Anthem BlueCross

SISC III SELF-INSURED SCHOOLS OF CALIFORNIA

Schools Helping Schools

Self-Insured Schools of California:

schools helping schools

Anthem PPO plan

2017/2018

Guide to understanding your SISC benefits

44636CAMENABC Rev. 2/17

Anthem Blue Cross (Anthem) is proud to be the benefit administrator of the SISC PPO plan

This plan is offered to school districts that are members of Self-Insured Schools of California (SISC).

We are public school employees, just like you

SISC was established in 1979. We operate as a public school Joint Powers Authority (JPA) administered by the Kern County Superintendent of Schools Office.

Our staff are certificated and classified public school employees covered under the same benefit programs as our membership. Unlike some pools, **SISC is subject to the Brown Act.** We are a **transparent** operation. All of our **board meetings are open to the public** and our financial statements are a matter of public record.

SISC is run in the best interests of our membership. O**ur focus is on the value we provide to our members — not perks, politics or a profit margin.**

Schools helping schools

Joining together with other school districts provides SISC members with the most stable long-term insurance solutions available. Our commitment to controlling costs is reflected in our mission of providing affordable rates and continued access to quality health care.

An Anthem Blue Cross ID card means something

It means you have access to quality care from quality doctors. It means you can always get your questions answered. It means you have our support before you even need health care. And that's what this guide is for. We want you to have everything you need to make a good decision.

Find out more!

Anthem Blue Cross has created a website just for you:
anthem.com/ca/sisc.

Get information about your health benefits, find providers and learn more about additional programs.

Learn about the SISC PPO plan

A self-funded plan administered by Anthem

Preferred provider organization (PPO)

PPO members maximize plan benefits and minimize out-of-pocket costs by accessing care from doctors and hospitals in the PPO network. That's because doctors in your plan have agreed to discounted rates for PPO members. And you don't usually need a referral from your main doctor, also called a primary care doctor, to see a specialist.

Some PPO plans may have different rules. Some services may not be covered outside of the PPO network, or there may be other network restrictions. So be sure to check your plan details.

Keep in mind that if your doctor is not part of the plan's PPO network, you may have to pay more for each visit.

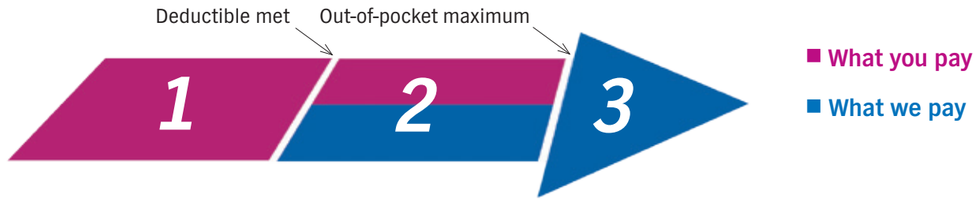
	Network	Non-network
Choosing a doctor	Visit any PPO network doctor.	Visit any non-network doctor, **pay for the services** and submit claims to Anthem. Not all services are covered out of network.
Access to specialists	Visit any PPO network specialist; no referral is required.	Visit any non-network specialist and submit claims to Anthem. No referral is required.
Out-of-pocket costs	After the calendar-year deductible is met, pay a percentage of costs for covered services.	After the calendar-year deductible is met, pay a percentage of costs and all costs above the allowable amount.

How to make sure you're using doctors in your network:

1. Log in at **anthem.com/ca/sisc** or use our mobile app on a smartphone. Pick the **Find a Doctor** tool to search for doctors and facilities.
2. Remind your doctor and other health care professionals to refer you to doctors in your network only. At the hospital, it's important to ask if all the facility-based professionals (such as radiologists, anesthesiologists and pathologists) are part of your network.
3. Call the Member Services number on your ID card to check if certain providers are part of your network.

Getting started with health insurance

Let's start with how health insurance works in general



1. **You pay your deductible.** This is a set amount that you pay before your plan starts paying for covered services. If your plan has copays (flat fees like $30 for each visit) along with a deductible, you only need to pay the copay for most doctor visits.
2. **After you meet your deductible, you and your plan share the cost of covered services.** You pay a copay or coinsurance (a percentage of the cost) each time you get care. Your plan covers the rest.
3. **You're protected by your plan's out-of-pocket limit —** that's the most you pay for covered health services each year:
   - What about the money for health coverage that gets deducted from your paycheck? That's your premium. Think of it like a membership fee. It's separate from what you pay when you get care.
   - Remember, this chart is only an example. Your actual costs will depend on the type of plan you choose, the service you get and the doctor. To see your actual costs, please refer to your plan information.

