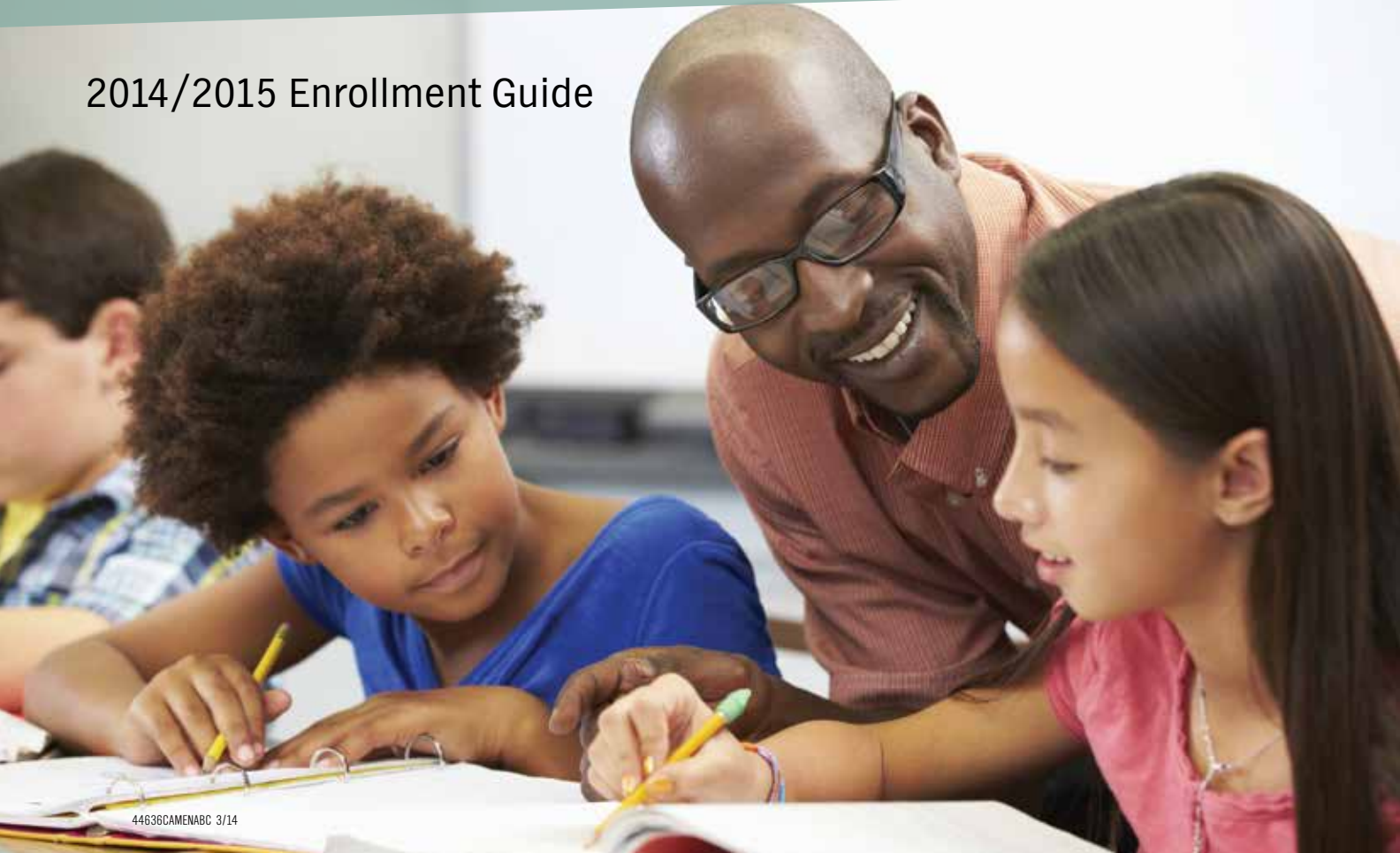


Self-Insured Schools of California: *Schools Helping Schools*

SISC PPO Plan

Administered by Anthem Blue Cross

2014/2015 Enrollment Guide



Anthem Blue Cross of California (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).



Powered by public school employees

Self-Insured Schools of California (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 members are certificated and classified public school employees.

Just like schools, SISC is subject to the Brown Act. We are a transparent operation. All 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. We do not receive sales commissions. Our focus is on the value we provide to our members — not a profit margin.

