Anthem | SISC Self-Insured Schools of California

Anthem PPO plan

Self-Insured Schools of California

Schools helping schools

2026–2027 guide to understanding your Anthem PPO plan

1048479CAMENABC Rev. 02/26

Anthem and SISC: proud to offer the SISC PPO plan

Self-Insured Schools of California (SISC) is the largest public-school pool in the United States that offers health benefits and other added-value services for its employees. Established in 1979, we operate as a public-school joint powers authority (JPA) administered by the Kern County Superintendent of Schools office. We have the purchasing power to negotiate the widest variety of insurance products at the lowest-possible cost.

SISC is subject to the Brown Act, which means our board meetings are open to the public, and our financial statements are a matter of public record. We don't operate on profit margins. We exist solely to provide the best products and services to our districts and their employees.

Schools helping schools

This plan is offered to school districts that are members of SISC. Joining with other school districts provides SISC members with the most stable long-term health benefits available. Our commitment to controlling costs is reflected in our mission of providing cost-effective rates and continued access to quality healthcare.

That's why we have partnered with Anthem Blue Cross to offer the SISC preferred provider organization (PPO) plan. This guide provides an overview of PPO benefits and information that can help you find the support and care you need to make smart decisions about your healthcare.

Your SISC PPO plan

Preferred provider organization (PPO) members can maximize their plan benefits and minimize their out-of-pocket costs by receiving care from doctors and hospitals in the PPO network. That's because doctors in the plan's network have agreed to discounted rates for PPO members. With a PPO plan, you usually don't need a referral from your primary care doctor to see a specialist. If your doctor isn't part of the plan's PPO network, you may have to pay more for each visit.

Different PPO plans can have different rules. Some services may not be covered outside of the PPO network, or there may be other network restrictions. Be sure to check your plan details.

How PPO plans work

Choosing a doctor	Access to specialists	Out-of-pocket costs
In your plan's network: Visit any PPO network doctor.	**In your plan's network:** Visit any PPO network specialist. No referral is required.	**In your plan's network:** After the calendar-year deductible is met, pay a percentage of costs for covered services.
Outside your plan's network: Visit an out-of-network doctor, pay for the services, and submit claims to Anthem. Not all services are covered out of network.	**Outside your plan's network:** Visit any out-of-network specialist and submit claims to Anthem. No referral is required.	**Outside your plan's network:** After the calendar-year deductible is met, pay a percentage of costs and all costs above the allowable amount.

To make sure you use doctors in your plan's network:

1. Log in at anthem.com/ca/sisc or use our **Sydney® Health** app on a smartphone. Choose **Find Care** to search for doctors and facilities.
2. Ask your doctors and other healthcare professionals to only refer you to doctors in your plan's network. If you need care at a hospital, ask if all the facility-based professionals, such as radiologists, anesthesiologists, and pathologists, are part of your plan's network.
3. Call the Member Services number on your member ID card to check if certain care providers are part of your plan's network.

How your health plan works

To participate in a health plan, a payment or premium may be deducted from your paycheck on a regular basis. This is separate from what you pay when you receive care.

When you receive care covered by your plan:

What you pay What we pay

1 **You pay your deductible first.** You pay this set amount before your plan starts paying for covered services. If your plan has copays for doctor visits (such as a $20 flat fee for each visit), you only need to pay the copay for the office visit, while your deductible may apply to other services performed in the office.

2 **After you meet your deductible, you and your plan share the cost of covered services.** You pay a copay or coinsurance (a percentage of the cost) each time you receive care. Your plan covers the rest.

3 **You're protected by your plan's out-of-pocket limit.** That's the most you will pay for covered health services each year. Copays, deductibles, and coinsurance all apply to the out-of-pocket limit.

This is a general guide. Your actual costs will depend on the type of plan you choose, the services you receive, and the doctor or healthcare professional you visit. See your plan information for your specific costs.

Quality care that's in your plan's network

If you need to find a doctor, hospital, or other healthcare provider, you have access to one of the largest preferred provider organization (PPO) networks in California.

Find a doctor in your plan

- Go to anthem.com/ca/sisc.
- Select **Find Care**.
- Choose **PPO** or **Select PPO**, depending on your plan.
- Search for a care provider by specialty, name, national provider identifier (NPI) number, or license number.

