

SISC Health Benefits

Anthem PPO

Marin County Office of Education

Cassady Clifton
SISC Account Manager
1.13.2021



SISC Self-Insured Schools of California Schools Helping Schools

Agenda

- Important Information and Medical Plan Options
- Anthem Blue Cross
 - ➢ Plan Options
 - ➢ Plan Designs
 - ➤ Getting the Most Out of Your Plan
- Added Value Programs





Common Coinsurance Terms

- Co-Pay a flat dollar amount paid for an office visit, service, or prescription
- Out-of-Pocket Expense Any payment made, whether a co-pay, deductible or percent of coverage
- Deductible the amount a member must pay before the plan begins to pay a percentage of your service costs. Based on the calendar year.
 - Deductibles are waived for preventive care on all plans.
- Out-of-Pocket Maximum the amount an individual must pay prior to the plan paying 100% for the rest of the calendar year
 - In other words, a limit to the total out-of-pocket expenses incurred by a member in a calendar year
- Percent of Coverage the percent an individual will pay once the deductible is satisfied
 - For example: If a member is on a 90% plan, the member will pay 10% once the deductible has been met
- 4th Quarter Carry Over pertains to any in-network amount paid towards a member's deductible in the fourth quarter of a calendar year (between October 1 and December 31) that is then credited for both the current year and the next year's deductible and out-of-pocket maximums. Does not apply to SISC HSA plans!
 - Some out-of-network services may also apply to the deductible. Members should reference their evidence of coverage for detailed information on these services.



PPO Plan Design Features

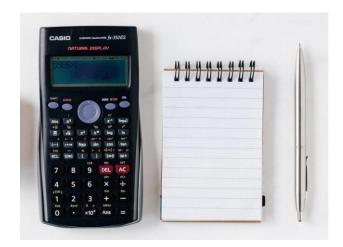


All SISC Anthem Blue Cross PPO plans are the same, but feature some key differences:

- Percentage of Coverage: 100% plans; 90% plans and 80% plans
- Deductible Amounts
- Out-of-Pocket Amounts
- Office Co-Pay Amounts
- Prescription drug co-pays and out-of-pocket maximums

All benefits and services available to plan members are the same, including the provider network.

Due to IRS requirements, HSA plan members do not receive \$0 copays for the first three calendar year primary care provider visits.







100% \$20 OV PPO Plan

Access care at in-network contracted providers and facilities. No out-of-network benefits without approval from Anthem Blue Cross.

- \$100 individual, \$300 Family Deductible
- \$1,000 individual, \$3,000 Family Out-of-Pocket Maximum
- \$20 Office visit, Urgent Care, Specialist Co-pays
- \$0 Preventive Care
- Deductible, then 0% Outpatient Hospital or Surgery Center Co-insurance
- 0% Physical or Occupational Therapy Co-insurance limits apply
- \$100 Co-pay + Deductible, then 0% Ambulance Co-insurance
- \$100 Co-pay + Deductible, then 0% Emergency Room Co-insurance (Co-pay waived if admitted)
- 0% Durable Medical Equipment Co-insurance

Prescription Drug Plan

Pick up outpatient prescription drugs at a Navitus Health Solutions-contracted Pharmacy. No out-of-network benefits without approval from Navitus Health Solutions.

- No deductible
- \$2,500 individual, \$3,500 Family Out-of-Pocket Maximum
- \$0 generic; \$35 brand; \$35 specialty for a 30-day supply
- \$0 generic; \$35 brand; \$35 specialty up to a 90-day supply
- Costco Mail Order available







80% \$30 OV PPO Plan

Access care at in-network contracted providers and facilities. No out-of-network benefits without approval from Anthem Blue Cross.

- \$500 individual, \$1,000 Family Deductible
- \$2,000 individual, \$4,000 Family Out-of-Pocket Maximum
- \$30 Office visit, Urgent Care, Specialist Co-pays
- \$0 Preventive Care
- Deductible, then 20% Outpatient Hospital or Surgery Center Co-insurance
- Deductible, then 0% Physical or Occupational Therapy Co-insurances limits apply
- \$100 Co-pay + Deductible, then 20% Ambulance Co-insurance
- \$100 Co-pay + Deductible, then 20% Emergency Room Co-insurance (Co-pay waived if admitted)
- 20% Durable Medical Equipment Co-insurance

Prescription Drug Plan

Pick up outpatient prescription drugs at a Navitus Health Solutions-contracted Pharmacy. No out-of-network benefits without approval from Navitus Health Solutions.

