



THANK YOU FOR JOINING US

We will begin promptly at 3:00.

Rates will not be discussed during this webinar, but are available with all other benefit resources at <https://www.marinschools.org/Page/4046>

Please reach out to Personnel at **415-499-5854** with questions.



SISC Health Benefits Open Enrollment

2020-2021

Marin County Office of Education

Cassady Clifton
SISC Account Manager
10.19.2020

Agenda

- Who is SISC?
- Transitioning to SISC
- Important Information and Medical Plan Options
- Kaiser Permanente HMO
 - Plan Designs
- Added Value Services for All
- Anthem Blue Cross
 - Plan Designs
- Questions and Answers



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Who is SISC?

- SISC is not an insurance company- we are a coalition of **over 400 California public schools** joining together to reduce costs and spread risk over a large population
- SISC is the largest public school pool in the U.S.- **one out of every 1,000 Americans is covered by a SISC medical plan**

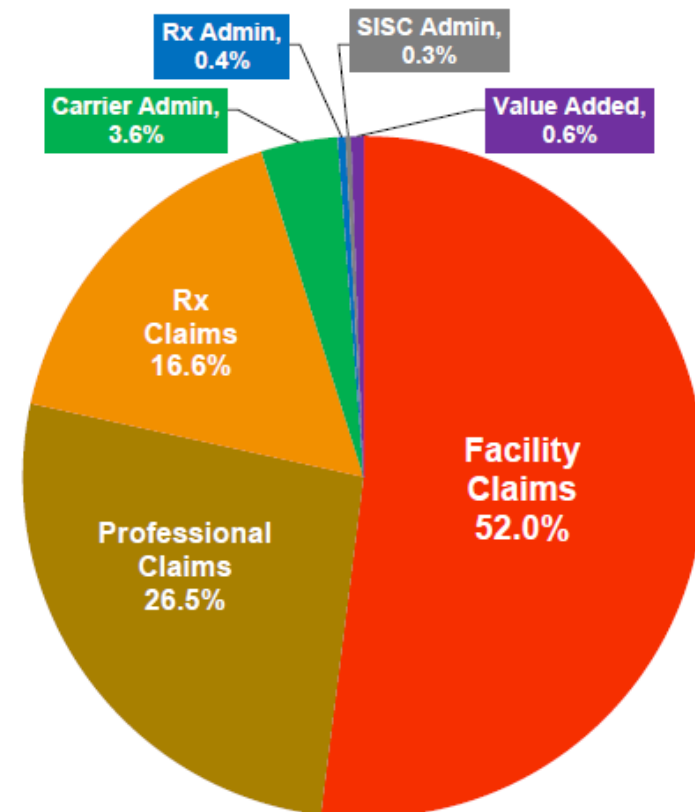
PPO
213,156

HMO
31,845

KP
80,530

Total Members
325,531

Snapshot: How District Premiums Are Spent



ACTION REQUIRED



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Transition to SISC

- All employees covered by a medical plan **MUST** submit an enrollment form and any supporting documents to Personnel by **Thursday, October 29th**.
 - Enrollment forms must include social security numbers for subscriber and any dependents.
 - Contact Personnel (Erin Feely and Mirna Long) at **415-499-5854** with questions.
- All SISC plans go into effect **December 1st, 2020**.
- Employees covering a spouse, domestic partner, and/or dependent children will need to provide the following eligibility verification documents:

DEPENDENT TYPE	REQUIRED DOCUMENTATION
Spouse	<ul style="list-style-type: none"> ▪ Prior year's (2019) Federal Tax Form that shows the couple was married (financial information redacted); or ▪ A marriage certificate is accepted for <u>newly married</u> couples married in 2020
Domestic Partner	Certificate of Registered Domestic Partnership issued by State of California
Children, Stepchildren, and/or Adopted Children up to age 26	<ul style="list-style-type: none"> ▪ Legal Birth Certificate or Hospital Birth Certificate (newborns less than 6 months of age) <ul style="list-style-type: none"> ➤ Must include child's full name, parent(s)' name(s), and child's date of birth ▪ Legal Adoption Documentation
Legal Guardianship up to age 18	Legal Court Documentation establishing Guardianship
Disabled Dependents over age 26	Contact Personnel (Erin Feely or Mirna Long) at 415-499-5854 for document requirements

General Transition Information



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Kaiser Permanente

- Current and former Kaiser Permanente members will retain their medical record number and may continue using their current Kaiser Permanente ID card.
- New Kaiser Permanente members will receive new ID cards.
- Kaiser Permanente may provide current members with a new ID card if not issued recently.