Urgent care

If you need medical care, first call your primary care doctor

If it's not an emergency, call your doctor and ask if you should make an office appointment or find other options that are more immediate. **Even if it's after hours, you have many lower-cost and faster alternatives to the emergency room.**

To help keep your medical costs down, choose a network urgent care center or walk-in doctor's office for non-emergency care, instead of going to the emergency room. An urgent care center can help treat minor conditions. To locate an urgent care facility, visit the **Find a Doctor** section of **anthem.com/ca/sisc**, or contact Anthem Blue Cross Member Services. Also, **SISC offers the 24/7 Physician Line,** which gives you access to doctors who can answer health-related questions conveniently over the phone, by online video or secure email. This service is available 24 hours a day, seven days a week.

Call 911 or go to the ER if you think you could put your health at serious risk by delaying care.

Compare costs and wait times:

Emergency room visit	$100 copay*	**Four-hour** average wait time
Urgent care center visit	$10 to $30 copay*	**One-hour** average wait time
24/7 Physician Line	$5 copay*	**15-minute** call back time

*For many members, deductibles and coinsurance may apply, which can make an even greater difference in the cost between and ER and alternate site of care. This is applicable for PPO members only.

We're here to help

If you have any questions, just call your dedicated Anthem Member Services team at the number on the back of your ID card from 8 a.m. to 5 p.m., Monday through Friday.

Find a network provider

Anthem Blue Cross PPO network is one of the largest in California

It's easy to find a provider online:

- Go to **anthem.com/ca/sisc**.
- Select the **Find a Doctor, Hospital or Urgent Care** box on the right side of the page under *Resources & Tools.*
- There are two options for finding PPO providers: All PPO and Select PPO (which is our narrow network). Choose the link next to the appropriate selection depending on your plan.
- When you search for a provider, the search automatically defaults to family/general practice and internal medicine. You can change that selection for other types of providers.
- Enter the city and state or ZIP code where you want to search.

Finding providers outside of California

The *Blue Cross Blue Shield Global Core* program gives SISC PPO participants access to care across the United States and urgent care around the world. You are not required to use a *Global Core program* provider, but it can help keep your costs down. You can locate a *Global Core* provider at any time by calling **1-800-810-BLUE** or by going to the **Find a Doctor** section of **anthem.com/ca/sisc** and following the steps above using your location outside of California.

Blue Distinction+ for a higher standard of care

In order to be covered by your PPO plan, hip and knee replacements and certain inpatient spine surgeries must be performed at a Blue Distinction+ (BD+) hospital. These hospitals have been carefully selected based on their proven record of delivering better outcomes than their peers. BD+ centers outperform their peers in terms of quality, safety and efficiency. Patients in BD+ hospitals have fewer complications and re-admissions after surgery. In addition to these great features, BD+ hospitals are also recognized for being affordable and offering greater savings.

To find a Blue Distinction+ hospital for non-emergency inpatient hip, knee and spine surgeries, go to **anthem.com/ca/sisc**. Select Blue Distinction Centers+ for finding providers and additional information.

If there is no Blue Distinction+ center within 50 miles from where you live, a travel benefit is available to you. It pays for travel for the patient and a companion. It also includes a concierge service called Healthbase that can help you with travel arrangements and setting up appointments. Our Member Services team can connect you with a Healthbase representative.

If you need help, just contact your dedicated Anthem Member Services team for personal assistance or to request a provider directory.

Understand your pharmacy benefits

Navitus Health Solutions pharmacy benefits

Navitus Health Solutions[1] administers the pharmacy benefits for the SISC PPO plan and is committed to lowering drug costs, improving health and delivering superior service. If you have any questions about your pharmacy benefits, just call Navitus Health Solutions at **1-866-333-2757** or visit **navitus.com**. They're available 24 hours a day, seven days a week to help you understand and manage medications used to treat a wide variety of conditions.

Members who take stabilized doses of covered long-term maintenance medications — like those used to treat an ongoing condition such as high blood pressure or high cholesterol — can save money by ordering them through Navitus' mail service partner, Costco Pharmacy, instead of using a retail pharmacy. Please contact Costco Home Delivery Pharmacy at **pharmacy.costco.com**. You may also call **1-800-607-6861** for home delivery forms and instructions.

