



SISC Open Enrollment Overview Employees and Retirees

Presented by Frank Impastato SISC Account Manager May 24, 2024

Agenda

- Welcome Introduction
- Brief overview of SISC
- Plan Options
- SISC Added Value Programs
- Final Wrap
 - Final Open Enrollment Due Date is 11:59 pm on June 7, 2024



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 <u>not</u> an insurance company. We are public schools joining together to share costs and spread risk over a large population.
- 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 402,000 members in 470 school agencies



Plans Covered through SISC



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



HMO plan for active employees, early retirees, and Medicare retirees enrolled in Kaiser Permanente Senior Advantage





Brief Overview of Kaiser Plans offered through SISC



Kaiser Permanente – Classified & Confidential

Traditional HMO \$15, Rx \$5-\$20	SISC Additional Kaiser Benefits
 \$15 office visit copay No deductible \$15 specialist copay \$15 outpatient surgery copay \$50 ambulance copay \$100 ER copay (waived if admitted) \$0 (no copay) inpatient hospital \$0 (no copay) scans/tests \$1500 in dividual part of nonlast 	 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 per ear every 36 months
 \$1,500 individual out-of-pocket maximum up to \$3,000 family max 	 Vision Coverage ➢ Regular eyeglass lenses every 12 months
 Rx \$5 generics/\$20 brand (30-day) 	\$150 allowance for frames every 24 months

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 Permanente – Faculty & Management

Traditional HMO \$10, Rx \$10-\$10	SISC Additional Kaiser Benefits		
 \$10 office visit copay No deductible \$10 specialist copay \$10 outpatient surgery copay \$10 inpatient hospital copay \$50 ambulance copay \$100 ER copay \$0 (no copay) scans/tests \$1,500 individual out-of-pocket maximum up to \$3,000 family max Rx \$10 generics/\$10 brand (up to a 100-day supply) 	 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 per ear every 36 months Vision Coverage Regular eyeglass lenses every 12 months – no charge \$150 allowance for frames every 24 months 		
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 <u>all retirees and the spouse or domestic partner of a retiree</u> to have Medicare Parts A & B.

- <u>Active employees are not required to enroll in Medicare</u>, 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 <u>when</u> <u>turning 65</u>:
 - 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, <u>not SISC</u>.

KAISER PERMANENTE. Group Plan Kaiser Permanente Senior Advantage (HMO) Group Medicare Election Form Filling out and returning the enrollment form is your first step to becoming a Kaiser Permanente Senior Advantage member. If you and your spouse are both applying, you'll each need to fill out a separate form. For help completing the enrollment form, call Kaiser Permanente at 1-800-443-0815, 7 days a week, 8 a.m. to 8 p.m. TTY users should call 711.

How to fill out this form

1. Answer all questions and print your answers using black or blue ink. Fill in check boxes with an X.

2. Sign and date the form. Make sure you've read all the pages before you sign.

3. Mail the original, signed form to:

SISC III P.O. Box 1847 Bakersfield, CA 93303-1847



4. Make a copy for your records. If required, submit a copy to your employer group, union or trust fund.

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

Pre-2004 Retirees KPSA \$0 copay plan, Rx \$5 copay	Post-2004 Retirees KPSA \$10 copay plan, Rx \$10 copay		
 \$0 copay (no charge) office visit No deductible \$0 (no charge) specialist copay \$0 (no charge) inpatient hospital \$0 (no charge) outpatient surgery \$0 (no charge) scans/tests \$50 ER copay \$50 ambulance copay \$1,500 individual out-of-pocket maximum up to \$3,000 family max. 	 \$10 office visit copay No deductible \$10 specialist copay \$0 (no charge) inpatient hospital \$10 outpatient surgery copay \$0 (no charge) scans/tests \$50 ER copay \$50 ambulance copay \$1,500 individual out-of-pocket maximum up to \$3,000 family max. 		
 Rx \$5 generics/brand (up to 100-day) 	 Rx \$10 generics/\$20 brand (up to100-day) 		

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 lenses or frames every 24 months up to \$150 allowance
- Contacts lenses in lieu of eyeglasses every 12 months



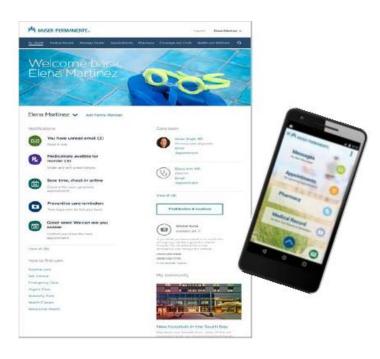
Kaiser Permanente

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





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.



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.

