SISC Open Enrollment Overview
Employees and Retirees

Presented by Lauri Phillips
SISC Account Manager
May 16, 2023
Agenda

- Welcome Introduction
- Brief overview of SISC
- What you can do during Open Enrollment
- Plan Options
- SISC Added Value Programs
- Final Wrap
  - Final Open Enrollment Due Date is 11:59 pm on June 8, 2023
Who is SISC?

- SISC operates as a public school Joint Powers Authority (JPA) – a public entity.
- Administered by the Kern County Office of Education, all staff are certificated and classified public school employees.
- Established in 1979 – Celebrating over 40 years of service to our partners.
- SISC is not an insurance company. We are public schools joining together to share costs and spread risk over a large population.
- Like public schools, SISC is subject to the Brown Act. Board meetings are open to the public and financial statements are of public record.
- SISC is run in the best interest of our membership. Our focus is the value we provide our members - not perks, politics, or profits.
- SISC has over 382,000 members in 470 school agencies in 44 counties.
- One out of every 900 Americans is covered by a SISC plan.
Plans Covered through SISC

**Anthem**
PPO for active employees and early retirees, and Medicare retirees with non-Medicare dependents

**Kaiser Permanente**
HMO plan for active employees, early retirees, and Medicare retirees enrolled in Kaiser Permanente Senior Advantage
Dependent Eligibility  Required Documents to Add Dependents

Spouse
- First page of the prior year’s Federal 1040 Tax Form (2022) that shows the couple was married (redact financial information). If you did not file married filing jointly or married filing separately, please, contact the Benefits Dept. for an Affidavit of Marriage.
- For newly married couples in the last year, SISC will accept a Marriage Certificate if a joint tax return is not available

Domestic Partner
- (AB205) Certificate of Registered Domestic Partnership issued by the State of California

Children, Stepchildren, and/or Adopted Children up to age 26
- Legal or Hospital Birth Certificate (to include parents’ names, and child’s full name and birthdate)
- Legal Adoption Documents

Legal Guardianship up to age 18
- Legal Court Documents establishing Guardianship

Disabled Dependents over age 26
- Legal or Hospital Birth Certificate (to include parents’ names, and child’s full name and birthdate)
- Prior year’s Federal Tax Form showing child claimed as IRS dependent (redact financial information)
- Proof of 6 months prior creditable coverage
- Completed Declaration of Anthem Disabled Dependent Certification Form or Certification Notice from Kaiser Permanente.
Brief Overview of Kaiser Plans offered through SISC
Please note: This is a simple overview, please refer to the benefits summary or EOC for details on the plan. The EOC will prevail if any differences in the information are found.

<table>
<thead>
<tr>
<th>Traditional HMO $15, Rx $5-$20</th>
<th>SISC Additional Kaiser Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>• $15 office visit copay</td>
<td><strong>Chiropractic and Acupuncture Benefit</strong></td>
</tr>
<tr>
<td>• No deductible</td>
<td>➢ $10 co-pay for up to 30 combined visits per year</td>
</tr>
<tr>
<td>• $15 specialist copay</td>
<td>➢ Self-referral through American Specialty Health (ASH) Network</td>
</tr>
<tr>
<td>• $15 outpatient surgery copay</td>
<td><strong>Hearing Aid Benefit</strong></td>
</tr>
<tr>
<td>• $50 ambulance copay</td>
<td>➢ $500 allowance per ear every 36 months</td>
</tr>
<tr>
<td>• $100 ER copay (waived if admitted)</td>
<td><strong>Vision Coverage</strong></td>
</tr>
<tr>
<td>• $0 (no copay) inpatient hospital</td>
<td>➢ Regular eyeglass lenses every 12 months</td>
</tr>
<tr>
<td>• $0 (no copay) scans/tests</td>
<td>➢ $150 allowance for frames every 24 months</td>
</tr>
<tr>
<td>• $1,500 individual out-of-pocket maximum up to $3,000 family max</td>
<td><strong>Industry standard routine preventative care is at no cost</strong></td>
</tr>
<tr>
<td>• Rx $5 generics/$20 brand (30-day)</td>
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</table>
Kaiser Permanente – Faculty & Management

