

Evergreen School District JPA Medical Marketing

April 4, 2018

Alliant

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Agenda

- Joint Powers Authorities (JPA) Marketing
 - JPA & Marketing Overview
 - SISC Quote Caveats
 - Effective Dates & Timelines
- 2018 SISC Proposal
- Blue Shield to SISC/Navitus Prescription Drug
- SISC Plan Differences & Value Adds
- SISC Administration
- Appendix



Joint Powers Authorities (JPA) - Marketing

Joint Powers Authorities (JPA)

Risk is spread across the JPA's entire membership pool

- Savings achieved by joining a JPA can be greater than savings from plan design changes
- JPA Provides stronger purchasing power, as a result of joining a larger pool of covered individuals
- JPA Provides long term rate stability
 - Renewal is based on entire pool's experience with regional adjustments
 - A group with high claims is able to enjoy rate stability because of large pool underwriting
 - Renewals are below trend

Plan Design Flexibility

- Pool allows District to select multiple plans offering employees choice

Most JPAs include several Value Add services

- Disease management program
- Special pharmacy programs
- FSA & COBRA administration
- EAP program

JPA – Markets Approached & Quote Caveats

Request for Proposals

- Alliant approached SISC and CVT for proposals
 - Self-Insured Schools of California (SISC)
 - California’s Valued Trust (CVT)
- Request was to provide quotes for plans most closely matching current benefits, including retiree coverage
- CVT declined to provide a proposal, stating that their rates were not competitive with current costs

Markets Approached	
JPA	Status
SISC	Illustrated
CVT	Declined to Quote - Not Competitive

SISC - Size & Financial Strength

SISC serves:

441 educational agencies in 43 counties with

	<u>Subscribers</u>	<u>Members</u>
PPO	78,471	201,415
HMO	12,963	29,923
Kaiser	<u>30,542</u>	<u>65,539</u>
Medical Totals	121,976	296,877

More than 170 educational agencies have joined in the last 10 years.

SISC Statewide Renewals			
Year	PPO	HMO	Kaiser
2013 - 2014	8.2%	8.2%	9.6%
2014 - 2015	6.6%	6.6%	0.8%
2015 - 2016	2.8%	2.8%	2.8%
2016 - 2017	3.0%	3.0%	3.0%
2017 - 2018	5.0%	8.1%	5.9%
Average	5.1%	5.7%	4.4%

SISC - Profile

Program Profile	SISC
Plan Renewal Date	October 1
Total Members	308,000
Participating School Districts	431
Plan Changes in Last 10 Years	No changes
Detailed Financial Statement	Yes
Pool Inception Date	1979
Minimum Program Participation	3 Years
Program Decision Making Process	Administered by the Kern County Superintendent of Schools. All SISC staff are either classified or certificated public school employees. SISC board meetings are open to the public.
Funding and Rating Methodology	
Funding	Self-funded
Pharmacy Benefits Management - PPO	Yes - Navitus
Pooled Renewal	Yes, statewide with region adjustments
Renewal Rates Released	April
Group Specific Utilization Reporting	Regional reporting available
Plans	
Carrier/Products	Anthem HMO/PPO Blue Shield HMO/PPO Kaiser HMO
Plan Design Options	90 PPO, 1 HDHP, 2 Bronze, 5 Kaiser, 24 HMO
Administration and Service	
Administrative Services	COBRA, self-pay retiree, dedicated account manager and member service rep, EAP, disease management, billing and online enrollment

SISC Assumptions & Caveats

- 1. Census:** Rates were determined based on the census information provided for Evergreen School District.
- 2. Rates:** Rates are guaranteed for 15 month, effective 7/1/2018. The District can also elect to have the plan effective 10/1/2018. The district will renew on 10/1/2019 and every October thereafter. SISC allows the District to offer composite rates or tiered rates for Active Employees. Early Retiree rates are 3-Tier. Early Retiree rates will differ based on the Rate Structure selected for Actives.
 - Tiered Actives Rates – Same Tiered Rates as Actives for Early Retirees
 - Composite Active Rates – Please note Quoted Early Retiree Rates when Active Rate is Composite.