Anthem Blue Cross

- Anthem Blue Cross will provide new ID cards with group numbers and pharmacy information for employees and spouses/domestic partners.
 - Individual child(ren) ID cards can be ordered by calling **1-800-825-5541** after the employee receives an ID card.
- Share your new card information when accessing medical services and filling prescriptions on or after **December 1st, 2020**.
 - Subscribers and their dependents should fill all prescriptions prior to 12/1/2020.
 - When refilling a prescription for the first time after 12/1/2020, ensure the pharmacist is aware that your pharmacy benefit has changed.

Important Considerations

Choosing the Right Health Plan for You



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Marin County Office of Education is offering three Kaiser Permanente plans and three Anthem Blue Cross PPO plans:

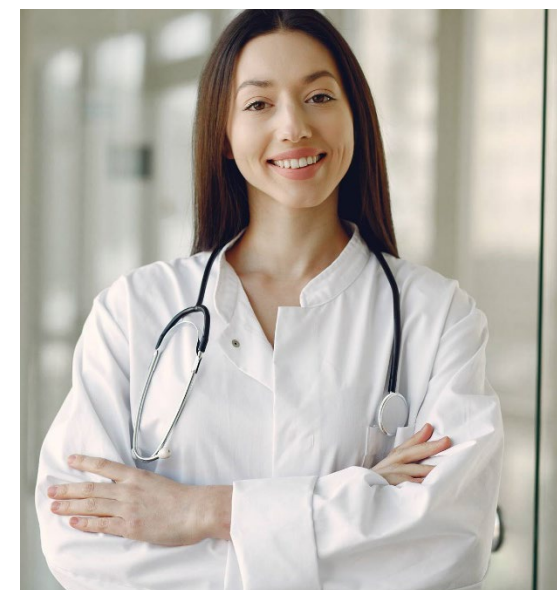
➤ **Kaiser Permanente HMO –**

- ✓ Care limited to Kaiser Permanente facilities and physicians
- ✓ Minimal out-of-pocket costs;
- ✓ Easier to use;
- ✓ More restrictive - use of “gatekeepers” to care

➤ **Anthem Blue Cross SISC PPO –**

- ✓ Greater choice of doctors and facilities
- ✓ More out of pocket costs
- ✓ Requires more proactive awareness;
- ✓ Less restrictive – self-referrals to specialists and providers

This presentation is intended to provide you a summary of your new benefits. The plan Evidence Of Coverage (EOC), should be consulted for a detailed description of coverage benefits and limitations. Evidence of coverages are available at <https://www.marinschools.org/Page/4046>.



SISC Kaiser Permanente HMO



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Traditional

In-Network Benefits	Current Traditional Plan Effective until 11.30.2020	New Traditional Plan Effective 12.01.2020
Deductible	\$0 Individual / \$0 Family	\$0 Individual / \$0 Family
Out-of-Pocket Maximum	\$1,500 Individual / \$3,000 Family	\$1,500 Individual / \$3,000 Family
Office Visit	\$15	\$15
Urgent Care	\$15	\$15
Specialist	\$15	\$15
Preventive Care	\$0	\$0
Outpatient Hospital	\$15	\$15
Physical/Occupational Therapy	\$15	\$15
Ambulance	\$50	\$50
Emergency Room* *waived if admitted	\$50	\$100
Inpatient Hospitalization	\$250	\$0
Durable Medical Equipment	\$0	\$0
Acupuncture	Requires Prior Authorization	\$10/Combined 30 Visits Chiro/Acu
Chiropractor	\$10/30 Visits	\$10/Combined 30 Visits Chiro/Acu
Hearing Aids	None	\$500 Hearing Aid Allowance per Ear Every 36 months
	Current Rx Drug Plan Effective until 11.30.2020	New Rx Drug Plan Effective 12.01.2020
Generic 30 Day Supply	\$10	\$5
Brand / Specialty 30 Day Supply	\$20	\$20
Generic 100 Day Supply	\$10	\$10
Brand / Specialty 100 Day Supply	\$20	\$40

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Deductible Plan



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In-Network Benefits	Current Deductible Plan Effective until 11.30.2020	New Deductible Plan Effective 12.01.2020
Deductible	\$500 Individual / \$1,000 Family	\$1,000 Individual / \$2,000 Family
Out-of-Pocket Maximum	\$1,500 Individual / \$3,000 Family	\$3,000 Individual / \$6,000 Family
Office Visit	\$20	\$20
Urgent Care	\$20	\$20
Specialist	\$20	\$20
Preventive Care	\$0	\$0
Outpatient Hospital	Deductible, then \$10 - 20%	Deductible, then 20%
Physical/Occupational Therapy	\$20	\$20
Ambulance	Deductible, then \$150	Deductible, then 20%
Emergency Room* <small>*waived if admitted</small>	Deductible, then 20%	Deductible, then 20%
Inpatient Hospitalization	Deductible, then 20%	Deductible, then 20%
Durable Medical Equipment	\$0	Deductible, then 20%
Acupuncture/Chiropractor	N/A	\$10/Combined 30 Visits
Hearing Aids	None	\$500 Hearing Aid Allowance per Ear Every 36 months

