

SISC Health Benefits

Kaiser Permanente

Marin County Office of Education

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**SISC**Self-Insured Schools of California
Schools Helping Schools

Agenda

- Important Information and Medical Plan Options
- Kaiser Permanente HMO
 - Plan Designs
 - Getting the Most Out of Your Plan
- Added Value Services for All



Common Coinsurance Terms



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- **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.



SISC Kaiser Permanente HMO



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Traditional

In-Network Benefits	Traditional Plan
Deductible	\$0 Individual / \$0 Family
Out-of-Pocket Maximum	\$1,500 Individual / \$3,000 Family
Office Visit	\$15
Urgent Care	\$15
Specialist	\$15
Preventive Care	\$0
Outpatient Hospital	\$15
Physical/Occupational Therapy	\$15
Ambulance	\$50
Emergency Room* *waived if admitted	\$100
Inpatient Hospitalization	\$0
Durable Medical Equipment	\$0
Acupuncture	\$10/Combined 30 Visits Chiro/Acu
Chiropractor	\$10/Combined 30 Visits Chiro/Acu
Hearing Aids	\$500 Hearing Aid Allowance per Ear Every 36 months

	Rx Drug Plan
Generic 30 Day Supply	\$5
Brand / Specialty 30 Day Supply	\$20
Generic 100 Day Supply	\$10
Brand / Specialty 100 Day Supply	\$40

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Deductible Plan



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In-Network Benefits	Deductible Plan
Deductible	\$1,000 Individual / \$2,000 Family
Out-of-Pocket Maximum	\$3,000 Individual / \$6,000 Family
Office Visit	\$20
Urgent Care	\$20
Specialist	\$20
Preventive Care	\$0
Outpatient Hospital	Deductible, then 20%
Physical/Occupational Therapy	\$20
Ambulance	Deductible, then 20%
Emergency Room* *waived if admitted	Deductible, then 20%
Inpatient Hospitalization	Deductible, then 20%
Durable Medical Equipment	Deductible, then 20%
Acupuncture/Chiropractor	\$10/Combined 30 Visits
Hearing Aids	\$500 Hearing Aid Allowance per Ear Every 36 months

New Rx Drug Plan Effective 12.01.2020	
Drug Plan Deductible	None
Generic 30 Day Supply	\$10
Brand / Specialty 30 Day Supply	\$30
Generic 100 Day Supply	\$20
Brand / Specialty 100 Day Supply	\$60

Additional Benefit Riders

Kaiser Permanente Members



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Chiropractic and Acupuncture Rider

- \$10 co-pay up to 30 combined visits per year
- Self referral through American Specialty Health (ASH) Network
 - Does not apply to HSA plan members

Hearing Aid Benefit Rider

- 50% coverage per device; one device per ear every three years
 - Does not apply to HSA plan members



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HSA Plan



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In-Network Benefits	SINGLE HSA Plan	FAMILY HSA Plan
Deductible	\$1,500	\$2,800 Individual / \$3,000 Family
Out-of-Pocket Maximum	\$3,000	\$3,000 Individual / \$6,000 Family
Office Visit	Deductible, then 10%	Deductible, then 10%
Urgent Care	Deductible, then 10%	Deductible, then 10%
Specialist	Deductible, then 10%	Deductible, then 10%
Preventive Care	0%, Deductible Waived	0%, Deductible Waived
Outpatient Hospital	Deductible, then 10%	Deductible, then 10%
Physical/Occupational Therapy	Deductible, then 10%	Deductible, then 10%
Ambulance	Deductible, then 10%	Deductible, then 10%
Emergency Room* *waived if admitted	Deductible, then 10%	Deductible, then 10%
Inpatient Hospitalization	Deductible, then 10%	Deductible, then 10%
Durable Medical Equipment	Deductible, then 10%	Deductible, then 10%

Rx Drug Plan

Generic 30 Day Supply	Deductible, then \$10
Brand / Specialty 30 Day Supply	Deductible, then \$30
Generic 100 Day Supply	Deductible, then \$20
Brand / Specialty 100 Day Supply	Deductible, then \$60