SISC requires that the District select the same Rate Structure for Kaiser Active & Part-time (Composite or 3-Tier)

SISC Assumptions & Caveats

- 3. Participation:** The rates quoted are based on 100% participation of full-time employees in SISC sponsored medical plans and adherence to SISC Health Benefit Manual Guidelines. SISC will grandfather currently waiving full-time active employees (FTE \geq 90%) with proof of other group coverage, and a list of names. The proposal is valid for the entire group being quoted. SISC reserves the right to re-evaluate the rates and/or the offer of coverage for any subset of the entire group.
- 4. Employee Definition:** Classified permanent or probationary employees who work a minimum of 20 hours per week; Certificated employees currently under contract and who work a minimum of 50% of a Certificated job (even though the hours worked may be less than 20 hours per week) are eligible to participate in one of the options offered by the district
- 5. Dependent Definition:** Eligible dependents include a legally married spouse, domestic partner, or child to age 26 (guardianship to age 18).

SISC Assumptions & Caveats

- 6. Proof of eligibility is required.** SISC III reserves the right to request documentation or proof of his or her eligibility (that is a marriage certificate, tax return, birth certificate, court decree, adoption papers or any other documentation that SISC deems relevant and appropriate).
- 7. Medicare Requirement:** Retirees and their spouses/domestic partners that are 65 years of age or older are required to provide proof of Medicare Parts A & B. A copy of the retiree's and spouse's/domestic partner's Medicare card must be sent to SISC prior to the first of the month in which they turn 65 (or first of the prior month if their birthday is on the 1st). Retirees must have continuous enrollment in Medicare while enrolled in a SISC retiree plan.
- 8. Employer Contribution:** We assume the district will maintain its current contribution strategy except as described in assumption 3.

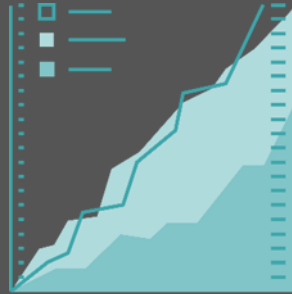
SISC Assumptions & Caveats

- 9. Benefit Communication:** The group plan benefits must be communicated without modification to the members. The district may not partially pay, reimburse or otherwise reduce the member's responsibility to the group plan.
- 10. Benefit Designs:** Rates are based upon the attached proposed benefit plans.
- 11. Additional Plan Offerings:** SISC's proposal assumes no additional competitor medical plan offerings.
- 12. Subject to SISC III Executive Committee Approval**

JPA – Sample Key Dates

For October 1 Effective Date

Item	Date
Alliant to Present Results to Committee	2/26
Board Approval	4/12
SISC Setup Call	Week of 4/16
Implementation Documents Returned to SISC	4/20
SISC Administration Meeting	4/23
Enrollment Kits Ordered	4/27
Open Enrollment Materials Distributed	5/1
Open Enrollment Start	5/7
Open Enrollment Meetings, Actives	Week of 5/7 and 5/14
Open Enrollment Close	5/25
Enrollment Material to JPA	5/29
ID Cards Mailed	9/14
New Plan Begins	10/1