Please note that some pharmacies, such as Walgreens®, may not be in your plan. Log into the member home page at **navitus.com** to find pharmacies that are in your plan.

With the Costco home delivery pharmacy:

- You get up to a 90-day supply delivered directly to you — with free standard shipping.
- You can easily order refills online, over the phone or by mail.
- Multiple safety and advanced quality checks are in place to make sure you get the right medication.

Save money on generic prescriptions at Costco

SISC has partnered with Costco to offer you the option to fill generic prescriptions at Costco. You can fill up to a 90-day supply either at a Costco walk-in pharmacy or through home delivery for a $0 copay on most plans.

It's simple to fill generic prescriptions at Costco. Just follow these steps:

1. Take your prescription for a generic medication to a Costco pharmacy.
2. Present the pharmacist with your SISC PPO member ID card.

Note: Some narcotic pain medications and cough medications are excluded. You don't need to be a Costco member to use the Costco pharmacy.

Discover more

Helpful programs, services and resources are available to you over the phone and online to help you and your family stay healthy

Estimate your costs

Did you know that different facilities may charge different amounts for the same service? Estimate your share of the costs before you get care.

Higher prices don't always mean better care

Compare facilities based on their quality measures for certain procedures — length of stay, patient experience, complications and more.

Compare costs:

- Estimate Your Cost is just one of the many tools we have to help you manage your health care simply and conveniently.
- Just go to **anthem.com/ca/sisc**, log in and select **Estimate your Cost** Estimate Your Cost for a Procedure on the right side of the page.
- Then search or browse for the procedure you're looking for and the tool will guide you.
- You can easily compare hospitals and other facilities by selecting up to four providers. Then choose **Compare selections** on the top left of the page.

Anthem Care Comparison

To compare both price and quality, you can use the Anthem Care Comparison tool, which provides important information that can help you make informed decisions when you need care. The tool shows you price ranges for common medical procedures at hospitals and other facilities near you. You'll also get information about the quality of these procedures, so you can compare expertise and experience before you decide where to go.

The tool gives you actual data rather than just subjective opinions. For example, if you need a hip replacement, you can search for hospitals in your plan based on your location. The tool shows you a list of hospitals with information such as price, number of hip replacements done and patient outcomes, including length of stay and complications. You can then choose a hospital that best fits your needs.

To use the tool, go to **anthem.com/ca/sisc**. Register or log in, and under *Facility Cost & Quality*, choose **Get Started**.

Download our mobile app to manage your health care

Now you can take us on the go. Get our free mobile app!

Using our mobile app can help make it easier than ever to manage your health care:

1. Go to the app store on your smartphone or mobile device.
2. Search for "Anthem Blue Cross."
3. Select the Anthem Blue Cross Anywhere app. Start the free download.

Download on the App Store

ANDROID APP ON Google play

To use the mobile app, you must be registered on our secure member site and have a username and password. If you haven't registered yet, go to **anthem.com/ca** from your computer and select **Register Now**.

Use the mobile app to see your ID card any time. Log in and select **View Card**. This card will look the same as the card you get in the mail.

Anthem programs and services offered through SISC

Employee Assistance Program (EAP)

The SISC medical plans provide an **Employee Assistance Program.** EAP encourages employees and retirees (excluding Individual retiree plans) to use services early, before problems significantly impact their personal life or work. Your EAP offers help for:

- Relationship difficulties
- Marriage/family situations
- Stress
- Difficult life changes
- Legal and financial problems
- Work-related concerns
- Anxiety and depression
- Identity theft recovery and credit monitoring
- Elder/adult care
- Child care

The EAP also serves more serious concerns such as alcohol and drug problems, family violence and threats of suicide.

Toll-free help is available through 24/7 telephone counseling and referral, or up to six face-to-face counseling sessions per issue per year for employees and household members.

Additional features of the EAP for School District management and administration:

- **Management consultations —** consultations on how to deal with employee personnel problems as they may impact job performance.
- **Critical incident debriefings —** for employees impacted by incidents such as accidents involving injury or death, armed robberies, hostage situations and natural disasters.
- **Reduction in Force (RIF) —** available to managers who want to consult on a difficult layoff or, in general, get information on dealing with survivor issues.