<table>
<thead>
<tr>
<th>Traditional HMO $10, Rx $10-$10</th>
<th>SISC Additional Kaiser Benefits</th>
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<tr>
<td>• $10 office visit copay</td>
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<td>➢ Regular eyeglass lenses every 12 months – no charge</td>
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<tr>
<td>• $0 (no copay) scans/tests</td>
<td>➢ $150 allowance for frames every 24 months</td>
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<tr>
<td>• $1,500 individual out-of-pocket maximum up to $3,000 family max</td>
<td></td>
</tr>
<tr>
<td>• Rx $10 generics/$10 brand (up to a 100-day supply)</td>
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Industry standard routine preventative care is at no cost

Please note: This is a simple overview, please refer to the benefits summary or EOC for details on the plan. The EOC will prevail if any differences in the information are found.
Kaiser members turning 65 and Eligible for Medicare

SISC requires all retirees and the spouse or domestic partner of a retiree to have Medicare Parts A & B.

- **Active employees are not required to enroll in Medicare**, but we encourage you and/or your spouse/domestic partner to enroll in Medicare Part A (earned benefit, typically no cost to you), then enroll in Part B when you retire.

- **Retirees** – You must have Medicare Parts A & B. Required actions **when turning 65**:
  - Provide the Benefits Dept. with a copy of your Medicare card prior to the Medicare effective date (which is typically the first of the month in which you turn 65).
  - Complete a Kaiser Permanente Senior Advantage (KPSA) Group Medicare Election Form and return it to the Benefits Dept. for processing.

**NOTE:** If you or your spouse/domestic partner is turning 65 years of age in the next 90 days, contact your Benefits Dept. for the Kaiser Group Election Form and provide a copy of your Medicare card. Forms are required 45 days prior to the effective date.
Kaiser Permanente Senior Advantage Enrollment

All retirees and spouses or domestic partners of a retiree need to complete the **Group Medicare Election Form** and provide a copy of your **Medicare card** to the Benefits Office, **not SISC**.

Each person with Medicare will need to complete the Election Form to assign your Medicare to Kaiser.

Again, return to the Benefits Department. Do not send it to SISC or to Kaiser directly. You will not receive the district’s benefits.
Retirees - Kaiser Permanente Senior Advantage (KPSA)- All Units

<table>
<thead>
<tr>
<th>Pre-2004 Retirees</th>
<th>Post-2004 Retirees</th>
</tr>
</thead>
<tbody>
<tr>
<td>KPSA $0 copay plan, Rx $5 copay</td>
<td>KPSA $10 copay plan, Rx $10 copay</td>
</tr>
<tr>
<td>$0 copay (no charge) office visit</td>
<td>$10 office visit copay</td>
</tr>
<tr>
<td>No deductible</td>
<td>No deductible</td>
</tr>
<tr>
<td>$0 (no charge) specialist copay</td>
<td>$10 specialist copay</td>
</tr>
<tr>
<td>$0 (no charge) inpatient hospital</td>
<td>$0 (no charge) inpatient hospital</td>
</tr>
<tr>
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<td>$10 outpatient surgery copay</td>
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<td>$1,500 individual out-of-pocket maximum up to $3,000 family max.</td>
<td>$1,500 individual out-of-pocket maximum up to $3,000 family max.</td>
</tr>
<tr>
<td>Rx $5 generics/brand (up to 100-day)</td>
<td>Rx $10 generics/$20 brand (up to 100-day)</td>
</tr>
</tbody>
</table>

Industry standard routine preventative care is at no cost

Please note: This is a simple overview, please refer to the benefits summary or EOC for details on the plan. The EOC will prevail if any differences in the information are found.
Retirees - KPSA $0 and KPSA $10
SISC Additional Kaiser Benefits

Chiropractic and Acupuncture Benefit
- $10 co-pay for up to 30 combined visits per year
- Self-referral through American Specialty Health (ASH) Network

Hearing Aid Benefit
- $500 allowance every 36 months

Vision Coverage
- Eyeglasses or contact lenses every 24 months up to $150 allowance
Medicare Retiree Enrollment with SISC

During this transition to SISC, effective January 1, 2023, Medicare retirees have the option to enroll with Kaiser Senior Advantage or a non-Kaiser plan option through Retiree First.

SISC rules are once you elect a plan outside of SISC, you may not enroll with SISC at a future date.