2018 SISC Proposal

2018 Financial Summary – SISC (Composite Rates)

Coverage	Enrollment	Current	Renewal	\$ From Current	% From Current	Composite Rate Selected for Actives		
						SISC Effective 7/1/2018	\$ From Current	% From Current
Actives (Full-Time and Part-Time) – Composite Rate								
Kaiser HMO (Contract 1 - Actives)	448	\$7,279,480	\$7,184,379	(\$95,101)	-1.31%	SISC \$6,999,552	(\$279,928)	-3.85%
Kaiser DHMO (Contract 7) - PT/V variable Hr	1	\$3,990	\$3,938	(\$52)	-1.31%	SISC \$10,416	\$6,426	161.07%
Blue Shield PPO (Actives)	308	\$6,761,462	\$7,495,451	\$733,989	10.86%	SISC \$5,976,432	(\$785,030)	-11.61%
Actives - Total Annual Paid Premium		\$14,044,932	\$14,683,768	\$638,835	4.5%	\$12,986,400	(\$1,058,532)	-7.5%
Early Retirees (Under 65) – Tiered Rates								
Kaiser HMO (Contract 3)	22	\$253,105	\$249,798	(\$3,306)	-1.31%	SISC \$288,288	\$35,183	13.90%
Blue Shield PPO	20	\$415,639	\$460,759	\$45,120	10.86%	SISC \$345,552	(\$70,087)	-16.86%
Early Retirees - Total Annual Paid Premium		\$668,744	\$710,558	\$41,814	6.3%	\$633,840	(\$34,904)	-5.2%
Retirees (65+) – Tiered Rates								
Kaiser HMO (Contract 5 - Trust Senior Advantage)	141	\$836,413	\$874,632	\$38,219	4.57%	SISC* \$961,596	\$125,183	14.97%
Retirees - Total Annual Paid Premium		\$836,413	\$874,632	\$38,219	4.6%	\$961,596	\$125,183	15.0%
Overall Total Annual Paid Premium		\$15,550,089	\$16,268,957	\$718,868	4.6%	\$14,581,836	(968,253)	-6.2%

Enrollment obtained from client census dated from January 2018

Totals are based on Composite Rate selected for Actives & 3-Tier Rate Structure selected for Early Retirees

2018 Financial Summary – SISC (3 Tier Rates)

Coverage	Enrollment	Current	Renewal	\$ Δ From Current	% Δ From Current	3-Tier Rates Selected for Actives		
						SISC Effective 7/1/2018	\$ Δ From Current	% Δ From Current
Actives (Full-Time and Part-Time) – 3-Tier Rate								
Kaiser HMO (Contract 1 - Actives)	448	\$7,279,480	\$7,184,379	(\$95,101)	-1.31%	SISC \$7,150,608	(\$128,872)	-1.77%
Kaiser DHMO (Contract 7) - PT/Variable Hr	1	\$3,990	\$3,938	(\$52)	-1.31%	SISC \$4,992	\$1,002	25.12%
Blue Shield PPO (Actives)	308	\$6,761,462	\$7,495,451	\$733,989	10.86%	SISC \$6,606,576	(\$154,886)	-2.29%
Actives - Total Annual Paid Premium		\$14,044,932	\$14,683,768	\$638,835	4.5%	\$13,762,176	(\$282,756)	-2.0%
Early Retirees (Under 65) – Tiered Rates								
Kaiser HMO (Contract 3) - ER	22	\$253,105	\$249,798	(\$3,306)	-1.31%	SISC \$235,512	(\$17,593)	-6.95%
Blue Shield PPO - ER	20	\$415,639	\$460,759	\$45,120	10.86%	SISC \$300,900	(\$114,739)	-27.61%
Early Retirees - Total Annual Paid Premium		\$668,744	\$710,558	\$41,814	6.3%	\$536,412	(\$132,332)	-19.8%
Retirees (65+) – Tiered Rates								
Kaiser HMO (Contract 5 - Trust Senior Advantage)	141	\$836,413	\$874,632	\$38,219	4.57%	SISC* \$961,596	\$125,183	14.97%
Retirees - Total Annual Paid Premium		\$836,413	\$874,632	\$38,219	4.6%	\$961,596	\$125,183	15.0%
Overall Total Annual Paid Premium		\$15,550,089	\$16,268,957	\$718,868	4.6%	\$15,260,184	(289,905)	-1.9%

Enrollment obtained from client census dated from January 2018

Totals are based on a 3-Tier Rate Structure selected for Actives & a 3-Tier Rate Structure selected for Early Retirees

