



# HEALTH BENEFITS 101

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PASO ROBLES JOINT UNIFIED SCHOOL DISTRICT

# CHOOSING THE RIGHT PLAN FOR YOU!

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- Do not pick the plan all of your coworkers are choosing, or the plan your friend thinks is the best!
- Evaluate the medical needs of you and your family and choose the plan that best fits your needs

Consider the following when making your decision:

- Current usages- How many times did you or your family visit the doctor or hospital, how many times did you need x-rays or lab work, etc?
  - Did you meet your deductible? Your out of pocket maximum?
  - Medications- Do you need regular medication? What are your Rx copays?
  - Premiums – Does the premium fit your budget?
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# UNDERSTANDING THE DIFFERENCES IN THE PLAN OPTIONS

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- All SISC Plans Cover the Same Benefits!
  - The ONLY Difference is the Member's Out-of-Pocket Expense
    - Monthly Premiums
    - Deductibles
    - Co-Pays
    - Co-Insurance



# OUT OF POCKET EXPENSE:

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- **Co-Pays:** a flat dollar amount payment for a specific service (i.e. office visit, emergency room visit)
- **Deductibles:** The amount a member must pay before the plan begins to pay on all services except office visits.
- **Co-Insurance :**The member's percentage of the cost of a covered health care service
- **Out-of-Pocket-Max:** the maximum amount that the member has to pay once reached the plan will pay 100%. (the out-of-pocket max does not include prescription co-pays)



# It is important to consider fixed cost and variable cost to find the plan that fits your budget!

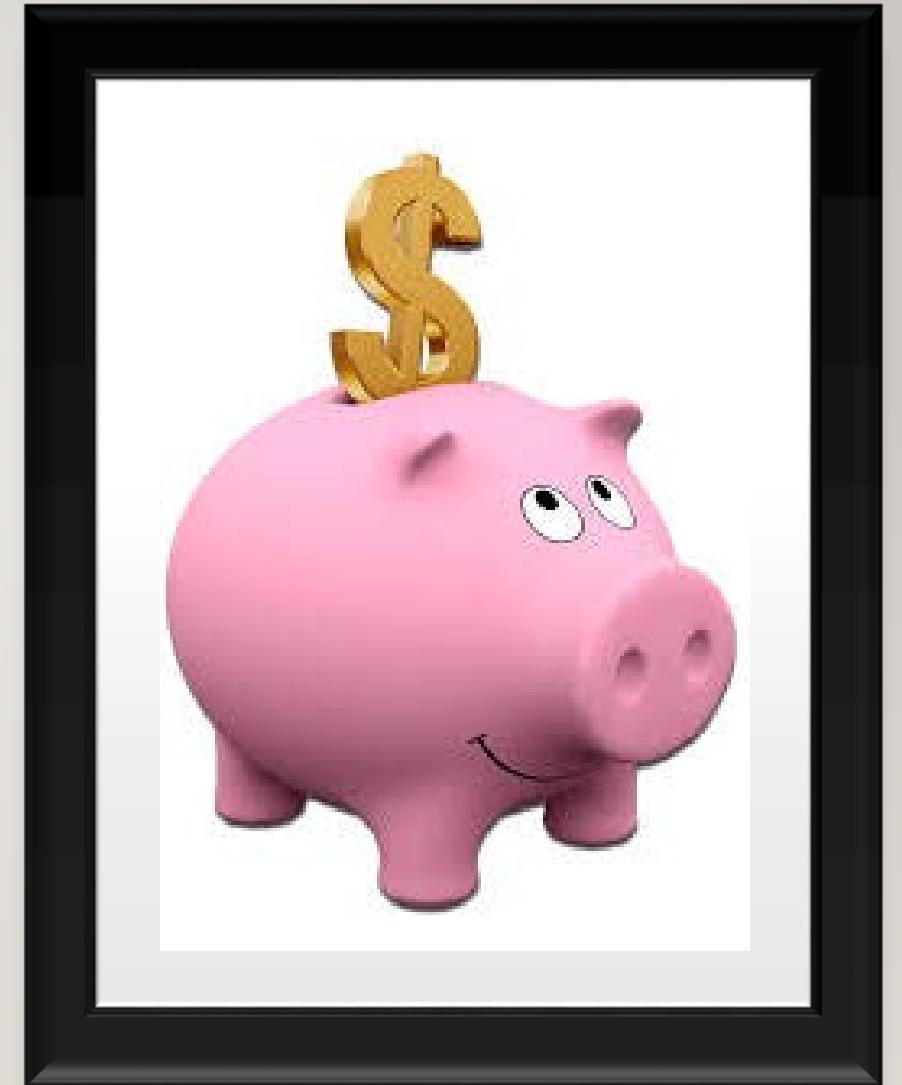
(example based on certificated plans, family deductible & OPM)

