

Self-Insured Schools of California: *schools helping schools*

Anthem PPO plan

2016/2017 Enrollment Guide



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. **Our 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.



anthem.com/ca/sisc

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 Blue Cross

PPO — Preferred Provider Organization

PPO members maximize plan benefits and minimize out-of-pocket costs by accessing care with providers in the PPO network. You pay more if you go to a doctor who's not in the PPO network. You don't usually need a referral from your main doctor, also called a primary care doctor, to see a specialist.

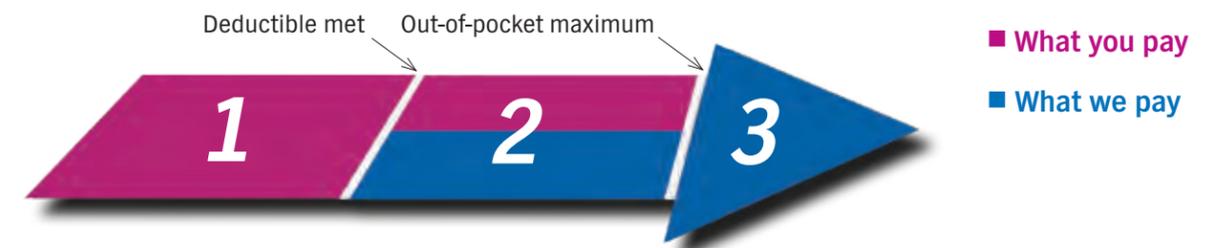
Some PPO plans may have different rules. Some services may not be covered outside of the PPO network or other network restrictions. So be sure to check your plan details.

Keep in mind that if your doctor is not part of the plan's PPO network, you will 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.

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, but it is after hours and you need care before your doctor can see you. Call your doctor and they will advise you if you should make an office appointment or find other options that are more immediate. **You have many lower-cost and faster alternatives to the emergency room.**

You can keep your medical costs down by choosing a network urgent care center or walk-in doctor's office for nonemergency 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 MDLIVE to all PPO members.** MDLIVE gives you 24/7 access (including holidays) to doctors who can answer health-related questions conveniently over the phone, by online video or secure email.

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

Emergency room visit	\$100 copay*	Four hour average wait time
Urgent care center visit	\$10 to \$30 copay*	One hour average wait time
MDLIVE	\$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.



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](https://www.anthem.com/ca/sisc).
- Select the **Find a Doctor, pharmacy, hospital or Urgent Care** box on the right hand 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). Select the link next to the appropriate selection depending on your plan.
- To search for a provider, the Doctor/Medical Professional who specialized in Family/General Practice, Internal Medicine is automatically defaulted. You can change that selection for other types of providers.
- Enter the location that you want to search near using either city and state or ZIP code.

Finding providers outside of California

The BlueCard® 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 BlueCard provider; however, it's in your best interest to use a BlueCard provider to keep your costs down. You can locate a BlueCard provider at any time by calling **1-800-810-BLUE** or by going to the **Find a Doctor** section of [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc) and following the steps above using your location outside of California.

Blue Distinction+

The Blue Cross Blue Shield Association (BCBSA) has developed a national network of high-quality facilities that demonstrate expertise in delivering and meeting quality specialty care safely and effectively; this program is called the **Blue Distinction+** hospital network.

The **Blue Distinction+** hospitals are Centers of Excellence that have been carefully selected. This program is for SISC members needing hip surgery, knee surgery, and certain spine surgeries. To find the most up-to-date **Blue Distinction+** hospitals listing for non-emergency inpatient hip, knee, and spine surgeries, please contact the customer service number on your Anthem ID card for assistance.



If you don't have access to the Internet or need help, simply contact your dedicated Anthem Blue Cross Member Services team for personal assistance or to request a provider directory.

Understand your pharmacy benefits

Navitus Health Solutions pharmacy benefits

Navitus Health Solutions¹ 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 you may visit [navitus.com](https://www.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](https://www.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 available on your plan. Log into the member home page at www.navitus.com to find pharmacies that are in your plan's network.

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 PPO plan members the option to fill generic prescriptions at Costco; up to a 90-day supply either at a Costco walk-in pharmacy or through home delivery for a \$0 copayment on most plans.

Note: Some narcotic pain medications and cough medications are excluded. You do not need to be a Costco member to use the Costco pharmacy. It's simple to fill generic prescriptions at Costco; just follow the steps below:

Costco walk-in pharmacy:

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.