2018 Financial Summary – FT Actives

Coverage	Enrollment	Current	Renewal	\$ From Current	% From Current
Actives (Full-Time)					
Kaiser HMO (Contract 1 - Actives)	448	\$7,279,480	\$7,184,379	(\$95,101)	-1.31%
Blue Shield PPO (Actives)	308	\$6,761,462	\$7,495,451	\$733,989	10.86%
District - Total Annual Paid Premium		\$14,040,943	\$14,679,830	\$638,887	4.6%

Composite Rate Selected for Actives		
SISC Effective 7/1/2018	\$ From Current	% From Current
<i>SISC</i>		
\$6,999,552	(\$279,928)	-3.85%
<i>SISC</i>		
\$5,976,432	(\$785,030)	-11.61%
\$12,975,984	(\$1,064,959)	-7.6%

Coverage	Enrollment	Current	Renewal	\$ From Current	% From Current
Actives (Full-Time)					
Kaiser HMO (Contract 1 - Actives)	448	\$7,279,480	\$7,184,379	(\$95,101)	-1.31%
Blue Shield PPO (Actives)	308	\$6,761,462	\$7,495,451	\$733,989	10.86%
District - Total Annual Paid Premium		\$14,040,943	\$14,679,830	\$638,887	4.6%

3-Tier Rates Selected for Actives		
SISC Effective 7/1/2018	\$ From Current	% From Current
<i>SISC</i>		
\$7,150,608	(\$128,872)	-1.77%
<i>SISC</i>		
\$6,606,576	(\$154,886)	-2.29%
\$13,757,184	(\$283,759)	-2.0%

Enrollment obtained from client census dated from January 2018

- Current ACTIVE Rate Structure for both Kaiser & Blue Shield is Composite Rates.
- For Actives, District may choose Composite or Tiered Rate Structure with SISC.

2018 Financial Summary – Actives (Part-Time)

Coverage			Enrollment	Current	Renewal	\$ From Current	% From Current	Composite Rate Selected for Actives		
Actives (Part-Time)								SISC Effective 7/1/2018	\$ From Current	% From Current
Kaiser DHMO (Contract 7) - PT/Variable Hr	1	\$3,990		\$3,938	(\$52)	-1.31%	SISC	\$6,426	161.07%	
District - Total Annual Paid Premium		\$3,990		\$3,938	(\$52)	-1.3%	\$10,416	\$6,426	161.1%	

Coverage			Enrollment	Current	Renewal	\$ From Current	% From Current	3-Tier Rates Selected for Actives		
Actives (Part-Time)								SISC Effective 7/1/2018	\$ From Current	% From Current
Kaiser DHMO (Contract 7) - PT/Variable Hr	1	\$3,990		\$3,938	(\$52)	-1.31%	SISC	\$1,002	25.12%	
District - Total Annual Paid Premium		\$3,990		\$3,938	(\$52)	-1.3%	\$4,992	\$1,002	25.1%	

Enrollment obtained from client census dated from January 2018

- Current PART-TIME Rate Structure for Kaiser is 3-Tier.
- For PART-TIME, SISC requires that the District use the same rate structure selected for ACTIVES.

2018 Financial Summary – Early Retirees

Coverage	Enrollment	Current	Renewal	\$ From Current	% From Current
Early Retirees					
Kaiser HMO (Contract 3) - ER	22	\$253,105	\$249,798	(\$3,306)	-1.31%
Blue Shield PPO - ER	20	\$415,639	\$460,759	\$45,120	10.86%
District - Total Annual Paid Premium		\$668,744	\$710,558	\$41,814	6.3%

Composite Rate Selected for Actives		
SISC Effective 7/1/2018	\$ From Current	% From Current
<i>SISC</i>		
\$288,288	\$35,183	13.90%
<i>SISC</i>		
\$345,552	(\$70,087)	-16.86%
\$633,840	(\$34,904)	-5.2%