Find a specialty care provider[1]

Blue Distinction Centers and Blue Distinction Centers+ have been recognized for providing high-quality, effective, and cost-effective specialty care. The award is only presented to facilities that pass a rigorous review of their processes and performance. They have consistently proven their expertise at delivering quality care. That could mean fewer complications, fewer readmissions, and higher survival rates.

To be covered, your SISC PPO plan requires the following:

- Bariatric surgery needs to be performed at a hospital that has received either the Blue Distinction Center or Blue Distinction Center+ designation.
- Hip and knee replacement, as well as certain spine surgeries, needs to be performed at a hospital that has received a Blue Distinction Center+ designation.

To find a Blue Distinction Center+ hospital for nonemergency inpatient hip, knee, and spine surgeries:

- Go to anthem.com/ca/sisc.
- Select **Find Care**.
- Scroll down and choose **Find a Blue Distinction or Blue Distinction+ Center for Hip, Knee, Spine, and Bariatric Surgeries**.

If there is no Blue Distinction Center+ within 50 miles of your home, a travel benefit is available that covers travel for the patient and a companion. It also includes a concierge service, called Healthbase, that can help you with travel arrangements and setting up appointments. Our Member Services team can connect you with a Healthbase representative.

Options for urgent care

If you need nonemergency care and your primary care doctor is not available, the options below typically have shorter wait times and lower costs than emergency departments.

Urgent care centers can treat many injuries and illnesses, including the cold and flu, urinary tract infections, eye infections, burns, fractures, and sprains. There are two ways to find a facility in your plan:

- Go to anthem.com/ca/sisc and choose **Find Care**.
- Call your dedicated Anthem Member Services team using the number on your ID card.

	Cost[4]	Average wait time
Emergency department visit	$100 copay per visit and 10% coinsurance after deductible is met[5]	4 hours
Urgent care center in your plan's network	10% coinsurance after deductible is met[5]	1 hour
MD Live virtual visit	$0	< 30 minutes
LiveHealth Online	$0	Minutes

Always call **911** or go the nearest emergency department if you are experiencing a serious or life-threatening condition.

Find care outside of the United States

If you're outside the U.S., you can use the **Blue Cross Blue Shield Global® Core program** to find preferred doctors and hospitals in nearly 200 countries and territories around the world.[4] This service can help you arrange a doctor visit or hospital stay.

Call Blue Cross Blue Shield Global Solutions 24/7 at **800-810-2583 (BLUE)** or call collect at **804-673-1177**.

Your pharmacy benefits

Navitus Health Solutions administers your pharmacy benefits

Navitus Health Solutions is committed to lowering drug costs, improving health, and delivering superior service. Navitus contracts with many independent pharmacies and major retail pharmacies (except Walgreens®). Navitus has also partnered with Costco to help you save time and money. Costco membership is not required to use the Costco pharmacy.

Through Costco, you can:

- Order refills online, by phone, or by mail.
- Save on generic medicines.
- Receive up to a 90-day supply of covered long-term maintenance medicines, such as those for high blood pressure or high cholesterol.
- Pick up your prescriptions at an in-store Costco pharmacy or have them delivered at no extra cost on most plans.

Please be aware that there are certain narcotic pain and cough medicines excluded from the generic prescription program. In addition, certain pharmacies, such as Walgreens, may not be in your plan's network. Log in to the member homepage at navitus.com to find pharmacies in your plan's network.

Navitus Health Solutions is available 24 hours a day, seven days a week, to help you understand or manage your medicines. Visit navitus.com or call **866-333-2757**.

How to fill a prescription

Costco in-store pickup

- Take your prescription to the pharmacy.
- Provide the pharmacist with your SISC ID card.

Home delivery

- Visit pharmacy.costco.com.
- Call Costco Home Delivery Pharmacy at **800-607-6861** for forms and instructions.
- Get your prescription delivered from your local Costco at no cost with Instacart. Once a prescription is filled, a text is sent with the link to access Instacart for easy delivery right to your door.

Specialty medicines

Thirty-day supplies of specialty medicines are only available through Navitus Specialty Pharmacy home-delivery services. To order, you can:

- Log on to the member homepage at navitus.com.
- Call **866-333-2757**.