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 your 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 quality and 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](https://www.anthem.com/ca/sisc), log in and go to Estimate Your Cost.
- Then search or browse for the procedure you are looking for and the tool will help guide you.
- You can easily compare hospitals and other facilities, too.

Download our mobile app to manage your health care

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

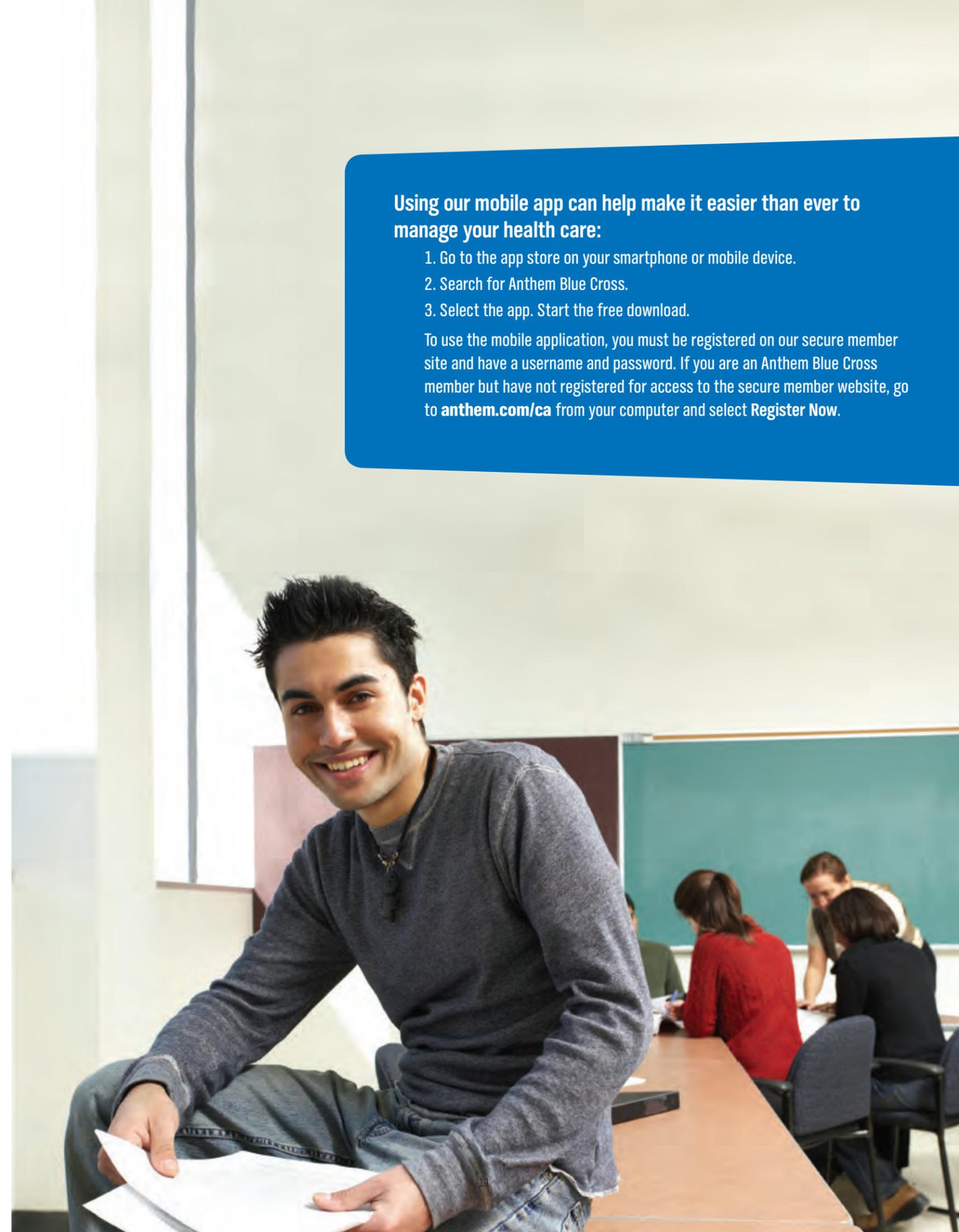
Available on iPhones and Android smartphones.



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 app. Start the free download.

To use the mobile application, you must be registered on our secure member site and have a username and password. If you are an Anthem Blue Cross member but have not registered for access to the secure member website, go to [anthem.com/ca](https://www.anthem.com/ca) from your computer and select **Register Now**.