Please note: SISC will allow a one-time exception to this rule for the first open enrollment, effective January 1, 2023, to allow retirees who have enrolled with Retiree First the option to come back to the SISC Kaiser Senior Advantage Plan effective January 1, 2024. After this first open enrollment, retirees will not have the option to return to a SISC Kaiser Senior Advantage Plan.
Kaiser Permanente
Online and Mobile App

At kp.org or with the Kaiser Permanente app, members can stay on top of their care 24/7:¹,²

- Schedule and cancel routine appointments
- Fill most prescriptions
- Choose your doctor and change anytime
- View most lab test results
- Email your Kaiser Permanente doctor’s office with non urgent questions
- Manage your coverage and estimate costs³
- View and pay bills
- Manage a family member’s health care⁴

¹Available when you get care at Kaiser Permanente facilities.
²To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.
³These tools are not available on the app.
⁴Online features change when children reach age 12. Teens are entitled to additional privacy protection under state laws. When your child turns 12 years old, you will still be able to manage care for your teen, with modified access to certain features.
Kaiser Permanente –
Health and Wellness - Available at little or no cost

**IN PERSON**

<table>
<thead>
<tr>
<th>If you want to...</th>
<th>...then this workshop is for you!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lose weight</td>
<td>Healthy Balance (fee-based)*</td>
</tr>
<tr>
<td>Manage your diabetes</td>
<td>Living Well with Diabetes: Taking Care of Yourself</td>
</tr>
<tr>
<td>Quit tobacco</td>
<td>Freedom from Tobacco</td>
</tr>
<tr>
<td>Sleep better</td>
<td>Sleep Well, Live Well</td>
</tr>
<tr>
<td>Enjoy breastfeeding</td>
<td>Breastfeeding with Success</td>
</tr>
<tr>
<td>Plan for your future health care</td>
<td>Life Care Planning</td>
</tr>
<tr>
<td>Have a healthier heart</td>
<td>Taking Care of Your Heart</td>
</tr>
<tr>
<td>Manage heart failure</td>
<td>Heart Failure: Living Well Each Day</td>
</tr>
</tbody>
</table>

**BY PHONE**

**Wellness Coaching by Phone**
Whether you need support to quit tobacco or manage your weight, you can work with a wellness coach to build a plan tailored just for you! To schedule a phone appointment, call **1-866-862-4295** between 7 a.m. and 7 p.m., Monday through Friday. Available to Kaiser Permanente members only.

**ONLINE**

Wherever you are, you’re just a few clicks away from watching videos chosen for you by your health care team. If you’re registered on kp.org, check out your Personal Action Plan at kp.org/action-plan on your computer or mobile device. (To register, visit kp.org/register.)
Kaiser Permanente –
Self-care apps for your everyday life- **Available at No Cost**

**Calm**
The number one app for sleep and meditation — designed to help lower stress, anxiety, and more.
- More than 100 guided meditations
- Sleep Stories for deeper, more restful sleep
- Exclusive music tracks for focus, relaxation, and sleep

Get Calm

**Ginger**
Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.
- 24/7 text-based emotional support coaching
- Discuss goals, share challenges, and create an action plan with your coach
- Self-care resources recommended for your needs

Get Ginger

**myStrength**
Build a personalized plan to strengthen your emotional health whenever, wherever you need to.
- A personalized support plan
- Tools to manage stress, depression, sleep, and more
- Hundreds of activities, articles, and videos

Get myStrength
SISC Added Value Programs for Kaiser HMO Members

Services in addition to your Kaiser HMO plan are available through these SISC programs available at no cost.

- **Employee Assistance Program (EAP)**
  - 24/7 Help with personal concerns and available resources
  - Learn-to-Live - Cognitive Behavioral Therapy (CBT) with Personalized, one-on-one coaching for support and encouragement, build a support team, practice mindfulness on the go, and live and on-demand webinars
  - Visit [www.anthemEAP.com](http://www.anthemEAP.com) and use company code: SISC or call 800-999-7222

- **Teladoc Medical Expert Services**
  - Get answers to health care questions, a diagnosis double-checked, and help to decide on a treatment with a second opinion from a world-leading expert.
  - Visit [www.Teladoc.com/SISC](http://www.Teladoc.com/SISC), or call today 855-380-7828

NOTE: These SISC Added Value Programs do not apply to retirees on KPSA.
Brief Overview of Anthem PPO Plans offered through SISC
### Anthem PPO 100-A $10, Rx 5-20 Plan Overview