Convenience through technology

Digital member ID cards

Register at anthem.com/ca/sisc or use the Sydney® Health app to access a digital ID card.

Your digital ID card always has the latest information. That means you can be sure you're giving the right details to your doctor or healthcare professional.

You can:

- Print a copy of your ID card.
- Email or fax your card from your computer or mobile device.
- Show your digital ID card to your doctor using a mobile device.
- Download the card to a device so you have it if you lose your cell signal or internet connection.

The Sydney Health app

The Sydney® Health app allows you to access your benefits, claims, health reminders, a care provider finder, and your digital ID card from anywhere, at no added cost to you.

You must be registered at anthem.com/ca to download and use the Sydney Health app. Scan the QR code below or:

1. Visit the App Store® or Google Play™ on your smartphone or mobile device.
2. Search for "Anthem Blue Cross."
3. Select the **Sydney Health** app.
4. Start the no-cost download.

sydney

Download on the App Store

GET IT ON Google Play

Elective outpatient procedures

SISC and Anthem are working together to help keep your out-of-pocket costs low while making sure you have access to quality care.

Elective outpatient procedures, such as a colonoscopy, upper gastrointestinal (GI) endoscopy, cataract surgery, and arthroscopy, can cost up to three times more in a hospital than in an ambulatory surgery center (ASC). The price differences aren't often based on better quality or clinical outcomes.

	Cost at an ambulatory care center[5]	Cost at a hospital[5]
Arthroscopy	$2,700	$4,900
Cataract surgery	$1,400	$4,000
Colonoscopy	$800	$1,900
Upper GI	$600	$2,600

1 Save by having these procedures done at an ambulatory surgery center.

Data shows that services at an ASC are generally the same as in the hospital setting, and the average cost is significantly lower.[6]

If these elective procedures are performed at a participating ASC, you will not have extra costs beyond your deductible and coinsurance. The maximum benefit does not apply.

For specific information about your plan benefits and participating ambulatory surgery centers, visit anthem.com/ca/sisc or call the Member Services number listed on your ID card.

2 Have these procedures done at a hospital.

To help you receive the quality care you need while keeping your costs low, your plan includes a maximum benefit for these elective outpatient procedures when they are performed in a hospital or at a nonparticipating ambulatory surgery center:

Maximum benefit at an outpatient hospital in your plan's network	
Arthroscopy	$4,500
Cataract surgery	$2,000
Colonoscopy	$1,500
Upper GI endoscopy with biopsy	$1,250
Upper GI endoscopy	$1,000

If your bill is higher than your maximum benefit, you will be responsible for paying the difference, unless Anthem receives advance certification from your doctor that the procedure needs to be performed in a hospital setting. This amount is in addition to your deductible and coinsurance.

In rare situations, there may be times when you may be covered if these outpatient procedures are performed at a hospital. This might apply if you:

- Live more than 30 miles away from an ASC in your plan's network that can provide the service.
- Cannot make an appointment at an ASC in your plan's network within a reasonable period of time.
- Receive advance clinical justification from your doctor for using a hospital in your plan's network.
- Have emergency needs.

Emotional Well-being Resources offers help whenever you need it

Your emotional health is an important part of your overall health. With Emotional Well-being Resources, administered by Learn to Live, you can receive support to help you live your happiest, healthiest life.

Our digital tools can help you identify thoughts and behavior patterns that affect your emotional well-being and work through them. You'll learn effective ways to manage stress, depression, anxiety, substance use, and sleep issues.

Emotional Well-being Resources offers resources such as:

Personalized, one-on-one coaching by email, text, or phone.

Guidance about practicing mindfulness on the go with weekly motivational text messages.

Help for building a support team with friends and family.

Live and on-demand webinars to improve mental well-being.

Your Employee Assistance Program

SISC health plans provide an Employee Assistance Program (EAP). This program encourages employees and retirees (excluding Individual retiree plans) to use services early, before issues significantly impact their personal life or work.

EAP also assists with more-serious concerns, such as alcohol and drug use, family violence, and thoughts of suicide. Your plan includes toll-free help 24/7 through phone counseling and referrals, as well as up to six face-to-face counseling sessions for each issue, every year, for you and each plan member.