12/01/2020 - 09/30/2021 SISC Kaiser Permanente Medical Plan Options				
In-Network Benefits	Traditional \$15 HMO Plan	\$1,000 Deductible HMO Plan	HSA-A \$1,500 Single High Deductible HMO Plan	HSA-A \$1,500 Family High Deductible HMO Plan
Calendar Year Deductibles & Maximums			<i>*includes Rx</i>	<i>*includes Rx</i>
Calendar Year Deductible Single / Family	\$0	\$1,000 / \$2,000	\$1,500*	\$2,800 / \$3,000*
Annual Out-of-Pocket Maximum Single / Family	\$1,500 / \$3,000	\$3,000 / \$6,000	\$3,000*	\$3,000 / \$6,000*
Professional Services				
Physician Office Visit	\$15	\$20	Deductible, then 10%	Deductible, then 10%
Preventive Care	\$0	0% Deductible Waived	0% Deductible Waived	0% Deductible Waived
Urgent Care	\$15	\$20	Deductible, then 10%	Deductible, then 10%
Specialists	\$15	\$20	Deductible, then 10%	Deductible, then 10%
CT, CAT, MRI, PET, etc. scans	\$0	Deductible, then 20% co-pay up to \$50	Deductible, then 10%	Deductible, then 10%
Laboratory and X-Ray	\$0	\$10	Deductible, then 10%	Deductible, then 10%
Chiropractic* <small>*May be subject to medical necessity review</small>	\$10 / total 30 visits combined w/ acupuncture	\$10 / total 30 visits combined w/ acupuncture	No Coverage	No Coverage
Acupuncture* <small>*May be subject to medical necessity review</small>	\$10 / total 30 visits combined w/ chiropractic	\$10 / total 30 visits combined w/ chiropractic	Referral Required	Referral Required
Hospital Facility Services				
Inpatient Hospitalization	\$0	Deductible, then 20%	Deductible, then 10%	Deductible, then 10%
Surgery Center Outpatient Surgery	\$15	Deductible, then 20%	Deductible, then 10%	Deductible, then 10%
Hospital Outpatient Surgery	\$15	Deductible, then 20%	Deductible, then 10%	Deductible, then 10%
Other Benefits				
Ambulance	\$50	\$150	Deductible, then 10%	Deductible, then 10%
Emergency Room* <small>*co-pay waived if admitted</small>	\$100	Deductible, then 20%	Deductible, then 10%	Deductible, then 10%
Mental Health and Substance Abuse Treatment				
Inpatient	\$0	Deductible, then 20%	Deductible, then 10%	Deductible, then 10%
Outpatient	\$15	Deductible, then 20%	Deductible, then 10%	Deductible, then 10%
Prescription Drugs				
	Generic / Brand	Generic / Brand	Generic / Brand	Generic / Brand
Individual/Family Brand & Specialty Deductibles	None	None	Included in Medical Deductible	Included in Medical Deductible
Individual/Family Rx Out-of-Pocket Maximum* <small>*includes Rx deductibles and co-pays</small>	none	none	Included in Medical Out-of-Pocket Maximum	Included in Medical Out-of-Pocket Maximum
Retail Through Kaiser Permanente 30 Day Supply	\$5 / \$20	\$10 / \$30	Deductible, then \$10 / \$30	Deductible, then \$10 / \$30
Mail Order through Kaiser Permanente 100 Day Supply	\$10 / \$40	\$20 / \$60	Deductible, then \$20 / \$60	Deductible, then \$20 / \$60

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Online and Mobile App

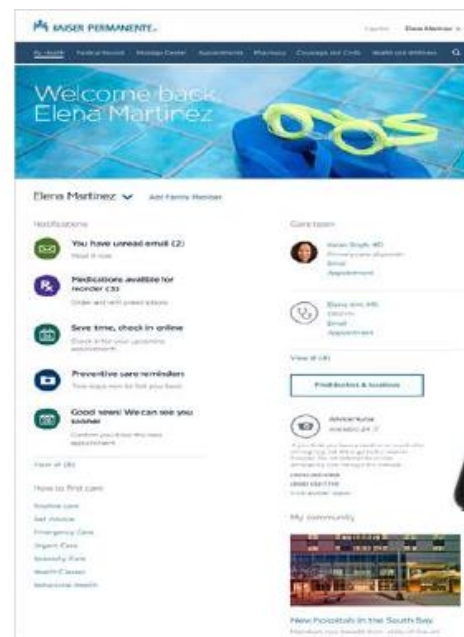
At kp.org or with the **Kaiser Permanente app**, Kaiser Permanente members can stay on top of their care 24/7:^{1,2}

- Schedule and cancel routine appointments
- Fill most prescriptions
- Choose your doctor and change anytime
- View most lab test results
- Email your Kaiser Permanente doctor's office with nonurgent questions
- Manage your coverage and estimate costs³
- View and pay bills
- Manage a family member's health care⁴



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¹Available when you get care at Kaiser Permanente facilities.

²To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

³These tools are not available on the app.

⁴Online features change when children reach age 12. Teens are entitled to additional privacy protection under state laws. When your child turns 12 years old, you will still be able to manage care for your teen, with modified access to certain features.

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Care Options

Kaiser Permanente members have access to in-person and virtual care:

- Visit your doctor at your local facility
- Meet face-to-face with a video visit*
- Save yourself a trip to the doctor's office with a telephone appointment*
- Email your Kaiser Permanente doctor's office with nonurgent questions at [kp.org](https://www.kp.org) or with the KP App
- Schedule appointments and get 24/7 medical advice by calling **1-866-454-8855**
- Emergency and urgent care coverage worldwide and 24/7 support with the Away from Home Travel Line at **1-951-268-3900****



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*When appropriate and available.

**This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and Kaiser Permanente can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and reopens the day after a holiday at 4 a.m. PT.