Coverage	Enrollment	Current	Renewal	\$ From Current	% From Current
Early Retirees					
Kaiser HMO (Contract 3) - ER	22	\$253,105	\$249,798	(\$3,306)	-1.31%
Blue Shield PPO - ER	20	\$415,639	\$460,759	\$45,120	10.86%
District - Total Annual Paid Premium		\$668,744	\$710,558	\$41,814	6.3%

3-Tier Rates Selected for Actives		
SISC Effective 7/1/2018	\$ From Current	% From Current
<i>SISC</i>		
\$235,512	(\$17,593)	-6.95%
<i>SISC</i>		
\$300,900	(\$114,739)	-27.61%
\$536,412	(\$132,332)	-19.8%

Enrollment obtained from client census dated from January 2018

- Current EARLY RETIREE Rate Structure for both Kaiser & Blue Shield is 3-Tier
- For EARLY RETIREE, SISC rates are 3-TIER and are based on the Tier Structure selected for ACTIVES

2018 Financial Summary – Over 65 Retire

Composite Rates Selected for Actives

7/1 Effective Date

Coverage	Enrollment	Current 2017-2018
Trust Paid		
Kaiser HMO (Contract 5 - Trust Senior Advantage)	141	\$836,413
Trust - Total Annual Paid Premium		\$836,413

Enrollment obtained from client census dated from January 2018

Renewal 2018-2019	\$ From Current	% From Current
\$874,632	\$38,219	4.57%
\$874,632	\$38,219	4.6%

\$10 Copay Composite Rates Selected for Actives		
SISC 7/1 2018-2019	\$ From Current	% From Current
<i>SISC</i>		
\$947,052	\$110,639	13.23%
\$947,052	\$110,639	13.2%

\$25 Copay Composite Rates Selected for Actives		
SISC 7/1 2018-2019	\$ From Current	% From Current
<i>SISC</i>		
\$716,772	(\$119,641)	-14.30%
\$716,772	\$716,772	-14.3%

10/1 Effective Date

Coverage	Enrollment	Current 2017-2018
Trust Paid		
Kaiser HMO (Contract 5 - Trust Senior Advantage)	141	\$836,413
Trust - Total Annual Paid Premium		\$836,413

Enrollment obtained from client census dated from January 2018

Renewal 2018-2019	\$ From Current	% From Current
\$874,632	\$38,219	4.57%
\$874,632	\$38,219	4.6%

\$10 Copay Composite Rates Selected for Actives		
SISC 10/1 2018-2019	\$ From Current	% From Current
<i>SISC</i>		
\$961,596	\$125,183	14.97%
\$961,596	\$125,183	15.0%

\$25 Copay Composite Rates Selected for Actives		
SISC 10/1 2018-2019	\$ From Current	% From Current
<i>SISC</i>		
\$728,892	(\$107,521)	-12.86%
\$728,892	\$728,892	-12.9%

Note: SISC requires that EESD select ONE KPSA plan. The District must choose one plan from the SISC KPSA options \$10 copay or \$25 copay

- Current Kaiser Senior Advantage rates are 3-TIER
- For Over 65, SISC rates are 3-TIER

2018 Financial Summary – Over 65 Retire

3-Tier Rates Selected for Actives

7/1 Effective Date

Coverage	Enrollment	Current 2017-2018	Renewal 2018-2019	\$ From Current	% From Current
Trust Paid					
Kaiser HMO (Contract 5 - Trust Senior Advantage)	141	\$836,413	\$874,632	\$38,219	4.57%
Trust - Total Annual Paid Premium		\$836,413	\$874,632	\$38,219	4.6%

Enrollment obtained from client census dated from January 2018

\$10 Copay 3-Tier Rates Selected for Actives		
SISC 7/1 2018-2019	\$ From Current	% From Current
<i>SISC</i>		
\$929,412	\$92,999	11.12%
\$929,412	\$92,999	11.1%

\$25 Copay 3-Tier Rates Selected for Actives		
SISC 7/1 2018-2019	\$ From Current	% From Current
<i>SISC</i>		
\$699,132	(\$137,281)	-16.41%
\$699,132	\$699,132	-16.4%