- No deductible
- \$2,500 individual, \$3,500 Family Out-of-Pocket Maximum
- \$0 generic; \$35 brand; \$35 specialty for a 30-day supply
- \$0 generic; \$35 brand; \$35 specialty up to a 90-day supply
- Costco Mail Order available



SISC Anthem Blue Cross PPO



HSA-B High Deductible PPO Plan

Access care at in-network contracted providers and facilities. No out-of-network benefits without approval from Anthem Blue Cross.

- \$3,000 individual, \$5,200 Family Deductible
- \$5,000 individual, \$10,000 Family Out-of-Pocket Maximum
- Deductible, then 10% Office visit, Urgent Care, Specialist Co-insurances
- \$0 Preventive Care
- Deductible, then 10% Outpatient Hospital or Surgery Center Co-insurance
- Deductible, then 10% Physical or Occupational Therapy Co-insurances limits apply
- \$100 Co-pay + Deductible, then 10% Ambulance Co-insurance
- \$100 Co-pay + Deductible, then 10% Emergency Room Co-insurance (Co-pay waived if admitted)
- 20% Durable Medical Equipment Co-insurance

Prescription Drug Plan

Pick up outpatient prescription drugs at a Navitus Health Solutions-contracted Pharmacy. No out-ofnetwork benefits without approval from Navitus Health Solutions.

- Included in Medical Deductible
- Included in Medical Out-of-Pocket Maximum
- Deductible, then \$0 generic; \$35 brand; \$35 specialty for a 30-day supply
- Deductible, then \$0 generic; \$35 brand; \$35 specialty up to a 90-day supply

 Coston Mail Order and 11 11
- Costco Mail Order available



12/01/2020 - 09/30/2021 SISC Anthem Blue Cross Medical Plan Options							
In-Network Benefits	100% \$20 OV PPO Plan B	80% \$30 OV PPO Plan G	HSA-B High Deductible PPO Plan				
Calendar Year Deductibles & Maximums			*includes Rx				
Calendar Year Deductible Single / Family	\$100/\$300	\$500/\$1,000	\$3,000/\$5,200*				
Annual Out-of-Pocket Maximum Single / Family	\$1,000/\$3,000	\$2,000/\$4,000	\$5,000/\$10,000*				
Professional Services							
Physician Office Visit *0 Copay for first 3 calendar year Primary Care visits on Non-HSA PPO Plans	\$20	\$30	Deductible, then 10%				
Preventive Care	0%, Deductible Waived	0%, Deductible Waived	0%, Deductible Waived				
Urgent Care	\$20	\$30	Deductible, then 10%				
Specialists	\$20	\$30	Deductible, then 10%				
CT, CAT, MRI, PET, etc. scans	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%				
Laboratory and X-Ray	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%				
Chiropractic* *Subject to medical necessity review at 5 visits	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%				
Acupuncture* *Limited to 12 visits per calendar year	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%				
Hospital Facility Services							
Inpatient Hospitalization* *Preauthorization required, limits may apply	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%				
Surgery Center Outpatient Surgery	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%				
Hospital Outpatient Surgery* *Hip and Knee replacements, certain spine surgeries must be performed in Blue Distinction Plus facilities	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%				
Other Benefits							
Ambulance	\$100 co-pay + Deductible, then 0%	\$100 co-pay + Deductible, then 20%	\$100 co-pay + Deductible, then 10%				
Emergency Room* *Copay waived if admitted	\$100 co-pay + Deductible, then 0%	\$100 co-pay + Deductible, then 20%	\$100 co-pay + Deductible, then 10%				

Deductible, then 20%

Deductible, then 20%

Generic / Brand

None

\$2,500/\$3,500

\$0 / \$35

\$0/\$90

Deductible, then 0%

Deductible, then 0%

Generic / Brand

None

\$2,500/\$3,500

\$0 / \$35

\$0 / \$90 (90 day supply)