Your EAP offers:

- Face-to-face counseling.
- Virtual, text, or online counseling.
- Legal assistance.
- ID recovery.
- Crisis consultation.
- Emotional Well-being Resources.
- Tobacco cessation resources.
- Financial assistance.
- Dependent care and daily living resources.
- A new digital experience to access EAP website resources.

Anthem EAP

The resource you need to make a difference

Connect with EAP 24/7

Visit anthemeap.com/sisc at the QR code below. You can also call **800-999-7222**.

Enhancing behavioral health support in California

To help you access behavioral health services, your health plan also includes these virtual and in-person programs:

Our caring team helps you find the right support

If you have questions about your benefits or need help finding a behavioral health professional or program, chat with us live on the Sydney® Health app or at **anthem.com /ca/sisc**, or call Member Services at the number on your ID card.

Download the Sydney Health app by scanning the QR code or visiting sydneyhealth.com.

For help with ...	This program is available	How to access[7]
General behavioral health conditions	LiveHealth Online offers video visits with doctors, board-certified therapists, or psychiatrists from the comfort of your home.	**LiveHealth Online virtual** Visit sydneyhealth.com.
General mental health conditions	Mindpath provides outpatient mental health care, including therapy, psychiatry, medication management, and specialized treatments like TMS and Spravato.	**Mindpath: virtual and in person** Visit **Find Care** at anthem.com/ca/sis. Learn more at mindpath.com.
General behavioral health and medication management for ages 1 and older	Headway matches individuals with therapists based on their needs. Offering an easy-to-use scheduling platform on their website, the average new-patient appointment is available in less than five days.	**Headway: virtual and in person** Visit **Find Care** at anthem.com/ca/sis. Learn more at headway.co.
General mental and behavioral health concerns	Talkspace offers video, text, and phone sessions for individuals, teens, and couples to connect with a licensed therapist through live sessions, ongoing messaging, or both.	**Talkspace: virtual** Visit talkspace.com/anthem.
General behavioral health, psychiatric care, medication management for ages 5 and older	Rula offers services for individual therapy, medication management, couples therapy, family therapy, and psychiatric care. They offer an easy-to-use online scheduling platform.	**Rula: virtual** Visit rula.com.

Preventing diabetes just got easier

Those with prediabetes have higher than normal blood sugar, which can substantially increase the risk of developing type 2 diabetes. People often don't know they have prediabetes because it can occur with no symptoms. The good news is that SISC has teamed up with Lark to bring you access to their Lark Diabetes Prevention Program.

Available 24/7 on your smartphone, Lark's Digital Health Coaching brings you access to the tools you need to take steps to decrease your risk and prevent type 2 diabetes. Through their program, Lark can help you create healthy eating habits, make time for physical activity, manage stress levels, improve sleep quality, and reach or maintain a healthy weight.

Scan the QR code to get started with a quick eligibility survey or visit enroll.lark.com/anthem.

Use your preventive care benefits

Preventive care vs. diagnostic care: knowing the difference

Preventive care helps protect you from getting sick. If your doctor recommends services when you have no symptoms, that's preventive care. Diagnostic care is when you have symptoms and your doctor recommends services to determine what's causing those symptoms.

Adult preventive care[8]

General preventive physical exams, screenings, and tests:

- Abdominal aortic aneurysm screening for men ages 65 to 75 who have smoked
- Alcohol and drug use screening and behavioral counseling
- Anxiety, depression, and suicide risk screenings
- Behavioral counseling to promote a healthy diet and physical activity
- Bone density screening for osteoporosis
- Cholesterol and lipid (fat) levels screening
- Colorectal cancer screenings, including fecal occult blood test, barium enema, flexible sigmoidoscopy (exam of the large intestine), screening colonoscopy and related prep kit, and computed tomography (CT) colonography (as appropriate)
- Diabetes screening (type 2)[9]
- Exercise interventions to prevent falls in adults over age 65
- Hearing screening
- Height, weight, and body mass index (BMI) measurements
- Hepatitis B virus (HBV) screening for people at increased risk of infection
- Hepatitis C virus (HCV) screening
- High blood pressure (hypertension) screening
- Human immunodeficiency virus (HIV) screening, counseling, and services for adults and adolescents at high risk of HIV who are prescribed preexposure prophylaxis (PrEP)
- Interpersonal and domestic violence screening and counseling
- Lung cancer screening for adults ages 50 to 80 who have a 20 pack-year smoking history (packs per day times years of smoking) and currently smoke or have quit within the past 15 years
- Obesity-related screening and counseling[9]
- Sexually transmitted infections screening and counseling
- Syphilis infection screening for people who are at increased risk
- Tobacco use screening and behavioral counseling
- Tuberculosis screening

