical and surgical opinions			$0	Talk to top doctors to get the right diagnosis and treatment options for your needs.
TruHearing	Hearing aid discounts	truhearing.com/vsp	(877) 396-7194	$45	Save up to 60% on a pair of hearing aids, dependents and extended family members are eligible too.
Wellvolution	Innovative digital health network	wellvolution.com	(866) 671-9644	$0	Programs with accessible apps based on the latest in science and lifestyle medicine to help members improve their health
Disease Prevention Program	Lose weight and lower risk of Type 2 diabetes			$0	Free customized tools and health coaching.
Behavioral Health	Video therapy & psychiatry sessions, including coaching			Plan copay	Video therapy and psychiatry sessions within days for a copay; real-time behavioral health coaching at no cost.
Condition-specific Program	Treat diabetes, hypertension, obesity and heart disease			$0	Use vetted methods to help control Type 2 diabetes and limit risk of chronic disease.
Tobacco Cessation	Quit smoking			$0	Break the habit with tested strategies that help beat nicotine cravings and addiction.

COMPLETECARE REIMBURSEMENT PROGRAM & KAISER PERMANENTE:

Benefit	**For what**	**Website**	**Who to Call**	**Copay**	**Incentive**
TELUS via NIS	Employee Assistance Program (EAP)	NISBenefits.com	(888) 319-7819	$0	Solution-focused counseling, work-life services, trauma support, and more
Madison National Life	Life Insurance & AD&D		(831) 755-0161	N/A	Active Members: $25,000 Life insurance coverage with medical plan. Retirees: $5,000.

Revised 9-17-2025