Mental Health and Substance Abuse Treatment

Individual/Family Brand & Specialty Deductibles

Individual/Family Rx Out-of-Pocket Maximum*

Retail \$0 Generic co-pays through Costco

Inpatient Outpatient

Prescription Drugs

30 Day Supply

90 Day Supply

*includes Rx deductibles and co-pays

Mail Order through Costco

Deductible, then 10%

Deductible, then 10%

Generic / Brand

Included in Medical Deductible Included in Medical Out-of-Pocket

Maximum

Deductible, then \$0 / \$35

Deductible, then \$0 / \$90



SISC PPO Plan Design

- It is suggested you call Anthem Blue Cross Member Services at 1-800-825-5541 for details prior to scheduling any surgeries
- All inpatient surgeries require prior authorization
- Surgeries, such as transplants or bariatric, require the use of Centers of Medical Excellence (CME) facilities
- Visit anthem.com/ca/sisc for a list of CME hospitals
- Hip and Knee replacements, and certain in-patient Spine surgeries require the use of Blue Distinction Plus (BD+) facilities
 - Visit anthem.com/ca/sisc for a list of BD+ hospitals
 - You can also obtain certain Hip, Knee, and Spine surgeries through our concierge surgery service vendor, Carrum Health, which contracts with Scripps Hospital in San Diego
 - Carrum Health co-Insurance and deductibles are waived for non-HSA plan members
 - Contact Carrum Health 1-888-855-7806 for more information
- Travel expense benefit is included if you must travel to a designated facility for inpatient surgery
 - See Evidence of Coverage for details

CME & BD+ surgery limitations only apply to Anthem Blue Cross PPO Members



SISC PPO Plan Design

 Anthem Blue Cross PPO members are subject to reference pricing for five common procedures that can be performed safely at an Ambulatory Surgery Center (ASC) at costs significantly lower than at a hospital. Members with questions should contact the Anthem Blue Cross Customer Service at 1-800-825-5541.

	Arthroscopy	Cataract Surgery	Colonoscopy	Upper GI Endoscopy with Biopsy	Upper GI Endoscopy without Biopsy	
Maximum benefit at an in-network outpatient hospital facility	\$4,500	\$2,000	\$1,500	\$1,250	\$1,000	
There is no limit at an in-network Ambulatory Surgery Center (ASC)	There is no benefit change at an ASC. The limits at an outpatient hospital facility do not apply at an ASC.					

- Physical Medicine Services (Chiropractic, Physical or Occupation Therapy) are reviewed after the first five visits by American Specialty Health (ASH) and require Prior Authorization for additional visits.
- Anthem members receive \$0 generics (excludes certain pain and cough medications) from Costco once deductibles (if any) are satisfied.



SISC PPO Plan Design

- Some services provided by <u>non-contracting</u> or <u>out-of-network</u> providers are <u>not covered</u> and do not accumulate towards Out-of-Pocket Maximums:
 - X-Ray/Imaging
 - Laboratory
 - Durable Medical Equipment (DME)
 - Orthotics
 - Home Health Services

- Hospice
- Family Planning Services
- Physical Medicine Services (Chiropractic, Physical or Occupational Therapy)
- Preventive Services
- This does not apply to emergency services nor in-patient services, but there are limits based on non-participation rates.
- Non-participating providers have the right to balance bill.
- Payments to non-participating providers do not accrue to out-of-pocket maximums.
- Contact Anthem Blue Cross' customer service at 1-800-825-5541 with the provider's tax
 ID number, name, address and telephone number to verify if in-network.

Navitus Health Solutions



Navitus Health Solutions is the prescription drug administrator for SISC Anthem Blue Cross PPO Plans. The network includes most independent pharmacies and all major chain pharmacies except Walgreens.

Access pharmacists and customer care 24/7 at 1-866-333-2757.

Register with **Navitus.com** to view the most current formulary.





Filling Prescriptions

Members should use their SISC Anthem Blue Cross ID card, which includes the Navitus Health Solutions pharmacy information (Bin, PCN and group number).

Filling a retail prescription at your local pharmacy:

- Show your ID card for claim processing and inform the pharmacist that you have a new pharmacy benefit manager effective December 1st.
 - If you have a current prescription on file you will not need a new prescription unless yours has expired.
- Bring your generic medication prescription* to a Costco Pharmacy for \$0 generic** 30 or 90-day prescriptions and supplies.
 - You do not need to be a Costco member to access their pharmacy.