Anthem programs and services offered through SISC

Employee Assistance Program (EAP)

The SISC medical plans provide an **Employee Assistance Program (EAP)**. EAP encourages employees and retirees (excluding Individual retiree plans) to use services early in the progression of a problem before situations significantly impact their personal life or work. This is accomplished by promoting services for “normal problems in living” such as:

- Relationship difficulties
- Marriage/family situations
- Stress
- Managing change
- Legal and financial problems
- Work-related concerns
- Anxiety and depression
- Toll-free, 24/7 telephone counseling and referral
- Up to six face-to-face counseling sessions per issue per year offered to employees and household members
- Financial consultation: Unlimited telephone consultations
- Identity theft recovery and credit monitoring

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

Additional features of the EAP:

- **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)** — program is 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 in “SISC” as the full company name or program.

Case Management

Our Case Management program is available to members at no additional cost. If you experience a significant hospitalization 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 with the goal of restored health. 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**.

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

Grand Rounds ²

Grand Rounds is a new health benefit that gives you access to world-class health care by connecting you with leading doctors. Grand Rounds provides medical second opinions from nationally recognized experts specializing in your area of need, with no required travel. This service also gets you into the offices of top, in-network doctors for in-person visits. Grand Rounds is fully sponsored by SISC and available at no cost to eligible employees and covered dependents.

Use Grand Rounds when you or a loved one:

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

Getting started with Grand Rounds is completely confidential and only takes a few minutes. Visit www.grandrounds.com/sisc or call **1-844-252-3056** to register and start a case.

MDLIVE^{®3}

SISC offers MDLIVE as an optional service to SISC PPO members. MDLIVE provides members with access to doctors and pediatricians who can answer your health-related questions conveniently over the phone or via online video or secure email. Available 24/7, 365 days a year (including holidays), you can use MDLIVE to get answers to your questions when:

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

To begin using this service, you must first register by calling MDLIVE at **1-888-632-2738** or by going to mdlive.com/sisc. 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 our health plans if you have active medical coverage as of January 1, 2016.

We're working with AllClear ID, a leader in identity protection services.

Here's what you get:

- **AllClear Identity Repair** — is 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 start-to-finish until the issue is resolved.
- **AllClear Credit and Identity Theft Monitoring** — is 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-Saturday from 8 a.m. to 8 p.m. CT. If you have questions, you'll be able to work directly with AllClear ID.



SpecialOffers@AnthemSM 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 — Try on any five of the 1,500 designer frames — at home, for free — before you buy. It's convenient, plus you get exclusive member savings like \$20 off when you spend \$200 or more, and free shipping and free returns.

Premier LASIK — Save 15% on LASIK with all their in-network providers and prices 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 get a 30-day trial at no additional cost, and 25% off the Jenny Rewards Premium Program.

Weight Watchers® — Get \$10 off a three-month subscription to Weight Watchers Online.

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, home fitness equipment and GlobalFit's Virtual Gym; \$30 off Nutrisystem's best advertised price. Buy bodybugg with GlobalFit's exclusive low price.

ChooseHealthy™ — Preferred pricing on fitness club memberships with a one-week free trial. 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.

SeniorLink — Save 15% on advice for seniors and get 90 days service at no additional cost on the HelpLink Emergency Response System to help care for an aging family member.

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.

VoiceCare — Save more than 25% on the professional emergency response system.

LinkWell — Get coupons for healthier products.