10/1 Effective Date

Coverage	Enrollment	Current 2017-2018	Renewal 2018-2019	\$ From Current	% From Current
Trust Paid					
Kaiser HMO (Contract 5 - Trust Senior Advantage)	141	\$836,413	\$874,632	\$38,219	4.57%
Trust - Total Annual Paid Premium		\$836,413	\$874,632	\$38,219	4.6%

Enrollment obtained from client census dated from January 2018

Note: SISC requires that EESD select ONE KPSA plan. The District must choose one plan from the SISC KPSA options \$10 copay or \$25 copay

\$10 Copay 3-Tier Rates Selected for Actives		
SISC 10/1 2018-2019	\$ From Current	% From Current
<i>SISC</i>		
\$943,956	\$107,543	12.86%
\$943,956	\$107,543	12.9%

\$25 Copay 3-Tier Rates Selected for Actives		
SISC 10/1 2018-2019	\$ From Current	% From Current
<i>SISC</i>		
\$711,252	(\$125,161)	-14.96%
\$711,252	\$711,252	-15.0%

- Current Kaiser Senior Advantage rates are 3-TIER
- For Over 65, SISC rates are 3-TIER

SISC Plan Mapping

Actives		
Current Plan	Enrollment	SISC Plan
Blue Shield PPO 0/500-90/70	308	Blue Shield - SISC 100-A 20
Kaiser \$10 HMO (FT)	448	Kaiser \$10 HMO
Kaiser DHMO 70% (PT)	1	Kaiser - HSA \$3,000

Early Retirees (under 65)		
Current Plan	Enrollment	SISC Plan
Blue Shield PPO 0/500-90/70	20	Blue Shield - SISC 100-A 20
Kaiser \$10 HMO	22	Kaiser \$10 HMO

Retirees (65+)		
Current Plan	Enrollment	SISC Plan
KPSA \$10 OV	141	KPSA \$10 OV or KPSA \$25 OV

Enrollment obtained from client census dated from January 2018

Blue Shield PPO – Actives

BENEFITS
Calendar Year Deductible Individual / Family
Annual Out-of-Pocket Maximum Individual / Family
Physician & Specialist Office Visit
Preventative Care
Lab and X-Ray
C complex Imaging (CT, MRI, PET)
Hospitalization
Inpatient Physician Services
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Durable Medical Equipment
Home Health Services
Hospice Care (Routine Care)
Chiropractic
Acupuncture
Mental Health and Substance Abuse
Inpatient Hospital Services
Outpatient
Rx
Rx Copay Out-of-Pocket Maximum
Retail 30 days
Mail Order 90 days

BLUE SHIELD - DIRECT PPO Current / Renewal	
IN-NETWORK	OUT-OF-NETWORK
\$0 / \$0	\$500 / \$1,000
\$1,000 / \$2,000	\$5,000 / \$10,000
\$15 per visit	30%
No C charge	Not Covered
\$15 per visit	30% (\$350 max per day)
10%	30% (\$350 max per day)
No C charge	30%
No C charge	30% (\$600 max per day)
No C charge	30% (\$350 max per day)
\$100 per visit (Waived if admitted)	
10%	30%
10% (up to 100 visits per calendar year)	Not Covered
No C charge	Not Covered
\$25 / Visit (Up to 20 Visits per calendar year)	30%
\$25 / visit (Up to 20 Visits per calendar year)	30%
Mental Health Only	
No C charge	30% (\$600 max per day)
\$15 per visit	30%
Tier 1 / Tier 2 / Tier 3 / Tier 4 Combined with medical	
\$10 / \$20 / \$35 / 30% ¹	Copay +25%
\$20 / \$40 / \$70 / \$30 ²	Not Covered