For additional information, you can visit Anthem's website at **anthemeap.com**. Select **Login** under *Members* and enter "SISC" as the full company name or program.

myStrength, the health club for your mind™

As part of your EAP, you also have access to myStrength, a confidential online resource to help you and your family deal with stress and anxiety. There's no extra cost for myStrength, which offers support and tools through your computer or mobile device. Just go to **anthemeap.com** to sign up and get started.

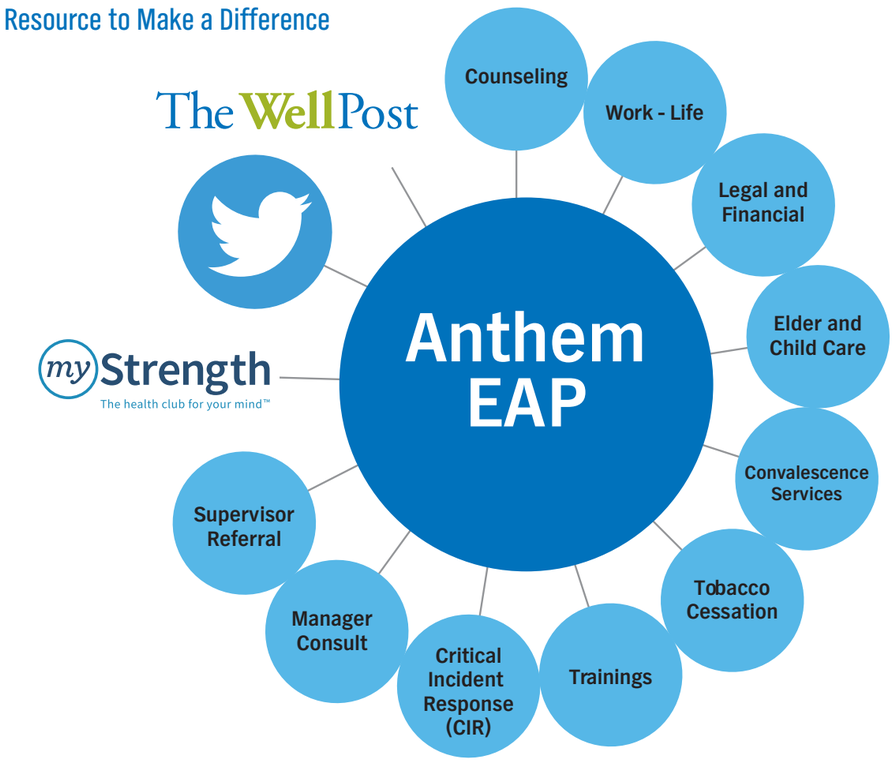
With myStrength, you can get resources and support 24/7, including:

- Videos, articles, quotes and inspirations.
- Tools and exercises to help you develop a personal action plan and make healthy changes.
- Online learning to handle anxiety, depression and substance abuse.
- Mood trackers so you can assess your progress.

EAP services are available 24 hours at the toll-free number: 1-800-999-7222

Anthem EAP

The Resource to Make a Difference



Case Management

Our Case Management program is available to members at no additional cost. If you're hospitalized from illness or injury, or are struggling with multiple health issues, a registered nurse care manager will help you and make sure you can get the best care possible. Nurse care managers support the whole person, as they are skilled at assessing and supporting you as you try to get healthier. SISC members can self-refer by calling **1-888-613-1130**.

Condition management programs

These programs offer nurse support as well as education and self-management tools for members with diabetes and coronary artery disease. Members can apply to the programs by logging in to **anthem.com/ca/sisc** or by calling **1-800-621-2232**.

SISC Expert Medical Opinion program

Our Expert Medical Opinion program provides medical second opinions from nationally recognized experts specializing in your area of need, with no required travel. This program is fully sponsored by SISC and available at no cost to eligible employees and covered dependents.

Use this program when you or a loved one:

- Have been recommended for surgery or another form of medical treatment.
- Have received a new diagnosis or experienced a change in condition.
- Have an existing condition and are not getting better.

Getting started is completely confidential and only takes a few minutes. Call 1-855-201-9925 or visit **advance-medical.net/sisc** to learn more.

24/7 Physician Line

With SISC's 24/7 Physician Line, members can visit with a doctor 24/7, 365 days a year from the comfort of their own home, office or while on the go. This confidential and secure service is for SISC PPO and HMO members (excluding Individual retiree plans) and provides them with a large network of board-certified doctors available by phone or secure video to help members with non-emergency medical conditions. You can use this service to get answers to your questions when:

- You are considering ER or urgent care for non-emergency care.
- You are traveling and need medical care.
- Your primary doctor isn't available.