<table>
<thead>
<tr>
<th>Network: Anthem PPO</th>
<th>Pharmacy Benefit Manager: Navitus Health Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10 office visit copay</td>
<td>- Rx $5 generics (30-day supply)</td>
</tr>
<tr>
<td>First 3 visits with primary physician have a $0 co-pay every calendar year</td>
<td>- Rx $20 brand (30-day supply)</td>
</tr>
<tr>
<td>No Annual Deductible</td>
<td>- No Rx deductible</td>
</tr>
<tr>
<td>100% coverage in-network</td>
<td>- $1,500 individual out-of-pocket max. up to $2,500 family max.</td>
</tr>
<tr>
<td>Out of network services are have limited coverage or no coverage</td>
<td>- 90-day supply available at Costco</td>
</tr>
<tr>
<td>$1,000 individual out-of-pocket maximum up to $2,000 family max.</td>
<td>- Specialty medications available from Navitus SpecialtyRx</td>
</tr>
<tr>
<td></td>
<td>- Mail supplies available through Costco Mail Order - no membership required</td>
</tr>
</tbody>
</table>

*Industry standard routine preventative care is at no cost*

Please note: This is a simple overview, please refer to the benefits summary or EOC for details on the plan. The EOC will prevail if any differences in the information are found.
Anthem PPO 2 (80-E $20, Rx 5-20)  
Classified, Confidential, Faculty, and Management

<table>
<thead>
<tr>
<th>Network: Anthem PPO</th>
<th>Pharmacy Benefit Manager: Navitus Health Solutions</th>
</tr>
</thead>
</table>
| - $20 office visit copay  
  First 3 visits with primary physician  
  have a $0 co-pay every calendar year | - Rx $5 generics (30-day supply)  
- Rx $20 brand (30-day supply)  
- No Rx deductible  
- $1,500 individual out-of-pocket max. up to $2,500 family max. |
| - Annual deductible: $300/$600  
  $300 per individual up to $600 family max. |  
- 90-day supply available at Costco  
- Specialty medications available from Navitus SpecialtyRx  
- Mail supplies available through Costco Mail Order - no membership required |
| - 80% coverage in-network after deductible  
  Out of network services are have limited coverage or no coverage | |
| - $1,000 individual out-of-pocket maximum up to $3,000 family max. | |

Industry standard routine preventative care is at no cost

Please note: This is a simple overview, please refer to the benefits summary or EOC for details on the plan. The EOC will prevail if any differences in the information are found.
At [Anthem.com/ca/SISC](https://www.anthem.com/ca/SISC) or with the Mobile app called *Sydney*, members can stay on top of their care 24/7:

- Find a doctor or urgent care center near you
- View or print your Anthem member ID card
- Check your deductible, out-of-pocket maximum, and copayment/coinsurance year-to-date totals
- View your claims
- Review your benefits information
- See your wellness benefits
- Sync with your fitness tracker
- Check My Family Health Records
- And more…
Important Reminders
Anthem Blue Cross PPO

- The first 3 visits with your primary care physician will be at a $0 copay.
- Some services provided by non-contracting or out-of-network providers are not covered and do not accumulate towards Out-of-Pocket Maximums, including but not limited to:
  - X-Ray/Imaging
  - Laboratory
  - Durable Medical Equipment (DME)
  - Physical Medicine Services (Chiropractic, Physical or Occupational Therapy)
  - Preventive Services
- Physical Medicine Services (Chiropractic, Physical or Occupational Therapy) require Prior Authorization after the first five visits. Authorizations are managed by American Specialty Health (ASH).
- Always call the Member Services number on your Anthem ID card before scheduling any surgeries.
  - All inpatient surgeries require prior authorization.
  - Some surgeries require the use of specific facilities such as Centers of Medical Excellence or Blue Distinction+ hospitals. See Summary Plan Document for details.
Anthem members are subject to reference pricing for five common procedures that can be performed safely at an Ambulatory Surgery Center (ASC) at costs significantly lower than at a hospital. **Members with questions should contact the member services number on their ID cards.**

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Arthroscopy</th>
<th>Cataract Surgery</th>
<th>Colonoscopy</th>
<th>Upper GI Endoscopy with Biopsy</th>
<th>Upper GI Endoscopy without Biopsy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum benefit at an in-network outpatient hospital facility</td>
<td>$4,500</td>
<td>$2,000</td>
<td>$1,500</td>
<td>$1,250</td>
<td>$1,000</td>
</tr>
<tr>
<td>There is no limit at an in-network Ambulatory Surgery Center (ASC)</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>There is no benefit change at an ASC.</td>
<td>The limits at an outpatient hospital facility do not apply at an ASC.</td>
</tr>
</tbody>
</table>
Navitus Health Solutions
Outpatient Prescription Drug Coverage for Anthem members

- Navitus is SISC’s pharmacy benefit manager.