Women's preventive care:

- BRCA-related cancer risk assessment, genetic counseling, and genetic testing for women with a personal or family history of breast, ovarian, tubal, or peritoneal cancer[10]
- Breast cancer screenings and related services, including mammograms, magnetic resonance imaging (MRI) scans, ultrasounds, and pathology testing
- Breastfeeding: primary care intervention to promote breastfeeding support, supplies, and counseling[11-13]
- Chlamydia and gonorrhea screening
- Contraceptive (birth control) counseling
- Food and Drug Administration (FDA)–approved contraceptive medical services, including sterilization, provided by a doctor[14]
- Human papillomavirus (HPV) screening[12]
- Pelvic exam and Pap test, including screening for cervical cancer
- Pregnancy screenings, including gestational diabetes, hepatitis B, asymptomatic bacteriuria, Rh incompatibility, HIV, healthy weight, preeclampsia, and depression[12]
- Urinary incontinence screening
- Well-woman visits

Immunizations:

- Diphtheria, tetanus, and pertussis (whooping cough)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps, and rubella (MMR)
- Meningococcal (meningitis)
- Monkeypox and/or smallpox (at risk)
- Pneumococcal (pneumonia)
- Respiratory syncytial virus (RSV)
- Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (COVID-19)
- Varicella (chickenpox)
- Zoster (shingles)

Child preventive care[8]

Preventive physical exams, screenings, and tests:

- Anemia screening
- Anxiety, depression, and suicide risk screenings
- Autism Spectrum Disorder (ASD) screening
- Blood pressure screening
- Cervical dysplasia (abnormal cell growth on the cervix) screening
- Cholesterol and lipid (fat) levels screening
- Development and behavior screening
- Hearing screening up to 21 years
- Height, weight, and BMI measurements
- Hemoglobin or hematocrit (blood count) screening
- Hepatitis B screening
- HIV screening
- Lead testing
- Newborn screening
- Obesity-related screening and counseling
- Ocular ointment for all newborns to prevent gonococcal ophthalmia neonatorum
- Oral (dental health) assessment, when done as part of a preventive care visit
- Sexually transmitted infections screening and counseling
- Skin cancer counseling for those age 6 months to 24 years with fair skin
- Sudden cardiac arrest/death risk assessment
- Tobacco, alcohol, and drug use assessments
- Vision screening for those age 6 months to 5 years[15]

Immunizations:

- Chickenpox
- Flu
- Haemophilus influenza type B (HIb)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Measles, mumps, and rubella (MMR)
- Meningitis
- Pneumonia
- Polio
- Respiratory syncytial virus (RSV)
- Rotavirus
- Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (COVID-19)
- Whooping cough

If you'd like more help understanding your preventive care benefits, call the Member Services number on your ID card.

If you ever need cancer care, we're here to light your path

Lantern provides personalized guidance and support throughout the cancer journey. Our expert support team will help you or a loved one navigate the path ahead, connecting you with the best providers while coordinating care along the way.

An experience with you at the center

We're here to answer your questions and ensure that you understand the path ahead and that you have confidence in your team and treatment plan. We put the patient and their loved ones at the center of care, as we believe that a better, more compassionate experience leads to better outcomes.

> "Because my Oncology Nurse Navigator was able to get appointments within two weeks instead of waiting months and months, I was quickly enrolled into a treatment plan that has me on a path to recovery.
>
> – Craig, Cancer Survivor and Lantern Member

Visit Lantern today

You can chat with nurses, track appointments and symptoms, and more.

