



Our Medical Plans are changing on January 1st

**Open enrollment takes place from
October 17th – October 28th.**

We want to take this opportunity to inform you about an upcoming change to our medical benefits program.

As of January 1, 2017 we will be leaving CalPERS and are contracting with the Self Insured Schools of California (SISC) to provide medical coverage for our active employees and retirees. SISC is the largest purchaser of health care for school districts in the country and provides medical plans with similar levels of coverage, the **same providers** (physicians and hospitals) and several **additional benefits** that members may enjoy at no additional cost. While the plans offered are very similar to what we currently have, there are some very small administrative changes and some enrollment requirements you'll need to know to make this transition successful.

**An Informational Meeting will be held at:
Fair Oaks Ranch on October 17, 2016 at 4:30pm**

A representative from SISC, our benefits staff, and members from our benefits committee will be in attendance.

The following outlines some of the information you may find useful.

The Medical Plans

SISC offers HMO, PPO, and Kaiser plan options, which utilize **all of the same physicians and hospitals we've been using.** The plan designs, (co-pays, coinsurance, and benefit levels) are also similar to our existing plans.

The following lists some additional information you may find helpful which are specific to HMO, PPO, and Kaiser members.

I. HMO members

The SISC HMO plans are similar to our current HMO plan offerings, but have slightly better benefits and costs less.

- Co-pays for physician services will be \$10 as opposed to the \$15 that we currently pay through CalPERS HMOs
- Generic medications are available at no cost if members fill their prescriptions via mail order or purchase their generic medication at Costco. (Please note that members do not need to be Costco members to use the Costco pharmacy)

SISC offers two HMO plans:

1. The Anthem Traditional HMO which utilizes the full range of contracted providers (**widest network**)
2. The Anthem Select HMO which utilizes a smaller number of contracted providers (**narrower network**)

The plan designs of these two offerings are identical, the only difference is the number of physicians that are contracted and the cost of the plans. The Anthem Select HMO (**narrower network**) costs significantly less each month.

- Facey Medical Group Members can enroll in the **Anthem Select HMO plan** as this is the least expensive HMO and it does include the Facey Medical Group.

Anthem will assign a primary care physician (PCP) to you, **however please don't be concerned**, as soon as you receive your

medical card, simply call Anthem (the number will be on the card) and request the PCP you'd like. Please remember that all dependents can have individual primary care physicians.

II. PPO members

The SISC PPO plans utilize the exact same Anthem Blue Cross Network (**all of the same Physicians and Hospitals**) that our current CalPERS PPO plans use. This is the same network we used with REEP.

The SISC plans cost less than the CalPERS plans and provide a slightly higher level of benefit.

- The out of pocket maximum (the most you will have to pay out of pocket in a calendar year) has been reduced by \$1,000 per individual
- Generic medications are available at no cost if members fill their prescriptions via mail order or purchase their generic medication at Costco. (Please note that members do not need to be Costco members to use the Costco pharmacy)

There are 3 SISC Anthem Blue Cross PPO plans that are offered, which correspond to the 3 current CalPERS Anthem Blue Cross PPO plans.

1. SISC's PPO Plan 80-G \$20 Anthem Classic PPO **full network** is similar to the PersChoice plan
2. SISC's PPO Plan 80-G \$20 Anthem Select PPO **narrow network** is similar to the PersSelect plan
 - a. The plan design of these two plans are identical—the only difference is the network of contracted providers
3. SISC's PPO Plan 90-G \$20 Anthem Classic PPO is similar to the PersCare plan

III. Kaiser Permanente

Like our current CalPERS Kaiser plan, SISC offers a \$15 co-pay plan that has very similar levels of benefit. Current Kaiser members who enroll in the SISC Kaiser plan will retain their same member identification numbers.

A side by side comparison of all of the plan designs is attached.

IV. Cash In-Lieu

Employees who have other insurance coverage and have elected Cash-in-lieu of benefits prior to this open enrollment may continue to receive this election. Please note, however, that if the cash-in-lieu election has not been made prior to this open enrollment, this will not be an option moving forward to full time employees.

Additional Ancillary Benefits

SISC provides the following additional benefits that weren't available through CalPERS that we hope you will utilize.

- Employee Assistant Program (EAP) at no cost to members
- Remote expert medical second opinion service at no cost to members
- On site flu shots and bio-metric screenings at no cost to members. (Please do not wait until January to get your flu shot)
- Anthem PPO and HMO members have access to 24/7 telemedicine for a \$5 co-pay

Enrollment

Our current medical plan will terminate at midnight on January 1, 2017. To continue your health care benefits you must make a new election for medical coverage from the SISC Plans.

Health Insurance Plan Selection form, dependent eligibility documentation requirements, and the necessary enrollment forms and instructions are attached. Please note that the required documentation for coverage of a spouse is the first page of your prior year's federal tax return, not a marriage certificate as with CalPERS. You will need to submit a copy of the front page of your prior year tax return with your application for your spouse to be covered by the plan (income amounts may be blacked out).

We will be announcing our schedule for on-site visits to collect your enrollment forms and dependent eligibility documentation in the near future.

We hope to see you at the Information Meeting on October 17th.