| Composite Coverage with PPO Dental /Vision | Monthly Premium (Fixed) | Sept – June Deduction | Total Annual Cost for Coverage (Fixed) | Deductible (Variable) | Maximum Out-of-Pocket Expense (Variable) | Total Maximum Cost for Coverage (Variable) |
|--------------------------------------------|-------------------------|-----------------------|----------------------------------------|-----------------------|------------------------------------------|--------------------------------------------|
| Plan 1                                     | \$960.22                | x10                   | \$9,602.00                             | \$600                 | \$3,000                                  | \$12,602.00                                |
| Plan 4                                     | \$239.02                | x10                   | \$2,390.20                             | \$6,000               | \$8,000                                  | \$10,390.20                                |
| Potential Savings                          | \$721.20                | x10                   | \$7,212.00                             |                       |                                          | \$ 2,212.00                                |

# WAYS TO SAVE THOSE PENNIES

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- Talk to your doctor about using generic medication vs. name brands
- Visit an urgent care rather than an emergency room (although, if the UCC is attached to a hospital, you will be charged an ER co-pay)
- Routine preventative care is covered at 100%
- Have your doctor pre-authorize before scheduling services



# being responsible

Understanding your part as the insured member.....

- ✓ It is the members responsibility to find out if a provider or facility is contracting in the Anthem Blue Cross PPO, Navitus, Delta Dental or VSP Network.
- ✓ Key work: “**Contracting**” this means that the provider is accepting the negotiated fee and will write off charges beyond that allowable amount!
- ✓ Non-contracting providers have the right to bill you the balance
- ✓ If your not sure CALL member services at 1-800-564-7475 or ASK the Provider

# QUALIFYING EVENTS FOR MID-YEAR CHANGES

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Qualifying event = An event that triggers a change in a policy holder's insurance coverage

## Examples:

- Birth / Adoption of a child
- Marriage / Divorce
- Death
- Loss of Coverage
- Change in job status
- **You are allowed to make dependent changes ONLY**
- **Plans remain the same until the conclusion of the plan year**
- **SISC Membership Change Forms and supports documents to show eligibility must be submitted within 30 days of the event**



# NEW OCTOBER 1, 2019


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WABE: an option for a district employee to decline medical benefit IF they have proof of other coverage!  
(to comply with the SISC participation requirements, it is required to enroll in dental & vision coverage)

## ANTHEM DENTAL ESSENTIAL CHOICE:

- A \$4,000 annual dental benefit maximum – that's double what most dental plans offer!
- A \$2,000 lifetime orthodontic benefit maximum.
- No deductibles or copays
- 100% coverage for most dental services, including accidental dental injury
- Dental implant and root canal coverage

*It is required to see an Anthem Dental Provider!!*



- If my spouse covers me, do I still have to carry insurance?

*No, with proof of insurance, you can waive medical coverage, however it is required for you to enroll in dental and vision.*

- If my spouse and I both have insurance, who's is the primary?