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

Medicine and treatment

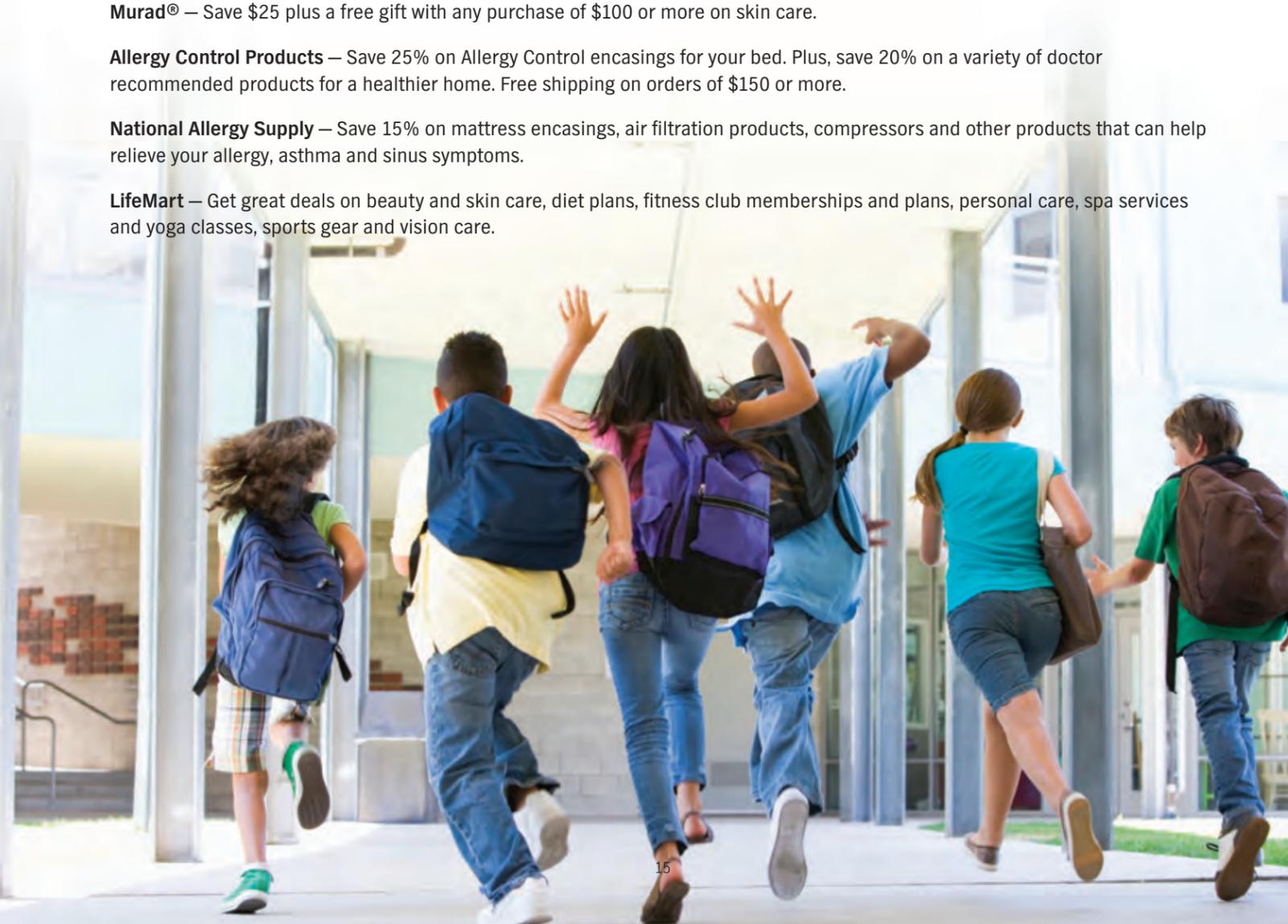
Puritan's Pride — Save 20% and get free shipping on a big selection of vitamins, minerals, herbs, supplements and much more.

Murad® — Save \$25 plus a free gift with any purchase of \$100 or more on skin care.

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. 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.

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.



We're here to help

Claims and Customer Service

Employee Assistance Program

(Anthem Blue Cross Employee Assistance Program)

www.anthemEAP.com

1-800-999-7222

Anthem Blue Cross

www.anthem.com/ca/sisc

See ID card

Delta Dental

www.deltadentalins.com

1-866-499-3001

Navitus Pharmacy

www.navitus.com

1-866-333-2757

(Customer Service and home delivery service)

Vision Service Plan (VSP)

www.vsp.com

1-800-877-7195

Medical Eye Services (MES)

www.mesvision.com

1-800-877-6372

Costco Mail Order

1-800-607-6869

www.pharmacy.costco.com

Grand Rounds

www.grandrounds.com/sisc

1-844-252-3056

MDLIVE

www.mdlive.com/sisc

1-888-632-2738

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:

- Visit anthem.com/ca/sisc.
- You will need to be registered and then log in. Select **Customer Support**. Choose **print temporary ID card**.

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 date 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 Blue Cross programs and services, and to find providers, go to anthem.com/ca/sisc.





- 1 Navitus Health Solutions is independent from Anthem Blue Cross.
- 2 Ground Rounds is independent from Anthem Blue Cross.
- 3 MDLIVE is independent from Anthem Blue Cross.