This benefit also includes behavioral health therapy and psychiatrist visits, for the same copay as a behavioral health office visit. With this service, members may have confidential visits with licensed therapists or psychiatrists from the comfort of their own homes.

To begin using this service, you must first register by calling MDLIVE at **1-888-632-2738** or by going to **mdlive.com/sisc**.[2] You will need to have your member ID number and the name, address and phone number of the covered member who needs medical assistance. There is a $5 per consultation fee for this service.*

Credit monitoring

We believe your personal information should stay that way — personal. That's why we're taking industry-leading steps to help you keep your information safe. Identity protection is now included in your health plan if you have active medical coverage as of January 1, 2017.

We're working with AllClear ID, a leader in identity protection services. Here's what you get:

- **AllClear Identity Repair —** automatically available to our eligible health plan members with no enrollment required. If you become a victim of identity theft, an AllClear investigator will act as your guide and advocate from the start until the issue is resolved.
- **AllClear Credit and Identity Theft Monitoring —** an extra layer of protection that helps you stay informed of your credit activity. They'll send alerts when banks and creditors open new accounts in your name. If something doesn't sound right, you'll be able to contact them right away.

To learn more, visit **anthemcares.allclearid.com** or call **1-855-227-9830**, Monday to Saturday from 8 a.m. to 8 p.m. CT. If you have questions, you'll be able to work directly with AllClear ID.

*HSA members may need to pay the full price of the visit if they haven't met their deductible.

Autism Spectrum Disorders (ASD) program

This program helps families touched by ASD. Families with children who fall somewhere on the Autism Spectrum can get the support they need through this program. The ASD program focuses on the entire family, creating a strong system of care and support. The goal is better outcomes, more effective use of benefits and healthier families.

The ASD program includes:

- Clinical review of Applied Behavior Analysis – A highly trained team of licensed clinicians will work to ensure that your child gets the right care from the right provider at the right time.
- Community resources and family support – The ASD team helps connect you with information and resources to help support your family. Referrals and education are tailored to meet your family's needs.
- Coordination of care – ASD case managers work with you to address unique challenges and create a customized care plan to help identify available services, secure access to care and help your treatment providers work together.

To learn more, call the ASD program team at **1-844-269-0538**.

Physical medicine services

Your benefit plan allows for physical medicine services, which includes care from chiropractors and physical therapists in your plan. You can enjoy these services without any plan limits, as long as they're considered medically necessary by American Specialty Health (ASH). ASH is a national health services organization that specializes in the review of physical medicine services. Your provider of physical medicine service will contact ASH on your behalf for the medical necessity review.

Go to **anthem.com/ca/sisc** to find providers in your plan that are in your area. You can also call the Member Services number on the back of your member ID card.

Diabetes Prevention Program (DPP)

The Diabetes Prevention Program helps participants lose weight, adopt healthy habits and reduce their risk for type 2 diabetes. The program meets weekly for 16 weeks, and then monthly for the rest of the year. Participants learn ways to eat healthier, become more active and manage challenges that come with lifestyle change.

There are many options to choose from for the DPP. Some programs meet weekly in person with a coach and a small group for support. Other programs are done entirely online using your computer or mobile phone. Most programs include:

- Access to a personal health coach
- A small group for support
- Weekly lessons
- Tools such as an activity tracker

This service is offered through Solera.[3] Visit **solera4me.com/sisc** and take the 1-minute quiz to see if you qualify. Or select **Enroll Now** if your physician has recommended you.

SpecialOffers@Anthem℠ discount program

*Anthem offers a variety of member discounts on popular programs that can help you save money and get healthier**

Vision and hearing

1-800 CONTACTS® — Get contact lenses quick and easy — plus discounts only available to Anthem members, like $20 off when you spend $100 or more, and free shipping.

Glasses.com — Get the latest, brand-name frames for just a fraction of the cost at typical retailers — every day. Plus, you get an additional $20 off orders of $100 or more, free shipping and free returns.

Premier LASIK — Save 15% on LASIK with all in-network providers. Prices are as low as $695 per eye with select providers.

Amplifon — Get a low-price guarantee with the seven top companies that work with Amplifon. Save $50 on one hearing aid or $125 on two. Plus, get a three-year repair/loss/damage warranty and a free two-year supply of batteries.