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Emotional Wellness Apps Available at No Cost



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Calm

An app for meditation, mental resilience, and sleep designed to help lower stress, reduce anxiety, and more. Calm includes access to:

- The Daily Calm, exploring a fresh mindful theme each day
- More than 100 guided meditations
- Sleep Stories to soothe you into deeper and better sleep
- Video lessons on mindful movement and gentle stretching



myStrength

An app with a personalized program designed to improve your awareness and your ability to adapt to life. myStrength includes interactive activities, in-the-moment coping tools, community support, and more. myStrength features:

- Mindfulness and meditation activities
- Tailored programs for managing depression, stress, anxiety, and more
- Tools for setting goals and preferences, tracking current emotional states and ongoing life events, and viewing your progress

Visit kp.org/selfcareapps to learn more.

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Telephonic Wellness Coaching Available at No Cost

Kaiser Permanente members receive one-on-one guidance and support from one dedicated coach. Wellness coaches help patients set goals and provide support and guidance to help them stick to them.

Wellness coaches create a customized action plan that outlines small, easy steps that patients can take to:

- Manage weight
- Quit tobacco
- Reduce stress
- Increase activity
- Eat healthier
- Improve sleep

Call **1-866-862-4295** or visit [kp.org/coaching](https://www.kp.org/coaching) to learn more.



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Online Healthy Lifestyle Programs Available at No Cost

Rally

Personalized, online lifestyle programs. Rally features a Total Health Assessment and healthy missions designed to help patients achieve a healthier life. Users can also link certain wearable devices to their Rally accounts to make it easy to track their movement and check their progress.

Members can find advice, encouragement, and tools on a variety of topics, including:

- Eating healthy
- Losing weight
- Moving more
- Sleeping better
- Reducing stress
- Quitting smoking
- Managing health conditions

Visit kp.org/tha to learn more.



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Video workouts and livestreams available at No and Reduced Cost

ClassPass

Effective immediately and extending through 12.31.2021, Kaiser Permanente has teamed up with fitness industry leader ClassPass to make it easier for members to exercise from the comfort of their homes. Through ClassPass, members have access to:

- Online video workouts at no cost — 4,000+ on-demand fitness classes, including cardio, dance, meditation, and more
- Discounts on livestream fitness classes — Real-time online classes, like bootcamp, yoga, and Pilates, from top gyms and fitness studios
- Discounts on in-person gym classes — Reduced rates for classes at more than 30,000 gyms and studios around the world

Visit kp.org/exercise to learn more.



Added Value Programs

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 free 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.



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Added Value Programs

Counseling Services Available to all Employees at No Cost



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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.anthem.eap.com

Company Code: *SISC*



Added Value Programs

Emotional Wellness App Available to all Employees at No Cost



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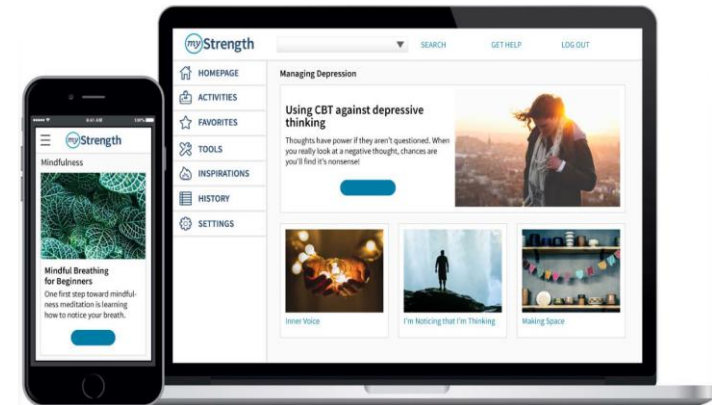
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myStrength

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.anthemepap.com

Company Code: *SISC*

Added Value Programs

Expert Medical Opinions Available at No Cost

Teladoc

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 Advance-Medical.net/SISC or call **1-855-201-9925** to learn more.



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Added Value Programs

Discounted Gym Memberships

Kaiser Permanente

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 [ActiveandFitDirect.com](https://www.ActiveandFitDirect.com) to locate facilities and enroll. Members may also call American Specialty Health directly at **1-844-646-2746** for more information.



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Ways To Save

- ✓ Stay in-network! Be sure to use Kaiser Permanente facilities and pharmacies.
- ✓ Routine Preventive Care and Well Baby Care is covered at no cost.
- ✓ Use virtual care for routine appointments, urgent care (when applicable) and nonemergencies.
- ✓ Use urgent care in place of the emergency room (when applicable).
- ✓ Talk to your doctor about using generic prescriptions and take advantage of mail order when available.
- ✓ Get your flu shot! Free flu shots are available at many Kaiser Permanente locations. Visit [kp.org/flu](https://www.kp.org/flu) or call **1-800-573-5811** for more information on flu clinic hours and locations.



Member Resources

Effective 12.01.2020



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Kaiser Permanente HMO

- **1-800-464-4000** Member services
- **www.kp.org/sisc/**
 - Access SISC-specific Kaiser Permanente benefits and information
- **www.kp.org**
 - Access Explanation of Benefits, find providers, contact Kaiser Permanente
- **KP.org App**
 - Access benefits, find providers, schedule appointments

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

Thank you for your participation.
Questions?