Filling a Mail Order prescription to be delivered to your home:

 You will need to obtain a new prescription from your doctor and submit with a Costco Mail Order form to:

> Costco Mail Order Pharmacy 215 Deininger Cir, Corona, CA 92880-9911.

 If you have any questions or need assistance, call Costco Mail Order Pharmacy at 1-800-607-6861.





Contact your district ONLY after you've called Navitus for assistance with no results.

^{*}Excludes some narcotic pain and cough medications

^{**}Once deductibles, if any, are satisfied

Schools Helping Schools

Self-Insured Schools of California

Pharmacy Benefits

Navi-Gate pharmacy member portal through Navitus

Available 24/7, Navi-gate allows Anthem members to manage their personal pharmacy benefit information. At **navitus.com/members**, you can:

- Search pharmacies
- Search prescription drugs
- View copay information
- View medication history
- View drug interactions
- Access forms
- And more!

Members can reach Navitus Customer Care 24/7 by calling **1-866-333-2757**. Members can also ask to speak directly with a pharmacist for questions and concerns.



Anthem

Care Options

Anthem PPO members have access to in-person and virtual care:

- Visit your doctor at your local facility
- Meet face-to-face with a video visit via MDLive at 1-800-657-6169
- Save yourself a trip to the doctor's office with a telephone appointment via
 MDLive at 1-800-657-6169
- Emergency and urgent care coverage worldwide and 24/7 support with the Global Core Program at 1-800-810-BLUE





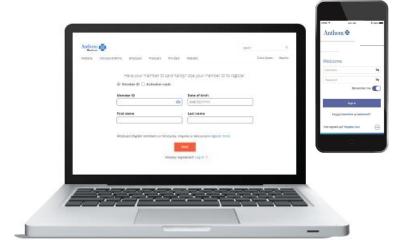
Anthem

Online and Mobile App

At <u>Anthem.com/Ca</u> or with the **Sydney app**, members can stay on top of their care 24/7:

- Find a doctor or urgent care center near you
- View or print your Anthem member ID card
- Check your deductible, out-of-pocket maximum, and copayment/coinsurance
- View your claims
- Review your benefits information
- See your wellness benefits
- Sync with your fitness tracker
- Check My Family Health Records
- And more!





24/7 Phone and Video Physician Consultations

MDLive

Anthem PPO members can consult a licensed doctor, pediatrician, therapist, or psychiatrist over the phone, by video visit, or by using the mobile app, for a \$5 copay* via MDLive. All visits are confidential.

Members can speak with a physicians for a variety of medical conditions, including:

Behavioral Health

General Conditions

- Cold/Flu
- Respiratory Problems
- Allergies
- Children's health issues
- And more

MDLive physicians can diagnose and prescribe medication when appropriate.

Visit <u>MDLive.com/SISC</u> or call 1-800-657-6169 for more information.





Depression

Stress

And more

Bipolar disorders

Grief and loss

^{*}Per IRS guidelines for HSA plans, this benefit is subject to deductible for members enrolled in the following plans: Minimum Value, Anchor Bronze, HSA-A and HSA-B.



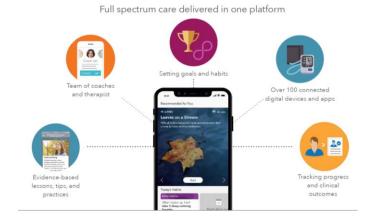
One-on-One Digital Health Coaching Available at No Cost*

Vida App

Anthem PPO members* have access to a virtual care platform that treats a full range of lifestyle, chronic, and behavioral health conditions through Vida Health. Users receive:

- 1:1 health coaching and therapy available through a virtual platform
- Digital interventions and programs
- Progress tracked through in-app trackers and connected devices
- Tools and resources such as videos and lessons

Visit Vida.com/SISC or call 1-855-442-5885 to learn more.



^{*}Per IRS guidelines for HSA plans, this benefit is subject to deductible for members enrolled in the following plans: Minimum Value, Anchor Bronze, HSA-A and HSA-B.