*Subscriber enrollment is the primary, dependent enrollment is secondary. For children, it is the parent whose birthday falls first in the calendar year.*

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-Does the deductible follow the plan year or the calendar year?

*Deductibles follow the calendar year and re-start on January 1*

-Is the employee's premium on the selection form reflecting monthly or annual cost?

*The employees portion is reflecting the monthly premium based on ten monthly deductions*



- Is my insurance in effect when traveling out of state?

*Yes, your coverage does work out of state, when you are traveling with the blue card program. To locate providers call 1-800-810-2583*

- Can I add dependents outside of the open enrollment period?

*Yes, but only if a life changing event occurred.*

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**If you have any questions not covered in the FAQ's please call 805-769-1001 ext. 30113**

# Experience **BETTER.....** **With SISC's Value Added Services**

SISC offers much more than conventional benefits coverage.


We provide access and convenience to our membership through these innovative programs



# MDLIVE: 24/7 PHYSICIAN

## ACCESS – ANYTIME ANYWHERE

- \$5.00 Co-pay
- No waiting to schedule an appointment or get a prescription
- Register by calling 1-888-632-2738 or go to [mdlive.com/sisc](https://mdlive.com/sisc)





**MDLIVE**  
Virtual Care, Anywhere.

### Avoid the wait.

Your life is 24/7. Now your doctor is too.

#### Welcome to MDLIVE!

You're eligible, so activate your account today.

-  Consult with a board-certified doctor by phone, secure video, or MDLIVE App— anytime, from anywhere. Licensed behavioral health professionals also available by appointment via secure video
-  Average wait time is less than 10 minutes to see a state-licensed, board-certified physician averaging 15 years of practice experience
-  Your covered family members are also eligible, and we have pediatricians available 24/7

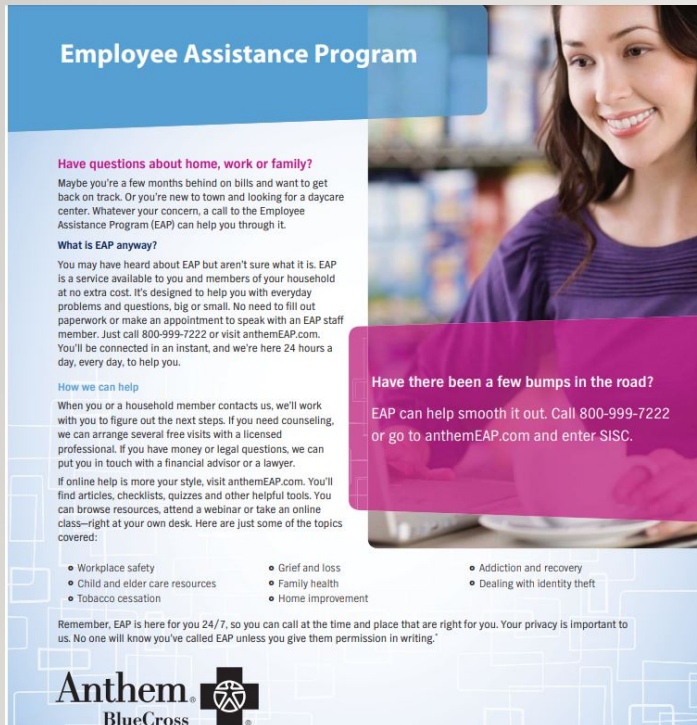
#### Non-emergency conditions we treat:

| General Conditions - \$5 co-pay                                                                                                                                                                                                                                                                                                                                                                                                          | Behavioral Health - \$5 co-pay                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• Acne</li><li>• Allergies</li><li>• Cold / Flu</li><li>• Constipation</li><li>• Cough</li><li>• Diarrhea</li><li>• Ear problems</li><li>• Fever*</li><li>• Headache</li><li>• Insect bites</li><li>• Nausea / Vomiting</li><li>• Pink eye</li><li>• Rash</li><li>• Respiratory problems</li><li>• Sore throats</li><li>• Urinary problems / UTI*</li><li>• Vaginitis</li><li>• And more</li></ul> | <ul style="list-style-type: none"><li>• Addictions</li><li>• Bipolar disorders</li><li>• Child and adolescent issues</li><li>• Depression</li><li>• Eating disorders</li><li>• Gay/Lesbian/Bisexual/Transgender issues</li><li>• Grief and loss</li><li>• Life changes</li><li>• Men's issues</li><li>• Panic disorders</li><li>• Parenting issues</li><li>• Postpartum depression</li><li>• Relationship and marriage issues</li><li>• Stress</li><li>• Trauma and PTSD</li><li>• Women's issues</li><li>• And more</li></ul> |

e-prescriptions can be sent to your local pharmacy (if required) for medical conditions. Anthem and Blue Shield PPO and HMO members are eligible for MDLIVE services. Anthem and Blue Shield HSA members will pay the entire cost of the visit until their plan deductible has been satisfied.

# WHAT IS EAP? Employee assistance program is a 24/7 program available to all of our employees and their families to assist with everyday problems and questions, big or small!

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**Employee Assistance Program**

**Have questions about home, work or family?**  
Maybe you're a few months behind on bills and want to get back on track. Or you're new to town and looking for a daycare center. Whatever your concern, a call to the Employee Assistance Program (EAP) can help you through it.

**What is EAP anyway?**  
You may have heard about EAP but aren't sure what it is. EAP is a service available to you and members of your household at no extra cost. It's designed to help you with everyday problems and questions, big or small. No need to fill out paperwork or make an appointment to speak with an EAP staff member. Just call 800-999-7222 or visit [anthemEAP.com](http://anthemEAP.com). You'll be connected in an instant, and we're here 24 hours a day, every day, to help you.

**How we can help**  
When you or a household member contacts us, we'll work with you to figure out the next steps. If you need counseling, we can arrange several free visits with a licensed professional. If you have money or legal questions, we can put you in touch with a financial advisor or a lawyer.

If online help is more your style, visit [anthemEAP.com](http://anthemEAP.com). You'll find articles, checklists, quizzes and other helpful tools. You can browse resources, attend a webinar or take an online class—right at your own desk. Here are just some of the topics covered:

- Workplace safety
- Child and elder care resources
- Tobacco cessation
- Grief and loss
- Family health
- Home improvement
- Addiction and recovery
- Dealing with identity theft

Remember, EAP is here for you 24/7, so you can call at the time and place that are right for you. Your privacy is important to us. No one will know you've called EAP unless you give them permission in writing.

**Anthem**  
BlueCross

- Child and Elder Care Resources
- Grief and Loss
- Family Health
- Home Improvement
- Addiction and Recovery
- Dealing with Identity theft
- Tobacco cessation
- Workplace Safety

Call 1-800-999-7222 or visit [www.anthemEAP.com](http://www.anthemEAP.com) and enter **SISC**

**ADVANCE MEDICAL** provides members with access to the best health care possible by assisting patients with any and all healthcare questions!

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The benefit also provides access to medical opinions from World-leading experts without having to leave home!

It's *Free*, It's *Easy* and It's 100% Confidential

To get started call 1-855-201-9925

Or

Visit [www.advance-medical.net/sisc](http://www.advance-medical.net/sisc)





**SISC III**  
SCHOOLS HELPING SCHOOLS

This program is available to SISC members on participating drug plans.  
To locate a Costco near you, call Costco at 1 (800) 774-2678 and press 1.

### Get Free Generic Medications at Costco and Through Mail Order

- 1 Take your prescription for a generic medication to a Costco Pharmacy. This includes 90-day prescriptions and supplies.  
You can also use your 90-day prescription to start Mail Order service.
- 2 Present the pharmacist with your insurance card.
- 3 Get your generic medication with a **\$0 co-payment.** (excluding some narcotic pain medications and some cough medications).