The Lantern difference

1. **Guided support:** Your personal Oncology Nurse Navigator–led team will be with you every step of the journey, coordinating appointments, explaining treatment information, and answering questions.
2. **Accessing excellent care:** We connect you with the best in-network community oncology clinics, hospitals, and the National Cancer Institute for high-quality care as close to home as possible.
3. **Expert review and advice:** Our team will assist in coordinating the expert review of members' diagnoses and treatment plans, recommending second opinions and referrals as needed.

Visit lanterncare.com/for-members/cancer-journeys at the QR code, call **855-961-4533**, or email guide@lanterncare.com.

Support for all your health needs

Through your SISC plan, you have access to Anthem programs and services that can help you live a healthy life and find the best care possible — now and in the future. Here are the resources available to you:

Case Management

If you're hospitalized from illness or injury or are struggling with multiple health issues, a registered nurse care manager will help you receive the best care possible. Nurse care managers support the whole person, and are skilled at assessing and supporting you on your road to better health. Our Case Management program is available at no additional cost.

SISC members can self-refer by calling **888-613-1130**.

SISC expert medical opinion program

SISC contracts directly with Teladoc Health to provide an expert medical opinion program. You can receive confidential second opinions from nationally recognized medical experts specializing in your area of need — with no travel required. The program is fully sponsored by SISC and available at no extra cost to eligible employees and covered dependents.

Teladoc Health's experts can communicate with you by phone or through a secure website or app. They can provide medical advice on a diagnosis, treatment option, or surgery, including those related to joint, back, chronic pain, heart issues, and cancer.

This expert medical opinion program can help if you:

- Are unsure about a diagnosis or need help deciding on a treatment option.
- Need guidance on a mental health condition or one that isn't improving with treatment.
- Need help finding a doctor who specializes in your condition.
- Have been admitted into the hospital and want expert medical guidance.
- Have medical questions or concerns and want a leading expert's advice.

To reach a Teladoc Health medical expert, visit teladoc.com/sisc at the QR code, call **800-TELADOC (800-835-2362)**,or download the app.

Receive virtual primary care with Centivo Care

When you need primary care, just ask Centivo. The Centivo Care app connects you to an entire healthcare team. As part of your benefits, you have 24/7 access to a care team who works together to offer you primary care, mental health support, and answers to follow-up care questions — all in one app.

The care team at Centivo Care can also provide:

- Diagnosis and treatment options.
- Prescription refills.
- Scheduled video visits or live chats.
- Specialist referrals.

To learn more, visit centivocare.com/sisc or download the app by scanning the QR code.

Vida Health virtual health support

Vida Health (Vida) offers personalized health programs, coaching, and therapy — combined with digital therapeutic programs — to help you achieve your health goals.

You can sign up through the mobile app or website, where you have the chance to share your health goals and preferences. Vida uses that information to build a program and experience just for you. The program includes an expert health coach or therapist; progress tracking through in-app trackers and connected devices; and helpful resources like videos, lessons, practices, and recipes. It's all aimed at helping you achieve better health in a way that works for you.

To enroll in Vida, visit vida.com/sisc at the QR code, download the app, or call **855-442-5885**.

Hinge Health for joint or back pain

Hinge Health is a digital care program designed to address back, knee, hip, shoulder, and neck pain.

Hinge Health connects you with a personal health coach and mails you a no-additional-cost kit with sensors and a tablet loaded with 15-minute exercise programs. By using the sensors while performing the exercises three times a week, you receive real-time feedback and adjustments. The exercises are tailored to your abilities and pain level, and adapt as you continue to improve. Your coach is available by email, text, or phone to answer questions and provide guidance.

Visit hingehealth.com/for/sisc at the QR code to find out if you meet the program's eligibility requirements.

WellTheory

For no additional cost, SISC members and dependents over age 18 can receive personalized care for autoimmune conditions and undiagnosed symptoms like chronic pain, fatigue, and digestive or skin concerns.

WellTheory offers:

- One-on-one support from an autoimmune expert to uncover the root cause of your symptoms, create a personalized care plan, and provide referrals and education tailored to your family's needs.
- Evidence-based nutrition and lifestyle coaching to help reduce your symptoms.
- A supportive community and access to educational resources.
- Advanced lab testing to evaluate factors such as gut health, hormone imbalances, and food sensitivities.

To sign up or learn more, scan the QR code or visit wellltheory.com/sisc/explore.