Schools Helping Schools

Joining together with other schools 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](https://www.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. So be sure to check your plan details.

Keep in mind that if your physician 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 physician.	Visit any non-network physician, pay for the services , and submit claims to Anthem.
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.

Urgent care

If it's not an emergency, but you need care before your doctor can see you, or during hours when your doctor's office is closed, you should consider going to an urgent care center.

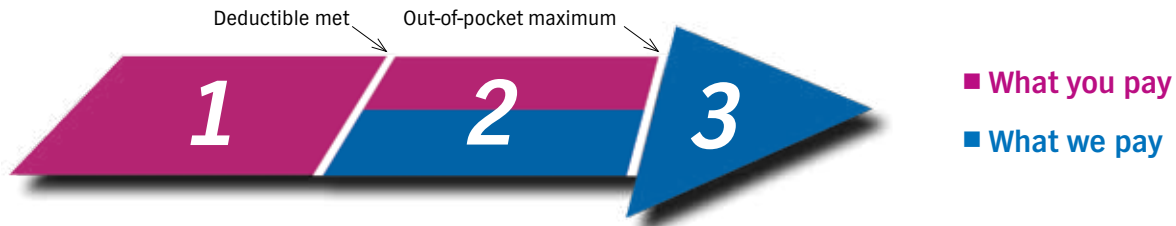
You can keep your medical costs down by choosing a network urgent care center for non-emergency care, rather than going to the emergency room. You can locate an urgent care facility by going to the Find a Provider section of anthem.com/ca/sisc. Or, contact Anthem Blue Cross Member Services.

We're here to help

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

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 insurance 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 insurance 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.



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 **Find a Doctor**.
- Locate the all **PPO** doctors, hospitals, mental health professionals and other health professionals and click on the link.
- To search for a provider the Doctor/Medical Professional is automatically defaulted on the left. On the right you can search by provider name, specialty, city and state or ZIP.

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 **(800) 810-BLUE** or by going to the **Find a Provider** section of [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc).

Find out your provider's quality of care rankings

You can easily access quality scores, efficiency indicators, patient satisfaction scores, and cost information for many physicians and hospitals. To see a provider's performance profile, simply click on the name of the doctor or hospital from your search results.

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 **(866) 333-2757** or you may visit **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's mail service partner, Costco Pharmacy, instead of using a retail pharmacy.

With the mail order 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 SISC PPO plan members the option to fill generic prescriptions at Costco; up to a 90 day supply through mail order 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.

Costco Mail-Order:

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's mail service partner, Costco Pharmacy, instead of using a retail pharmacy. Please contact Navitus for information about Mail-Order.

With the mail order 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.

Discover more

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

Anthem Care Comparison — Anthem Blue Cross

An innovative comparison tool that discloses real price ranges for common services at specified area facilities. Quality information is also included so you can compare expertise and experience. It is an early step toward health care transparency.

To access Anthem Care Comparison, go to anthem.com/ca/sisc and log in using your username and password (or Register). Click the Compare Facility Cost & Quality icon and drag down.