Kaiser Permanente –

Health and Wellness - Available at little or no cost



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



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.*



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



NO ADDITIONAL COST TO MEMBERS

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



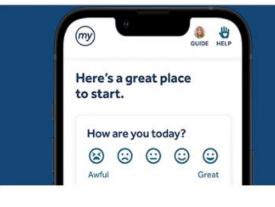
NO ADDITIONAL COST TO MEMBERS

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



NO ADDITIONAL COST TO MEMBERS

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-onone coaching for support and encouragement, build a support team, practice mindfulness on the go, and live and on-demand webinars
- Visit <u>www.anthemEAP.com</u> 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, 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 1 (100-A \$10, Rx 5-20) Classified, Confidential, Faculty, and Management

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

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.



of California

SIS

Self-Insured Schools

Anthem PPO 2 (80-E \$20, Rx 5-20) Classified, Confidential, Faculty, and Management

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

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.



of California

SISC

Self-Insured Schools

Anthem Blue Cross

Preferred Provider Organization (PPO) Online and Mobile App

At <u>Anthem.com/ca/SISC</u> 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...











of California

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 <u>non-contracting</u> or <u>out-of-network</u> providers are <u>not covered</u> 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 <u>any</u> surgeries.
 - All <u>inpatient</u> 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.



Important Reminders



Anthem Blue Cross PPO Members

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.

	Arthroscopy	Cataract Surgery	Colonoscopy	Upper Gl Endoscopy with Biopsy	Upper Gl Endoscopy without Biopsy
Maximum benefit at an in-network outpatient hospital facility	\$4,500	\$2,000	\$1,500	\$1,250	\$1,000
There is no limit at an in-network Ambulatory Surgery Center (ASC)	There is no benefit change at an ASC. The limits at an outpatient hospital facility do not apply at an ASC.				

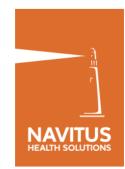


Navitus Health Solutions

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, 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**. 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.

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 Pain – Hinge Health

Get access to free wearable sensors and monitoring devices, unlimited one-onone 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 <u>BenefitBridge</u> to make changes, paper enrollments will not be accepted.
 - Documents for adding new dependents must be uploaded <u>into BenefitBridge.</u>

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

Open Enrollment closes at 11:59 pm on June 7, 2024

SISC's plan year is effective October 1. The next opportunity to change plans would be the next regular open enrollment held in May 2025.



Q&A Session



Questions may also be directed to the Benefits Office at <u>benefits@peralta.edu</u>

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.



Kaiser Permanente



Healthy Resources Emotional Wellness Apps Available *at No Cost*



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 **<u>kp.org/selfcareapps</u>** to learn more.



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: S/SC







Emotional Wellbeing Resources Kaiser and Anthem members,



and all employees not enrolled in a medical plan at No Cost

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: S/SC



Personalized, one-on-one coaching



Build a support team



Practice mindfulness on the go



Live and on-demand webinars



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.

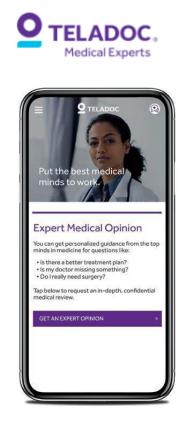
Advance Medical can help members when they:

- 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







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.







MDLIVE[®]



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.

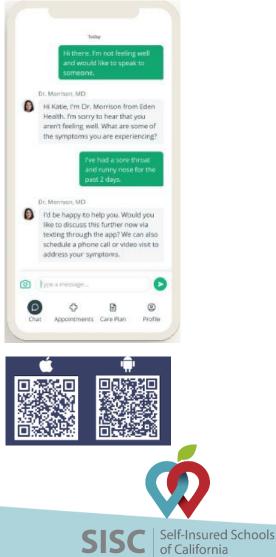
Your primary care team can provide support in numerous areas including:

- 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.

edenhealth



Anthem PPO members have access to a virtual care platform that treats a full range of lifestyle, chronic, and

One-on-One Digital Health Coaching Available at No Cost*

behavioral health conditions through Vida Health. Users receive:

- 1:1 health coaching and therapy available through a virtual platform
- Digital interventions and programs

Vida

- 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.

Added Value Programs Anthem Members

*Per IRS guidelines, this chronic condition management and therapy programs subject to deductible for HSA members.



econe tine an

Full spectrum care delivered in one platform









of California

racking progr and clinical

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

benefit at the City of Hope in Duarte, California, through Contigo Health.

Anthem PPO members* have access to an enhanced cancer

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.

Added Value Programs

Oncology Center of Excellence Program

Anthem Members

Enhanced Cancer Benefit Available at No Cost*









contigohealth

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.

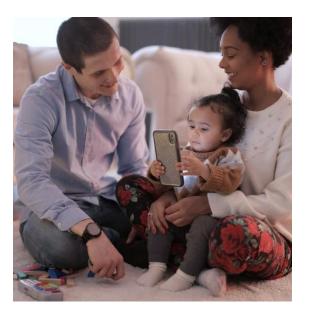
Free 6-Month Diaper Subscription if Member:

- 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.



XX MAVEN





Digital Programs for Chronic Pain Available at No Cost*

Added Value Programs

Hinge Health

Anthem Members

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.

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.

Added Value Programs





C carrum health