Autism Spectrum Disorder Program

If your child is on the autism spectrum, we're here to support your whole family and help create a strong care system. We'll help you:

- Strengthen the family unit and make it easier to understand how to use available care.
- Guide your whole family through the healthcare system.
- Use your benefits effectively to receive the best outcomes.

The Autism Spectrum Disorder (ASD) Program provides these services:

Community resources and family support

The ASD Program team helps:

- Connect you to resources and knowledge that build a strong foundation of care.
- Tailor referrals and education to meet your family's needs.
- Provide ongoing support so you and your family can overcome obstacles and add new services.
- Make it easier to reach your family's lifestyle and health goals.

Coordinated care

ASD case managers help you:

- Navigate the complex healthcare system.
- Address unique challenges of your situation.
- Build a custom care plan for your child.
- Find available services and connect you to needed care.
- Link your child's treatment providers together for better collaboration.

Clinical review of applied behavior analysis

A highly trained team of clinicians, experienced with families touched by ASD, works hard to make sure your child receives the right care from the right provider, at the right time.

To learn more, call the ASD Program team at **844-269-0538**.

Maven maternity program

Maven offers 24/7 virtual access to one-on-one maternity and postpartum support. Maven matches you with a care advocate who connects you to maternity and postpartum content to help guide you through motherhood.

Maven provides support for:

Pregnancy

- Midwives, OB-GYNs, and doulas
- Birth planning
- Prenatal nutritionists
- Mental health specialists
- Loss support

Postpartum

- Infant care advice
- Pediatricians
- Lactation counseling
- Infant sleep coach

Return to work

- Emotional support
- Back-to-work support
- Career coaching

Free six-month diaper subscription for currently enrolled members who meet the following criteria:

- Enroll during first or second trimester
- Complete onboarding with Care Advocate
- Complete two provider visits during pregnancy
- Complete postpartum survey

To learn more, download and log in to the Maven Clinic app or visit mavenclinic.com/join/sisc at the QR code below.

Save money with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers, which can help you save money while taking care of your health.[16]

Vision, hearing, and dental

Eyewear

Glasses.com® and 1-800 CONTACTS®

Shop for the latest brand-name frames at a fraction of the cost of similar frames from other retailers. You also can receive additional savings on orders of $100 or more, plus no-cost shipping and returns.

EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

LASIK

Premier LASIK Network

Save on LASIK when you choose any featured Premier LASIK Network provider.

TruVision

Save on LASIK eye surgery at over 1,000 locations.

Hearing

NationsHearing®

Receive hearing screenings and in-home service at no additional cost. You can also receive hearing aids at a discounted rate.

Hearing Care Solutions

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers. They also offer a three-year warranty, batteries for two years, and unlimited visits for one year.

Amplifon

Save on top-quality care and receive ongoing service and support for your hearing aids.

Dental

RefreshaDent

Save on premium dentures sent direct to your home. You can receive a 50% discount on a lifetime warranty. This program includes a lifetime digital record of your dentures for easy replacement.

Family and home

Family

WINFertility

Save up to 40% on infertility treatment. WINFertility® helps reduce what you pay for quality treatment.

Home

Nationwide® pet insurance

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

ASPCA® Pet Health Insurance

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

Medicine and treatment

Medicine

Puritan's Pride®

Choose from a large selection of discounted vitamins, minerals, and supplements.

Allergy Control Products and National Allergy Supply™

Save on select doctor-recommended products, such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

Treatment

The Living Well Courses

Choose one of the online wellness programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or address alcohol or substance use disorders.

BREVENA

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

Fitness and health

Fitness

Active&Fit Direct™

Choose from thousands of participating gyms nationwide with no long-term contracts or annual fees, or get fit at home with access to 12,000+ on-demand workout videos at no cost.[17]

Fitbit

Work toward your fitness goals with Fitbit® trackers and smartwatches that fit your lifestyle and budget.

Garmin

Discover discounts available on select Garmin® wellness devices.

Husk Wellness

GlobalFit, by Husk Wellness, offers discounts on gym memberships, fitness equipment and technology, nutrition and mental health services, and virtual wellness solutions.

Health

ChooseHealthy®

Find discounts on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable health trackers, and health products such as vitamins and nutrition bars.