Enhanced Cancer Benefit Available at No Cost*

Oncology Center of Excellence Program

Anthem PPO members* have access to an enhanced cancer benefit at the City of Hope in Duarte, California, through Health Design Plus.

Members receive:

- In-person evaluation at City of Hope with confirmation of cancer diagnosis
- Development of a customized treatment plan
- Paid travel for patient and one companion
- Access to a personal care nurse to coordinate care
- Clinical trial and genetic risk education
- Transition of care and collaboration with home oncologist for one year post-evaluation

Visit <u>SISC.HDPlus.com</u> or call 1-877-220-3556 to learn more.





^{*}Per IRS guidelines for HSA plans, this benefit is subject to deductible for members enrolled in the following plans: Minimum Value, Anchor Bronze, HSA-A and HSA-B.

Self-Insured Schools of California Schools Helping Schools

Digital Programs for Chronic Pain Available at No Cost*

Hinge Health

Anthem PPO members have access to a digital physical therapy program through Hinge Health. The program provides personalized, interactive physical therapy using the latest technology for those suffering with chronic pain.

Eligible members receive wearable sensors and a monitoring device to guide them through virtual therapy sessions from home. The program also includes unlimited access to a personal health coach, links to educational articles, and information regarding available treatment options.

Members can access support for the following conditions:

- Hip pain
- Knee pain
- Neck pain
- Spine pain
- Shoulder pain

Visit HingeHealth.com/SISC or call 1-855-902-2777 to learn more.

*Per IRS guidelines for HSA plans, this benefit is subject to deductible for members enrolled in the following plans: Minimum Value, Anchor Bronze, HSA-A and HSA-B.



Diabetes Prevention Program Available at No Cost

Lark

Anthem PPO members can access a cutting-edge diabetes prevention program through Lark. This program is designed to help members with prediabetes lose weight, adopt healthy habits, and significantly reduce their risk of developing diabetes.

Members will receive a free fitness tracker and digital scale! Take a 1-minute quiz to see if you qualify at lark.com/new-benefit.







Hip, Knee, and Spine Surgical Options Available at No Cost*

Carrum Health

Anthem PPO members can access Carrum Health's surgery benefit that provides exclusive access to "Centers of Excellence" at Scripps Hospital in San Diego, CA.

Patients receive:

- Personalized "Concierge" support
- Access to top-quality surgeons at Scripps
- Co-insurance and deductibles waived
- Travel expenses covered for patient and one companion

Eligible procedures include:

- Hip Replacement
- Knee Replacement
- Cervical Spinal Fusion
- Lumbar Spinal Fusion

This benefit is exclusive to Scripps Hospital and must be accessed through Carrum Health. Visit <u>Carrum.me/SISC</u> or call **1-888-855-7806** to learn more.

Scripps
Scripps
San Diego, CA

^{*}Per IRS guidelines for HSA plans, this benefit is subject to deductible for members enrolled in the following plans: Minimum Value, Anchor Bronze, HSA-A and HSA-B.

Health Smarts Program

Free Flu Shot Clinics

SISC partners with Costco to sponsor free flu shot clinics for districts and bargaining units who participate in the SISC Benefits program.

Confidential, Free Health Screenings

SISC provides districts with the opportunity to schedule free health screenings for staff and SISC members. All district employees and SISC members age 18 and older can participate in biometric screenings for total cholesterol, HDL cholesterol, blood glucose, blood pressure and other key ratios. Each participant receives a \$25 Amazon gift award code and is enrolled in subsequent award drawings.







Counseling Services Available to all Employees at No Cost

Anthem EAP

All employees and everyone in their household have access to up to 6 free and confidential* counseling sessions per issue through Anthem EAP.

Anthem EAP features 24/7 telephone access to clinicians and can assist participants in:

- Finding work-life balance
- Parenting a child with special needs
- Dealing with addiction and recovery
- Setting retirement goals
- Getting mental health resources and information
- Just about anything else life throws at you

1-800-999-7222

www.anthemeap.com

Company Code: SISC



SISC Self-Insured Schools of California Schools Helping Schools

Emotional Wellness App Available to all Employees at No Cost

myStrength

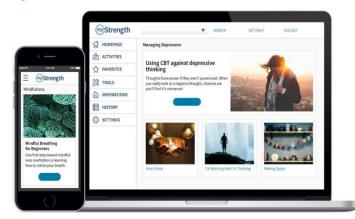
Like a virtual gym for your mind, myStrength provides personalized online resources to help members handle life's ups and downs, and feel more positive.