SISC	
BLUE SHIELD - SISC - 100-A 20 Copay	
IN-NETWORK	OUT-OF-NETWORK
None	None
\$1,000 / \$3,000	\$1,000 / \$3,000
\$20 / visit	50%
No C charge	Not Covered
No Charge	Not Covered
No Charge	50% (\$350 max per day)
No C charge	50%
No C charge	No Charge (\$600 max)
No C charge	No Charge (\$350 max)
\$100 per visit (Waived if admitted)	
No Charge	Not Covered
No Charge (up to 100 visits per calendar year)	Not Covered
No C charge	Not Covered
No Charge	Not Covered
No Charge	50%
(up to 12 Visits per calendar year)	
Mental Health and substance abuse	
No C charge	No Charge (\$600 max)
\$20 / visit	50%
Generic / Brand / Specialty	
\$1,500 Individual / \$2,500 Family	
Retail: \$5 / \$20 Costco: \$0 / \$20	Not Covered
Costco: No Charge / \$50 Navitus, Specialty \$20 ³	Not Covered

1. Retail - Tier 4: up to \$200 copayment maximum per prescription
 2. Mail Order - Tier 4: up to \$400 copayment maximum per prescription
 3. Specialty drugs are available only through mail order for a 30-day supply
- Blue Shield- Substance Abuse Benefit Not Covered for inpatient nor outpatient

Blue Shield PPO – Actives

Rates

Rates	
Contract 1- Actives	EE's
Composite	308
Monthly Premium	
Annual Premium	

	Current	Renewal
	\$1,829.40	\$2,027.99
	\$563,455	\$624,621
	\$6,761,462	\$7,495,451

\$ Difference from Current	
% Difference from Current	

\$733,989
10.86%

Composite Rate Selected for Actives	
	SISC
	\$1,617.00
	\$498,036
	\$5,976,432

-\$785,030
-11.61%

Rates	
Three Tier	
Employee Only	
Employee + 1	
Employee + Family	

Monthly Premium
Annual Premium

\$ Difference from Current
% Difference from Current

3-Tier Rates Selected for Actives	
	SISC
43	\$776.00
72	\$1,511.00
<u>193</u>	<u>\$2,116.00</u>
308	

\$550,548
\$6,606,576

-\$154,886
-2.29%

This document is intended as a quick reference, not a comprehensive description. Limitations and exclusions can be found in the official plan documents. In case of any discrepancies, the official plan documents will govern. Enrollment obtained from client census dated from January 2018

- Current ACTIVE Rate Structure for both Kaiser & Blue Shield is Composite Rates.
- For Actives, District may choose Composite or Tiered Rate Structure with SISC.

Blue Shield PPO – Early Retirees

BENEFITS
Calendar Year Deductible Individual / Family
Annual Out-of-Pocket Maximum Individual / Family
Physician & Specialist Office Visit
Preventative Care
Lab and X-Ray
Complex Imaging (CT, MRI, PET)
Hospitalization
Inpatient Physician Services
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Durable Medical Equipment
Home Health Services
Hospice Care (Routine Care)
Chiropractic
Acupuncture
Mental Health and Substance Abuse
Inpatient Hospital Services
Outpatient
Rx
Rx Copay Out-of-Pocket Maximum
Retail 30 days
Mail Order 90 days

BLUE SHIELD - DIRECT PPO Current / Renewal	
IN-NETWORK	OUT-OF-NETWORK
\$0 / \$0	\$500 / \$1,000
\$1,000 / \$2,000	\$5,000 / \$10,000
\$15 per visit	30%
No Charge	Not Covered
\$15 per visit	30% (\$350 max per day)
10%	30% (\$350 max per day)
No Charge	30%
No Charge	30% (\$600 max per day)
No Charge	30% (\$350 max per day)
\$100 per visit (Waived if admitted)	
10%	30%
10% (up to 100 visits per calendar year)	Not Covered
No Charge	Not Covered
\$25 / Visit	30%
(Up to 20 Visits per calendar year)	
\$25 / visit	30%
(Up to 20 Visits per calendar year)	
Mental Health Only	
No Charge	30% (\$600 max per day)
\$15 per visit	30%
Tier 1 / Tier 2 / Tier 3 / Tier 4	
Combined with medical	
\$10 / \$20 / \$35 / 30% ¹	Copay +25%
\$20 / \$40 / \$70 / \$30 ²	Not Covered