LifeMart®

Receive deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

Learn more about SpecialOffers

Log in to anthem.com/ca, choose **Care**, and select **Discounts**.

Notes

We're here to help

Claims and customer service

Anthem Blue Cross Employee Assistance Program
anthemeap.com/sisc
800-999-7222

Anthem Blue Cross
anthem.com/ca/sisc
800-825-5541

SISC Dental Health Network
anthem.com/ca/sisc/dental
844-729-1565

Delta Dental
deltadentalins.com
866-499-3001

Foundation for Medical Care of Kern County
800-322-5709

Foundation for Medical Care of Tulare and Kings County, Inc.
888-720-4725

Foundation for Medical Care of Merced County
209-723-9157

Vision Service Plan (VSP)
vsp.com
800-877-7195

EyeMed
eyemed.com/en-us
866-800-5457

Maven
mavenclinic.com/join/sisc

Navitus Pharmacy customer service and home-delivery service
navitus.com
866-333-2757

Costco Mail Order Pharmacy
pharmacy.costco.com
800-607-6861

Centivo Care
centivocare.com/sisc

Expert medical opinion
teladoc.com/sisc
800-835-2362

Vida Health
vida.com/sisc
855-442-5885

Hinge Health
hingehealth.com/for/sisc/

Lantern Cancer Care
lanterncare.com/for-members/cancer-journeys/
855-961-4533

WellTheory
welltheory.com/sisc/explore

1 Designation as Blue Distinction Centers means these facilities' overall experience and aggregate data met objective criteria established in collaboration with expert clinicians' and leading professional organizations' recommendations. Individual outcomes may vary. To find out which services are covered under your policy at any facilities, please call your Member Services team.

2 For many members, deductibles and coinsurance may apply, which can make an even greater difference in the cost between an emergency room and alternate site of care. This is applicable for PPO members only.

3 Applicable deductible and coinsurance may apply.

4 Blue Cross Blue Shield Global Solutions: *Who We Are* (accessed March 18, 2026): bcbsglobalsolutions.com.

5 Based on SISC claims data from October 1, 2018, to September 30, 2019.

6 HeathPayerIntelligence: *How Ambulatory Surgery Centers Lower Payer Outpatient Spending* (September 8, 2021): healthpayerintelligence.com.

7 Access to these providers may change based on the status of provider participation. To verify provider availability to you as a member, please contact Member Services.

8 You may be required to receive preapproval for these services.

9 The Centers for Disease Control and Prevention (CDC)–recognized diabetes prevention programs are available for overweight or obese adults with abnormal blood glucose or who have abnormal cardiovascular disease risk factors.

10 Check your medical policy for details.

11 Breast pumps and supplies must be purchased from suppliers or retailers in your plan's network for 100% coverage. We recommend using plan durable medical equipment (DME) suppliers.

12 This benefit also applies to those younger than age 19.

13 Counseling services for breastfeeding (lactation) can be provided or supported by a doctor or facility in your plan's network, such as a pediatrician, OB-GYN, or family medicine doctor, and hospitals with no member cost share (deductible, copay, or coinsurance). Contact the provider to see if such services are available.

14 You may pay a share of cost for other prescription contraceptives, based on your drug benefits. Your cost share may be waived if your doctor decides that using the multisource brand or brand name is medically necessary.

15 Some plans cover additional vision services. Please see your contract or certificate of coverage for details.

16 All discounts are subject to change without notice.

17 Active&Fit Direct homepage (accessed February 2026): activeandfitdirect.com.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Navitus Health Solutions is independent from Anthem Blue Cross.

EAP products are offered by Anthem Insurance Companies, Inc.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

Employer Direct Healthcare, LLC dba Lantern Specialty Care ("Lantern") is a separate company providing specialty care on behalf of your health plan.

Teladoc Health Inc. is a separate company providing behavioral health services on behalf of your health plan.

Vida Health, Inc. is a separate company providing personalized health and digital therapeutic programs on behalf of your health plan.

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an education program and should not be considered medical treatment.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued in the District of Columbia by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

Hinge Health, Inc. is a separate company providing musculoskeletal care on behalf of your health plan.

Chiropractic management administered by American Specialty Health, Inc., an independent company.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.