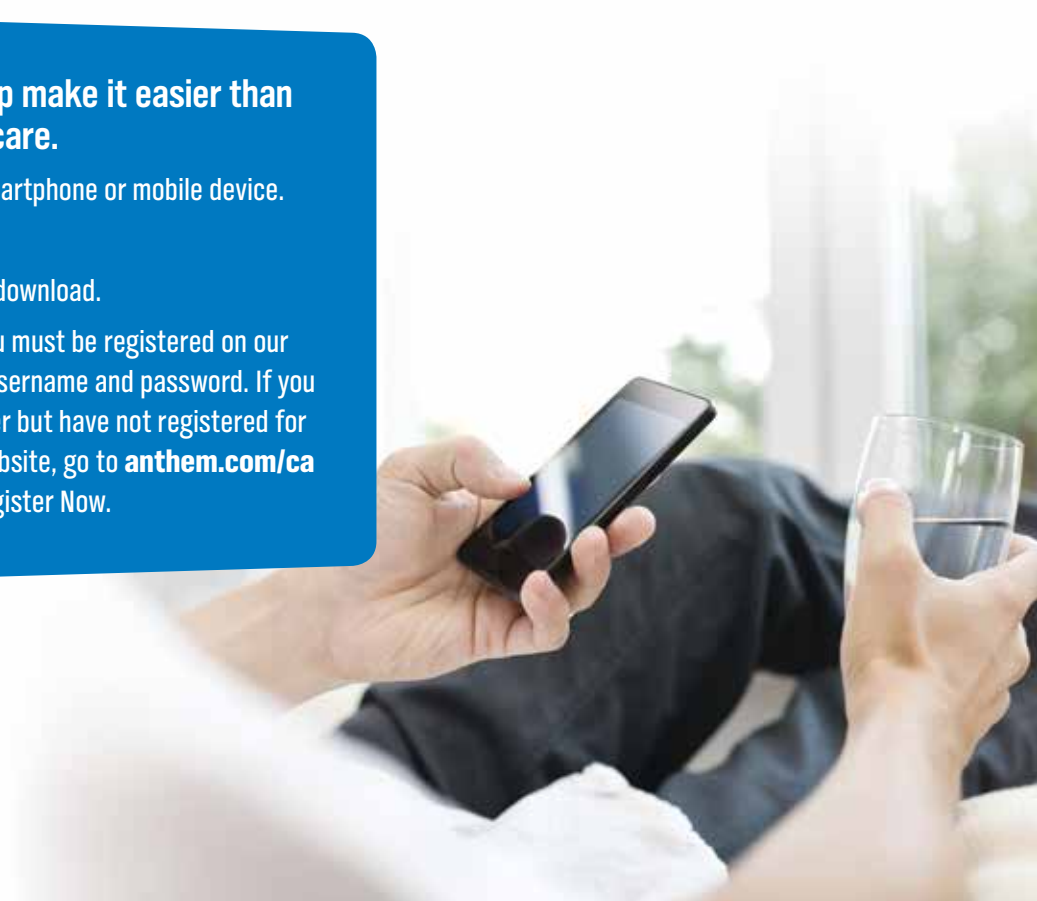
Now you can take us on the go. Get our free mobile app!

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 from your computer and click Register Now.



Anthem Programs and services offered through SISC

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](https://www.anthem.com/ca/sisc) or by calling **800-621-2232**.

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 service for “normal problems in living” such as:

- Relationship difficulties
- Marriage/Family situations
- Stress
- Managing Change
- Legal & Financial Problems
- Work-related concerns
- Anxiety & Depression

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

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 [anthem.com](https://www.anthem.com).

Anthem Programs and services offered through SISC *(continued)*

MDLIVE²

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 non-emergency 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 (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 \$5.00 per Consultation fee for this service.

Please note that this service may be discontinued without notice.

Health Smarts

Health Smarts is SISC's health improvement program for members and their families. By providing customized resources and information in the areas of nutrition, fitness, preventive care, and condition management, Health Smarts helps you take charge of your health and well-being.

Through Health Smarts, you and your family have access to tools and resources designed to provide the incentives and support needed to keep you in good health. These include:

- Onsite biometric screenings³
- Health assessment⁴
- Condition management



Special Offer discount program

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

Vision & 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.

HearPO – Get a low price guarantee on the seven top companies that work with HearPO. Save \$50 on one or \$125 on two hearing aids – plus get 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 & 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 one-week free trial. Discounts on acupuncture, chiropractors and massage – plus 40% off certain wellness products.

FitOrbit – Get your own personal trainer for less than \$2 a day. Fitness legend Jake Steinfeld (Body by Jake®) came up with FitOrbit – giving everybody the ability to afford a personal trainer.

Special Offer discount program *(continued)*

Family & 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 & 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.



We're here to help

Claims & Customer Service

Employee Assistance Program (Anthem Blue Cross Employee Assistance Program)

www.anthemEAP.com

(800) 999-7222

Anthem Blue Cross

www.anthem.com/ca/sisc

See I.D. Card

Delta Dental

www.deltadentalins.com

(866) 499-3001

Navitus Pharmacy

<http://www.navitus.com/>

(866) 333-2757 (Customer Service and Mail Order Service)