Beltone™ — Hearing screening and in-home service at no additional cost, and up to 50% off all Beltone hearing aids.

Fitness and health

Jenny Craig® — Join Jenny Craig and obtain 50% off All Access enrollment plus 5% off all Jenny Craig food.

Lindora® — Save 20% on weight-loss programs.

SelfHelpWorks — Choose one of the online Living programs and get a 40% discount to help you lose weight, stop smoking, manage stress or face an alcohol problem.

GlobalFit™ — Save on gym memberships and GlobalFit's Virtual Gym.

ChooseHealthy™ — Get preferred pricing on fitness club memberships and a one-week free trial. Enjoy discounts on acupuncture, chiropractors and massage — plus 40% off certain wellness products.

Performance Bicycle — Get $20 off a purchase of $80 or more in store or online.

Garmin — Save 20% on the vívofit 2, vívosmart, vívoactive, or Forerunner 15 wearable activity trackers.

Family and home

Safe Beginnings® — Baby-proof your home while saving 15% on everything from safety gates to outlet covers.

VPI Pet Insurance — Get 5% off pet insurance. Get peace of mind knowing that you have help paying the medical costs for your pet's accidents, illnesses and routine medical care.

ASPCA Pet Health Insurance — Get 5% off pet insurance. You can choose from three levels of care, including flexible deductibles and custom reimbursements.

LinkWell — Get coupons for healthier products.

WINFertility — Save up to 40% on infertility treatment. WINFertility helps make quality treatment affordable.

LifeMart® — Get great deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services and yoga classes, sports gear and vision care.

HelpCare Plus — Get discounts on Senior Care Services by paying $11.25 per month. You even get a pharmacy discount card.

*All discounts are subject to change without notice.

Medicine and treatment

Puritan's Pride — Save 10% and get free shipping on a large selection of vitamins, minerals, herbs, supplements and much more.

Allergy Control Products — Save 25% on Allergy Control encasings for your bed. Plus, save 20% on a variety of doctor-recommended products for a healthier home and enjoy free shipping on orders of $150 or more.

National Allergy Supply — Save 15% on mattress encasings, air filtration products, compressors and other products that can help relieve your allergy, asthma and sinus symptoms.

To find the discounts that are available to you, log in to **anthem.com/ca** and select Discounts.

We're here to help

Claims and Customer Service

Employee Assistance Program
(Anthem Blue Cross Employee Assistance Program)
anthemeap.com
1-800-999-7222

Anthem Blue Cross
anthem.com/ca/sisc
See ID card

Delta Dental
deltadentalins.com
1-866-499-3001

Navitus Pharmacy
navitus.com
1-866-333-2757
(Customer Service and home delivery service)

Vision Service Plan (VSP)
vsp.com
1-800-877-7195

Medical Eye Services (MES)
mesvision.com
1-800-877-6372

Costco Mail Order
pharmacy.costco.com
1-800-607-6869

24/7 Physician Line
mdlive.com/sisc
1-888-632-2738

Expert Medical Opinion
advance-medical.net/sisc
1-855-201-9925

Your new ID card will be mailed around the effective date of your new plan. If you need to print a temporary ID card, you may do so on or after the first day your plan takes effect:

1. Go to **anthem.com/ca/sisc** and log in. If you don't have an account yet, you'll need to register first (call Member Services to ask for your health care ID number to register), or you can register with the policyholder's Social Security number.
2. Choose **Print Temporary ID Card** under **Resources**.
3. From the drop-down menu, select the name of the member whose ID card you'd like to print. When the system shows the temporary ID card, choose the printer icon in the upper left corner to print.

Helpful information for new plan members:

- Update your insurance information by presenting your new medical plan ID card to your health care providers beginning on the first day your plan takes effect.
- If you take prescription medications, you can help ensure a smooth transition to your new plan by having an adequate supply of your medications on hand.
- If you currently receive prescriptions through home delivery, you will need to have your prescribing doctor issue a new prescription and transfer to the new home delivery pharmacy.
- Access your health care services with participating providers to maximize your plan benefits and minimize your out-of-pocket expenses.

To learn more about your health benefits, Anthem programs and services, and to find providers, go to **anthem.com/ca/sisc**.

Notes

Notes

1 Navitus Health Solutions is independent from Anthem Blue Cross.
2 MDLIVE is independent from Anthem Blue Cross.
3 Solera is independent from Anthem Blue Cross.

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