INFORMATION & VALUE ADDED BENEFITS 2027

Municipalities, Colleges, Schools Insurance Group

Medical Plans

MCSIG Customer Service
(831) 755-8055 or (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 Medical Group	**Primary Care & Pediatrics**	Altais Medical Group	**(831) 652-8150**	**Plan copay**	Primary care and pediatrics. Located at 535 E. Romie Lane, Suite, Salinas, CA.
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.
Montage Orthopedics & Sports Medicine	**Orthopedic Urgent Care**	Montage Health	**(831) 648-7265**	**Plan copay**	Orthopedic Urgent Care. Note:Blue Shield Plan design applies.
Mood with Salinas Valley Health	**Online mental health clinic**	Mood Health	**(619) 639-9738**	**Plan copay**	Therapy, psychiatry, and medication management. Ages 18+
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.

COMPLETECARE REIMBURSEMENT PROGRAM & KAISER PERMANENTE:

Benefit	For what	Website	Who to Call	Copay	Incentive
National Insurance Services	**Employee Assistance Program (EAP)**	NISEAP (Password: EAP)	**(866) 451-5465**	**$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.

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