- SISC/Navitus Network of Pharmacies
  - The network includes most independent pharmacies and all major chain pharmacies except Walgreens

- Navitus Formulary
  - When determining how drugs are covered, Navitus pharmacists and physicians evaluate the therapeutic value, effectiveness, and side effects to determine medications included in the formulary. From time to time, Navitus adds new coverage limitations or removes certain medications from coverage. When they do this, Navitus pharmacists and physicians always make sure that high-quality, safe, and effective alternatives are available.
  - Some covered medications require step-therapy or prior authorization and some therapeutic classes of medication use preferred medications. Members should register with Navitus.com to view the most up-to-date formulary.
Navitus Health Solutions
Outpatient Prescription Drugs - continued

Available 24/7, Navi-gate allows Anthem members to manage their personal pharmacy benefit information.

At [navitus.com/members](http://navitus.com/members), you can:

- Search pharmacies
  - Note: SISC Rx plans do not contract with Walgreens
- Search prescription drugs
- View copay information
- View medication history
- View drug interactions
- Access forms
- And more!

Members can reach Navitus Customer Care 24/7 by calling [1-866-333-2757](tel:1-866-333-2757). Members can also ask to speak directly with a pharmacist for questions and concerns.

- Contact Navitus as soon as you receive your Anthem/Navitus ID card to ask questions about your specific medications, do not wait until you need to fill your prescription.
SISC Added Value Programs for Anthem Members

Services in addition to your Anthem PPO plan are available through these programs *at little or no cost*.

- **Employee Assistance Program (EAP)**
  - 24/7 Help with personal concerns and available resources

- **Eden Health – Primary Care and Mental Health Support**
  - 24/7 access to a Care Team who works together to offer you primary care, mental health support, and answers to follow-up care questions through one app.

- **MDLive – 24/7 Physician Consultation**
  - Access to board-certified physicians for common urgent medical conditions and therapists for behavioral health issues for a $10 copay, eff. 10/1/2023

- **Vida Health – Digital Personal Health Coaching**
  - One-on-one coaching, therapy, chronic condition management, health trackers, and other tools available via online or phone app.

- **Teladoc Medical Expert Services**
  - Get answers to health care questions, a diagnosis double-checked, and help to decide on a treatment with a second opinion from a world-leading expert.
Added Value Programs for Anthem members continued

- **Enhanced Cancer Benefit – Contigo Health/City of Hope**
  - Consult experts at the City of Hope virtually or in person on initial diagnosis, and develop a care plan that is coordinated with your home oncologist at no cost to the member. Includes paid travel expenses for members and a companion for an in-person visit.

- **Virtual Physical Therapy for Back or Joint Paid – Hinge Health**
  - Get access to free wearable sensors and monitoring devices, unlimited one-on-one coaching, and personalized exercise therapy.

- **Hip, Knee, and Spine Surgical Benefits – Carrum Health**
  - Consult top-quality surgeons on hip and knee replacements and certain spine surgeries. The benefit covers all related travel and medical bills.

- **Pregnancy and Postpartum Support - Maven**
  - Offers 24/7 virtual access to one-on-one maternity and postpartum support. Anthem PPO members are matched with a Care Advocate who connects them to trustworthy content, including access to doctors, specialists, coaches, mental health experts, and so much more.

- **$0 Generic Medications through Costco Retail or Mail Order**
  - Get a 30 or 90-day supply of most generic medications for a $0 copay

  - Detailed slides are provided at the end of the deck
## Final Wrap

### Active Employees
- No Change to Current Enrollment - No need to do anything
- Changes to your medical plan, add a dependent, or terminate a dependent –
  - All Employees must sign in to **BenefitBridge** to make changes, **paper enrollments will not be accepted**.
  - Documents for adding new dependents must be uploaded **into BenefitBridge**.

### Retirees
- No Change to Current Enrollment - No need to do anything
- Changes to medical plans, add dependent, or terminate dependent - Retirees must obtain the correct forms from the Benefits Department

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**Open Enrollment closes at 11:59 pm on June 8, 2023**

SISC’s plan year is effective October 1. The next opportunity to change plans would be the next regular open enrollment held in May 2024.
Thank you for your participation today!

