NEW

PROACTIVE CARE PLANS (PCPs)

EFFECTIVE OCTOBER 1, 2025

SISC
Self-Insured Schools of California
Schools Helping Schools



Why These Plans Were Developed

SISC developed these plans in direct response to rising claims costs and an increasing number of late-stage diagnoses for preventable or manageable conditions. By eliminating cost barriers and supporting regular check-ins with a Primary Care Physician (PCP), these plans help members catch issues early, stay healthier, and lower overall costs for everyone.

What is a Proactive Care Plan (PCP)?

- These plans support a strong relationship with your Primary Care Provider (PCP).
- You pay fixed copays with no deductibles or surprise bills.
- They focus on prevention and routine care to keep you healthy.
- The PPO foundation is unchanged - you still have access to specialists without needing a referral

How These Plans Differ from Traditional PPO Plans:

- *No Deductibles or Coinsurance:* Traditional PPOs often require members to meet a deductible before benefits begin. Proactive Care Plans offer immediate access to services with fixed copays.
- *Predictable Costs:* With fixed copays, you'll know upfront what you'll pay for services
- *PCP-Focused Care*: While PPOs allow broad access to providers, PCP Plans encourage a more continuous care model centered around your Primary Care Provider.
- *Enhanced Preventive Services:* Many preventive, diagnostic, and mental health services are covered with $0 copays.
- *Full Anthem PPO Network Access:* You still retain the flexibility of seeing any provider in the Anthem PPO network

Key Features of All Proactive Care Plans:

- $0 copays for Primary Care, Urgent Care, Outpatient Mental Health, Physical Medicine, and most Lab Work
- NO deductibles or coinsurance
- Full Anthem PPO Network access

Pharmacy Highlights:

- Enhanced Navitus pharmacy program with $0 copay for many common medications, including those for asthma, diabetes, insulin, anticoagulants, and certain specialty drugs
- Free 90-day generic prescriptions through Costco and Navitus Mail Order

PLEASE NOTE: *Walgreens is **not** a participating pharmacy*

Important:

Plan availability varies by district or bargaining unit. SISC assigned the most appropriate PCP option based on current PPO enrollment. Access to the Gold, Platinum, or Platinum+ plans depends on your unit/district.

	Gold Plan	Platinum Plan	Platinum+ Plan
Out-of-Pocket Max (Individual/Family)	$3000/$6000	$2000/$4000	$1000/$3000
Primary Care Visit	$0	$0	$0
Specialist Visit	$100	$70	$40
Urgent Care	$0	$0	$0
Emergency Room	$700	$600	$300
Inpatient Hospital	$600/day	$400/day	$200/day
Tier 0 RX (Prescribed by PCP)	$0	$0	$0
Generic RX	$9	$9	$9

Empower your health journey with clarity and confidence by learning about your new Proactive Care options today! Reach out to your district's HR/Benefits/Payroll contact or contact RESIG.