You do not have to be a Costco member to use their pharmacy. Just tell the associate at the front door you are going to their pharmacy.



# TAKE ADVANTAGE OF GETTING SOMETHING FOR FREE!

You do not have to be a Costco member to use their pharmacy. Just tell the associate at the door you are going to the pharmacy!

Three easy steps:

1. Take your prescription for a generic medication to a Costco Pharmacy
2. Present your pharmacist with your insurance card
3. Get your generic medication with a **\$0 co-payment!** (excluding some narcotic pain and cough medications)



# NO COST HIP, KNEE, AND SPINE SURGICAL OPTIONS: CARRUM HEALTH

GET ACCESS TO TOP-QUALITY SURGIONS AT Scripps with no out of pocket cost. All medical bills, including deductibles, coinsurance and even travel expenses are covered.

Call 1-888-855-7806

Or

Visit [carrum.me/sisc](http://carrum.me/sisc)

**YOU DESERVE THE BEST CARE WITHOUT WORRYING ABOUT THE MEDICAL BILLS!**

**PERSONALIZED SUPPORT THROUGHOUT YOUR JOURNEY**

Planning for surgery and navigating the healthcare system can be a daunting task. Figuring out who to visit, how to prepare and what to expect when going from one care provider to the next is not as straight forward as it should be.

That's why Carrum Health lends a helping hand. We assign a personal Care Concierge to guide you through the entire episode of care. From selecting the right hospital and surgeon, to gathering medical records, to assisting with travel (if needed) for you and a companion – your Care Concierge will be there to help every step of the way.

**ZERO OUT OF POCKET COSTS**

Medical bills are confusing and can seem never-ending – especially for surgery. Determining if they are accurate, when they will stop and how much you will end up paying is incredibly frustrating.

If you choose Carrum Health for your surgery, you will know exactly what it will cost beforehand, if anything at all. In most cases, the plan will cover 100% of all costs, potentially saving you thousands of dollars. No medical bills, no confusion and no surprises.

**HIGH QUALITY HOSPITALS AND DOCTORS AT SCRIPPS HEALTH**

Finding the right hospital and surgeon for your individual needs is challenging. Not all medical providers deliver the same quality of care. In fact, going to a low-quality hospital for surgery – even if it is the most convenient location – can be life threatening.

At Carrum Health we have identified regional “Centers of Excellence”, which are hospitals and surgeons that have demonstrated outstanding results, low complications and a high level of personalized care – meaning patients experience a smoother recovery and get back to health sooner.

**SISC III**  
SELF-INSURED SCHOOLS OF CALIFORNIA  
Schools Helping School

**CarrumHealth**  
Better Surgeons, Better Results

**Scripps**



**Hear Better.  
Feel Better.  
Save Thousands.**

*TruHearing saves you  
30-60% on hearing aids*



**Example Savings (per aid)**

| Sample Product        | Avg. Retail Price | TruHearing Price | Savings |
|-----------------------|-------------------|------------------|---------|
| Starkey Muse iQ i1600 | \$2,215           | \$1,275          | \$940   |
| ReSound LiNX 3D 7     | \$2,550           | \$1,595          | \$955   |

Smartphone compatible\*

If you have SISC PPO medical coverage with Anthem or Blue Shield, you may be able to use your \$700 hearing aid allowance toward the purchase of hearing aids through TruHearing. To learn more about your medical plan's coverage of Hearing Aids, please call the number on the back of your member ID card.



Call TruHearing today to find out more and start saving

**1-866-754-1607**

Hours 8am-8pm  
Monday-Friday

All appointments must be scheduled through TruHearing.

If you have a SISC PPO medical coverage with Anthem, you may be able to use your \$700 Hearing Aid allowance toward the purchase of hearing aids through TruHearing.

To learn more about your medical plan's coverage of hearing aids, please call the number on the back your member ID Card.