Vision Service Plan (VSP)

www.vsp.com

(800) 877-7195

Medical Eye Services

www.mesvision.com

(800) 877-6372

Individual Retiree Plans

CompanionCare

(800) 825-5541

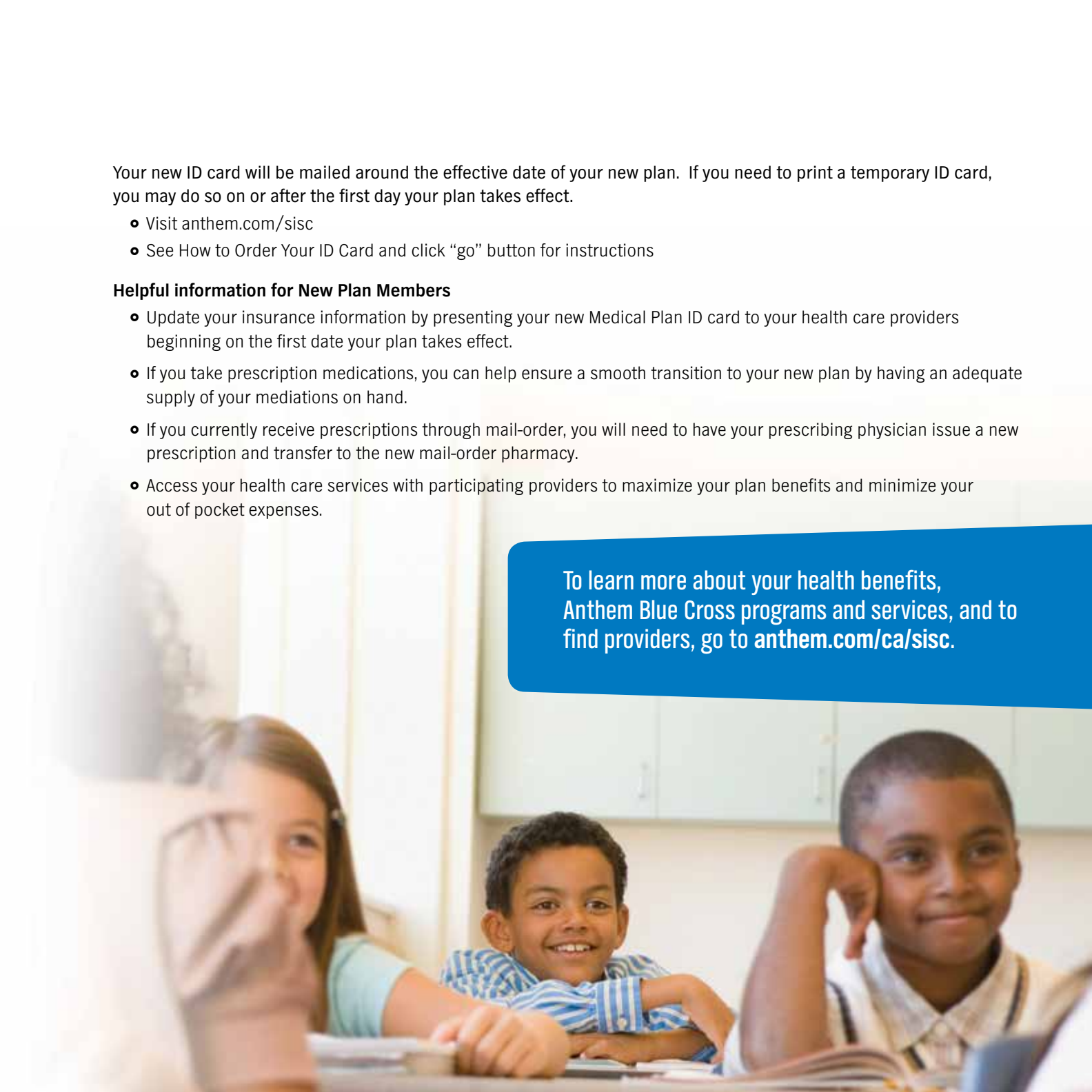
Your new ID card will be mailed around the effective date of your new plan. If you need to print a temporary ID card, you may do so on or after the first day your plan takes effect.

- Visit [anthem.com/sisc](https://www.anthem.com/sisc)
- See How to Order Your ID Card and click “go” button for instructions

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 mail-order, you will need to have your prescribing physician issue a new prescription and transfer to the new mail-order 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](https://www.anthem.com/ca/sisc).





- 1 Navitus Health Solutions is independent from Anthem Blue Cross of California.
- 2 MDLIVE and Health Smarts are independent from Anthem Blue Cross of California.
- 3 If available in your district.
- 4 The Health Assessment is available through your medical carrier.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association.
ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.