Highly interactive, individually-tailored applications empower myStrength users to address depression, anxiety, stress, substance use, chronic pain and sleep challenges, while also supporting the physical and spiritual aspects of whole-person health.

Members have access to positivity training tools, inspirational videos, articles and quotes, a daily mood tracker and step-by-step eLearning programs.

www.anthemeap.com

Company Code: SISC



Expert Medical Opinions Available at No Cost

Teladoc

Anthem PPO and HMO and Kaiser Permanente members can get answers to healthcare questions and medical opinions from world-leading experts in their fields of specialty through Teladoc. Members can speak directly with a specialist once their case is established.

Teladoc can help members when they:

- Are dealing with complex medical conditions
- Are considering surgery or a major procedure
- Have questions about managing a health condition
- Want a second opinion on a documented diagnosis or treatment plan

Visit <u>Advance-Medical.net/SISC</u> or call 1-855-201-9925 to learn more.





Discounted Gym Memberships

Anthem Blue Cross

Members have access to a \$25 gym membership (+one-time \$25 enrollment fee) at a broad network of participating facilities through American Specialty Health's Active & Fit Direct program.

Visit <u>ActiveandFitDirect.com</u> to locate facilities and enroll. Members may also call American Specialty Health directly at **1-844-646-2746** for more information.





Ways To Save

- ✓ Stay in-network!
- ✓ Routine Preventive Care and Well Baby Care is covered at 100% for in-network participating providers.
- ✓ Use MDLive for routine appointments, urgent care (when applicable) and nonemergencies.
- ✓ Use urgent care in place of the emergency room (when applicable).
- √ Take advantage of \$0 co-pays for the first 3 Primary Care Visits each calendar year on all non-HSA PPO plans.
- √ Talk to your doctor about using generic prescriptions and take advantage of \$0 Costco generics and mail order.
- ✓ Get your flu shot! Free flu shots are available at any participating pharmacy, including Costco (1-800-774-2678/Costco.com) and excluding Walgreens.







SISC Self-Insured Schools of California Schools Helping Schools

How to Find a Provider

SISC Anthem Blue Cross PPO Members:

Call Anthem Blue Cross Member Services at 1-800-825-5541 or search online at:

https://www.anthem.com/ca/sisc/find-care/

PPO (Full Network)

Remember that all your Anthem Blue Cross plans are through SISC Health Benefits –

<u>Do not use</u> the general Anthem Blue Cross Website to search for providers and facilities.

Find a Doctor / Find Care O Cityor County or Zip

寻找护理

Finding care in Blue Cross PPO (Prudent Buyer) - Large Group

R

Change Plan

When to call Anthem Blue Cross!



- I received a bill
- I received an Explanation of Benefits (EOB)
- My claim was denied
- I need to know the status of my prior authorization request
- My doctor said I'm not covered
 - First call Anthem Blue Cross, then call your district if Anthem Blue Cross confirms you're not covered.
- I need a new ID Card use the Sydney App on Smart Phone

Answers can also be found on the Anthem Blue Cross-SISC Microsite and via the Anthem Blue Cross/Sydney phone app:

Register online at anthem.com/ca/sisc



Member Resources



Anthem Blue Cross PPO

- 1-800-825-5541 Member Services
 - Representatives available to take calls as of 11/1/2020
- www.anthem.com/ca/sisc
 - Access SISC-specific Anthem Blue Cross benefits and information
- www.anthem.com/ca/
 - > Access Explanation of Benefits, find providers, contact Anthem
- Sydney
 - > Anthem Blue Cross Mobile App

Navitus Health Solutions (Prescription Drug Benefit Administrator for Anthem Blue Cross)

- 866-333-2757 Member Services
 - Representative available to take calls as of 11/1/2020
- www.navitus.com
 - > Review formulary, benefits, medication history, mail order and specialty pharmacy information

Contact your district or SISC Health Benefits ONLY after you've called the carriers for assistance.

Thank you for your participation.

Questions?