Q&A Session

Questions may also be directed to the Benefits Office at benefits@peralta.edu

Thank you for your participation today!
Common Insurance Terms

- **Out-of-Pocket Expense** – any payment made by the member, whether it be a co-pay, the deductible, or coinsurance
- **Copayment/Co-Pay** – a flat dollar amount paid for an office visit, service, or prescription
- **Deductible** – an amount a member must pay before the plan begins paying for services
  - Deductibles are waived for industry-standard preventive care on all plans.
- **Percent of Coverage/Co-insurance** – percent an individual pays once deductible is met
  - Example: If a member is on a 90% plan, the member will pay 10% of costs, or the associated copay, once the deductible has been met
- **Out-of-Pocket Maximum** – the maximum amount a member will pay for services within the calendar year. Payments include copays, deductibles, and coinsurance for in-network services or emergency services.
  - Once the OOPM is met, the individual will have 100% coverage with no out-of-pocket payments for the remainder of that calendar year. Out-of-network payments by the member do not apply to OOPM.
- **4th Quarter Deductible Carry Over** – pertains to any amount paid towards the deductible during the fourth quarter of a calendar year (between October 1 and December 31), the amount is then credited to the following year’s deductible.

Members should reference their Evidence of Coverage (EOC) for detailed information on these services.
Calm
An app for meditation, mental resilience, and sleep designed to help lower stress, reduce anxiety, and more. Calm includes access to:
- The Daily Calm, exploring a fresh mindful theme each day
- More than 100 guided meditations
- Sleep Stories to soothe you into deeper and better sleep
- Video lessons on mindful movement and gentle stretching

myStrength
An app with a personalized program designed to improve your awareness and your ability to adapt to life. myStrength includes interactive activities, in-the-moment coping tools, community support, and more. myStrength features:
- Mindfulness and meditation activities
- Tailored programs for managing depression, stress, anxiety, and more
- Tools for setting goals and preferences, tracking current emotional states and ongoing life events, and viewing your progress

Visit kp.org/selfcareapps to learn more.
Added Value Programs

Counseling Services
Kaiser and Anthem members, and all employees not enrolled in a medical plan at No Cost

**Anthem EAP**
All employees and everyone in their household have access to up to 6 free and confidential counseling sessions per issue through Anthem EAP.

Anthem EAP features 24/7 telephone access to clinicians and can assist participants in:

- Finding work-life balance
- Parenting a child with special needs
- Dealing with addiction and recovery
- Setting retirement goals
- Getting mental health resources and information
- Just about anything else life throws at you

1-800-999-7222
www.anthemeap.com
Company Code: SISC
Learn to Live
Built on the proven principles of Cognitive Behavioral Therapy (CBT), Learn to Live’s digital tools are available anywhere, anytime. They can help you identify thoughts and behavior patterns that affect your emotional well-being – and work through them. You’ll learn effective ways to manage stress, depression, anxiety, substance use, and sleep issues.

Highly interactive, individually-tailored applications empower Learn to Live users to address depression, anxiety, stress, substance use, and sleep challenges, while also supporting the physical and spiritual aspects of whole-person health.

1-800-999-7222
www.anthemeap.com
Company Code: SISC
Added Value Programs
Kaiser Permanente and Anthem Members
Expert Medical Opinions Available at No Cost

Teladoc Medical Experts
Anthem PPO and Kaiser Permanente HMO members can get answers to healthcare questions and medical opinions from world-leading experts in their fields of specialty through Advance Medical. Members can speak directly with a specialist once their case is established.

Advance Medical can help members when they:
- Are dealing with complex medical conditions
- Are considering surgery or a major procedure
- Have questions about managing a health condition
- Want a second opinion on a documented diagnosis or treatment plan

Visit Teladoc.com/sisc or call 1-800-835-2362 to learn more.

Note: This program is not available to Kaiser Permanente Senior Advantage enrollees.
Added Value Programs
Anthem Members
24/7 Phone and Video Physician Consultations

MDLive
Anthem PPO members can consult with MDLive doctors and pediatricians over the phone, by video visit, or by using the mobile app, for a $10 copay*.

Physicians can advise on a variety of medical conditions:
- Cough
- Cold
- Fever
- Flu
- Infection
- Children’s health issues
- And more

MDLive physicians can diagnose and prescribe medication when appropriate. Confidential, online behavioral health visits are available with licensed therapists or psychiatrists.