	Current Rx Drug Plan Effective until 11.30.2020	New Rx Drug Plan Effective 12.01.2020
Drug Plan Deductible	\$100 each individual	None
Generic 30 Day Supply	\$10	\$10
Brand / Specialty 30 Day Supply	Drug Deductible, then \$30	\$30
Generic 100 Day Supply	\$10	\$20
Brand / Specialty 100 Day Supply	Drug Deductible, then \$30	\$60

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HSA Plan



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In-Network Benefits	Current HSA Plan Effective until 11.30.2020	New SINGLE HSA Plan Effective 12.01.2020	New FAMILY HSA Plan Effective 12.01.2020
Deductible	\$1,350 Individual / \$2,700 Family	\$1,500	\$2,800 Individual / \$3,000 Family
Out-of-Pocket Maximum	\$3,000 Individual / \$6,000 Family	\$3,000	\$3,000 Individual / \$6,000 Family
Office Visit	Deductible, then \$20	Deductible, then 10%	Deductible, then 10%
Urgent Care	Deductible, then \$20	Deductible, then 10%	Deductible, then 10%
Specialist	Deductible, then \$20	Deductible, then 10%	Deductible, then 10%
Preventive Care	0%, Deductible Waived	0%, Deductible Waived	0%, Deductible Waived
Outpatient Hospital	Deductible, then \$150	Deductible, then 10%	Deductible, then 10%
Physical/Occupational Therapy	Deductible, then \$20	Deductible, then 10%	Deductible, then 10%
Ambulance	Deductible, then \$100	Deductible, then 10%	Deductible, then 10%
Emergency Room* *waived if admitted	Deductible, then \$100	Deductible, then 10%	Deductible, then 10%
Inpatient Hospitalization	Deductible, then \$250	Deductible, then 10%	Deductible, then 10%
Durable Medical Equipment	Deductible, then 20%	Deductible, then 10%	Deductible, then 10%

	Current Rx Drug Plan Effective until 11.30.2020	New Rx Drug Plan Effective 12.01.2020
Generic 30 Day Supply	Deductible, then \$10	Deductible, then \$10
Brand / Specialty 30 Day Supply	Deductible, then \$30	Deductible, then \$30
Generic 100 Day Supply	Deductible, then \$20	Deductible, then \$20
Brand / Specialty 100 Day Supply	Deductible, then \$60	Deductible, then \$60

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Transition of Deductibles

- All current Kaiser Permanente member deductibles will automatically transfer to members' new Kaiser Permanente plans after December 1st.
- Employees and dependents transitioning from Western Health Advantage to Kaiser Permanente are unable to transfer their deductibles.
- Employees and dependents transitioning from a Western Health Advantage to Anthem Blue Cross PPO must submit a Deductible Credit form along with a copy of their most recent Explanation of Benefits (EOB) to Personnel.
- HSA plans have a calendar year deductible, so those interested in transitioning to an HSA plan may enroll in a non-HSA plan for the month of December and may then transition to an HSA plan for a January 1st, 2020 effective date.
 - Both a non-HSA enrollment form for December 1st – December 31st AND an HSA enrollment form for January 1st – September 30th must be submitted to Personnel by **October 29th**.

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Added Value Programs

SISC Anthem Employee Assistance Program (EAP)

All employees and everyone in their household have access to up to 6 free and confidential counseling sessions per issue through Anthem EAP on many topics, including:

- Financial planning
- Advance directives
- Child and elder care resources
- Crisis intervention

Advance Medical – Expert Medical Opinion

Kaiser Permanente and Anthem Blue Cross PPO members can get answers to healthcare questions and medical opinions from world-leading experts in their fields of specialty through Advance Medical. Advance Medical 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

Flu Vaccines

Available at No Cost

Kaiser Permanente Members:

Free flu shots are available at many Kaiser Permanente locations. Visit kp.org/flu or call **1-800-573-5811/1-866-706-6358** (Northern/Southern California) for more information on flu clinic hours and locations.

Anthem Blue Cross Members:

Free flu shots are available at any participating pharmacy, including Costco (**1-800-774-2678/**[Costco.com](https://www.costco.com)) and excluding Walgreens.



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12/01/2020 - 09/30/2021 SISC Anthem Blue Cross Medical Plan Options			
In-Network Benefits	100-B \$20	80-G \$30	HSA-B
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 <small>*0 Copay for first 3 calendar year Primary Care visits on Non-HSA PPO Plans</small>	\$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* <small>*Subject to medical necessity review at 5 visits</small>	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%
Acupuncture* <small>*Limited to 12 visits per calendar year</small>	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%
Hospital Facility Services			
Inpatient Hospitalization* <small>*Preauthorization required, limits may apply</small>	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* <small>*Hip and Knee replacements, certain spine surgeries must be performed in Blue Distinction Plus facilities</small>	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* <small>*Copay waived if admitted</small>	\$100 co-pay + Deductible, then 0%	\$100 co-pay + Deductible, then 20%	\$100 co-pay + Deductible, then 10%
Mental Health and Substance Abuse Treatment			
Inpatient	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%
Outpatient	Deductible, then 0%	Deductible, then 20%	Deductible, then 10%
Prescription Drugs			
	Generic / Brand	Generic / Brand	Generic / Brand
Individual/Family Brand & Specialty Deductibles	None	None	Included in Medical Deductible
Individual/Family Rx Out-of-Pocket Maximum* <small>*includes Rx deductibles and co-pays</small>	\$2,500/\$3,500	\$2,500/\$3,500	Included in Medical Out-of-Pocket Maximum
Retail \$0 Generic co-pays through Costco 30 Day Supply	\$0 / \$35	\$0 / \$35	Deductible, then \$0 / \$35
Mail Order through Costco 90 Day Supply	\$0 / \$90 (90 day supply)	\$0 / \$90	Deductible, then \$0 / \$90

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SISC PPO Plan Design

Anthem Blue Cross SISC Microsite: anthem.com/ca/sisc

Anthem Blue Cross (Sydney): Smart Phone Application for Apple and Android

Find a provider online: [PPO \(Full Network\)](#)

- **Do not use** the general Anthem Blue Cross Website to search for providers and facilities.
- Call Anthem Blue Cross Member Services (number on the back of your ID card) prior to scheduling any surgeries. All inpatient surgeries require prior authorization.
- Hip and Knee replacements, and certain inpatient Spine surgeries require the use of Blue Distinction Plus (BD+) facilities. A travel expense benefit is included if you must travel to a designated facility for inpatient surgery.
 - Visit anthem.com/ca/sisc for a list of BD+ hospitals
 - You may also obtain certain Hip, Knee, and Spine surgeries through our concierge surgery service vendor, Carrum Health, which contracts with Scripps Hospital in San Diego. Co-Insurance and deductibles are waived for non-HSA plan members through Carrum.
- Anthem PPO members can use MDLive to consult a licensed doctor, pediatrician, therapist, or psychiatrist over the phone, by video visit, or by mobile app. All visits are confidential.

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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):
 - Arthroscopy
 - Cataract Surgery
 - Colonoscopy
 - Upper GI
 - Upper GIU
- Physical Medicine Services (Chiropractic, Physical or Occupational Therapy) require Prior Authorization after the first five visits.
- Anthem members receive \$0 generics (excluding certain pain and cough medications) from Costco once deductibles (if any) are satisfied.
- Some services provided by non-contracting or out-of-network providers are not covered and do not accumulate towards Out-of-Pocket Maximums, including but not limited to:
 - X-Ray/Imaging
 - Laboratory
 - Durable Medical Equipment (DME)
 - Physical Medicine Services (Chiropractic, Physical or Occupational Therapy)
 - Preventive Services

Navitus Health Solutions



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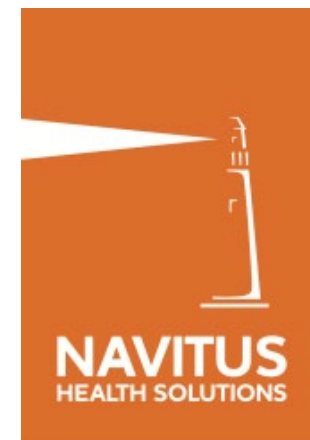
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- Navitus Health Solutions is the prescription drug administrator for SISC Anthem Blue Cross PPO Plans.
- The network includes most independent pharmacies and all major chain pharmacies except Walgreens.
- Effective 12/1/2020, members should register with **Navitus.com** to access the most current list of covered drugs.

New members looking to inquire on drug coverage prior to 12/01/2020:

Call Navitus Health Solutions at **1-866-333-2757**

- **Explain:** *“I am a new member with Marin County Office of Education, not yet in the system and want to know if my medications are covered.”*
- **CODE:** *RXPID 9X35*



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Thank you for joining us today.

Don't miss our upcoming sessions:

- Thursday, October 22nd – HSA-Compatible High Deductible Plans
- Wednesday, October 28th – Open Questions and Answers Forum

Questions?

Please refrain from asking any questions with private health information. Instead, contact Erin Feely or Mirna Long at 415-499-5854.

Don't forget to submit all enrollment forms and documents to by October 29th!