Visit MDLive.com/SISC or call 1-800-657-6169 for more information.

*Per IRS guidelines, this benefit is subject to deductible for HSA members.
Added Value Programs
Anthem Members
Primary Care in the palm of your hand at No Cost
Eden Health

Anthem PPO members have 24/7 access to a Care Team who works together to offer you primary care, mental health support, and answers to follow-up care questions through one app.

Your primary care team can provide support in numerous areas including:

- Diagnoses and Treatments
- Prescription Refills
- Scheduled video visits or live chat with a primary care physician
- Answer follow-up care questions
- Specialists Referrals to providers in your network
- Mental Health Support

Scan the QR code to download the Eden Health app, and register for your free Eden Health membership.

This Program is not available to HSA, HMO, or Kaiser members.
Vida

Anthem PPO members have access to a virtual care platform that treats a full range of lifestyle, chronic, and behavioral health conditions through Vida Health. Users receive:

- 1:1 health coaching and therapy available through a virtual platform
- Digital interventions and programs
- Progress tracked through in-app trackers and connected devices
- Tools and resources such as videos and lessons

Visit Vida.com/SISC or call 1-855-442-5885 to learn more.

*Per IRS guidelines, this chronic condition management and therapy programs subject to deductible for HSA members.
Added Value Programs
Anthem Members
Enhanced Cancer Benefit Available at No Cost*  

Oncology Center of Excellence Program
Anthem PPO members* have access to an enhanced cancer benefit at the City of Hope in Duarte, California, through Contigo Health.

Members receive:
- In-person or virtual evaluation at City of Hope with confirmation of cancer diagnosis
- Development of a customized treatment plan
- Paid travel for the patient and one companion
- Access to a personal care nurse to coordinate care
- Clinical trial and genetic risk education
- Transition of care and collaboration with home oncologist for one year post-evaluation

Visit sisc.contigohealth.com or call 1-877-220-3556 to learn more.

*Per IRS guidelines, this benefit is subject to deductible for HSA members.
Added Value Programs
Anthem Members
Pregnancy and Postpartum Support at No Cost

Maven
Anthem PPO members have free access to maternity and postpartum care through Maven. Maven offers 24/7 virtual access to one-on-one maternity and postpartum support. Participants are matched with a Care Advocate who connects them to trustworthy maternity and postpartum content delivered by doctors, specialists, coaches, and other maternity providers. Care is specific to issues new parents may be experiencing.

Free 6-Month Diaper Subscription if Member:
- Enrolls in Maven during their first or second trimester
- Has an intro call with a Care Advocate
- Has two appointments with Maven providers during pregnancy
- Completes exit survey when their baby is born

Visit Mavenclinic.com/join/SISC to learn more.
Added Value Programs
Anthem Members
Digital Programs for Chronic Pain Available at No Cost*

Hinge Health
Anthem PPO members have access to a digital physical therapy program through Hinge Health. This program provides personalized, interactive therapy using the latest technology for those suffering from chronic pain.

Eligible members receive wearable sensors and a monitoring device to guide them through virtual therapy sessions from home. Hinge Health also provides unlimited access to a personal health coach, links to educational articles, and information regarding available treatment options.

Members can access support for the following:
- Hip pain
- Knee pain
- Neck pain
- Spine pain
- Shoulder pain

Visit HingeHealth.com/SISC or call 1-855-902-2777 to learn more.

*Per IRS guidelines, this benefit is subject to deductible for HSA members.
Added Value Programs
Anthem Members
Hip, Knee, and Spine Surgical Options Available at No Cost*

Carrum Health
Anthem PPO members can access Carrum Health’s surgery benefit that provides exclusive access to “Centers of Excellence” at Scripps Green Hospital in La Jolla or Stanford Hospital-Valley Care in Pleasanton, CA. Patients receive:

- Personalized “Concierge” support
- Access to top-quality surgeons at Scripps
- Co-insurance and deductibles are waived
- Travel expenses covered for the patient and one companion

Eligible procedures include:

- Hip Replacement
- Knee Replacement
- Cervical Spinal Fusion
- Lumbar Spinal Fusion

This benefit is exclusive to Scripps Hospital and must be accessed through Carrum Health. Call 1-888-855-7806 to learn more.

*Per IRS guidelines, this benefit is subject to deductible for HSA members.