SISC	
BLUE SHIELD - SISC - 100-A 20 Copay	
IN-NETWORK	OUT-OF-NETWORK
None	None
\$1,000 / \$3,000	\$1,000 / \$3,000
\$20 / visit	50%
No Charge	Not Covered
No Charge	Not Covered
No Charge	50% (\$350 max per day)
No Charge	50%
No Charge	No Charge (\$600 max)
No Charge	No Charge (\$350 max)
\$100 per visit (Waived if admitted)	
No Charge	Not Covered
No Charge (up to 100 visits per calendar year)	Not Covered
No Charge	Not Covered
No Charge	Not Covered
(Up to 20 Visits per calendar year)	
No Charge	50%
(up to 12 Visits per calendar year)	
Mental Health and substance abuse	
No Charge	No Charge (\$600 max)
\$20 / visit	50%
Generic / Brand / Specialty	
\$1,500 Individual / \$2,500 Family	
Retail: \$5 / \$20 Costco: \$0 / \$20	Not Covered
Costco: No Charge / \$50 Navitus, Specialty \$20 ³	Not Covered

1. Retail - Tier 4: up to \$200 copayment maximum per prescription
 2. Mail Order - Tier 4: up to \$400 copayment maximum per prescription
 3. Specialty drugs are available only through mail order for a 30-day supply
- Blue Shield - Substance Abuse Benefit Not Covered for inpatient nor outpatient

Blue Shield PPO – Early Retirees Rates

Rates	
Contract 1- Early Retirees	
Retiree Only	7
Retiree + 1	13
Retiree + Family	0

EE's
7
13
0
20

Current		Renewal	
	\$1,049.59		\$1,163.53
	\$2,099.19		\$2,327.07
	\$2,970.35		\$3,292.80

Monthly Premium	
Annual Premium	

\$34,637	\$38,397
\$415,639	\$460,759

\$ Difference from Current	
% Difference from Current	

\$45,120
10.86%

Composite Rate Selected for Actives	
SISC	
	\$1,133.00
	\$1,605.00
	\$2,041.00

\$28,796
\$345,552

-\$70,087
-16.86%

Rates	
Contract 1- Early Retirees	
Retiree Only	7
Retiree + 1	13
Retiree + Family	0

Monthly Premium	
Annual Premium	

\$ Difference from Current	
% Difference from Current	

EE's
7
13
0
20

3-Tier Rates Selected for Actives	
SISC	
	\$776.00
	\$1,511.00
	\$2,116.00

\$25,075
\$300,900

-\$114,739
-27.61%

This document is intended as a quick reference, not a comprehensive description. Limitations and exclusions can be found in the official plan documents. In case of any discrepancies, the official plan documents will govern. Enrollment obtained from client census dated from January 2018

- Current EARLY RETIREE Rate Structure for both Kaiser & Blue Shield is 3-Tier
- For EARLY RETIREE, SISC rates are 3-TIER and are based on the Tier Structure selected for ACTIVES

Blue Shield PPO – Anchor Bronze

BENEFITS	SISC	
	BLUE SHIELD - SISC ASO - Anchor Bronze	
	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible		
Individual / Family	\$5,000 / \$10,000	
Annual Out-of-Pocket Maximum		
Individual / Family	\$6,350 / \$12,700	
Physician & Specialist Office Visit	30%	50%
Preventative Care	No Charge ¹	Not Covered
Lab and X-Ray	30%	Not Covered
Complex Imaging (CT, MRI, PET)	30%	50% (\$350 max per day)
Hospitalization		
Inpatient Physician Services	30%	50%
Inpatient Non-emergency Facility Services	30%	No Charge (\$600 max per day)
Outpatient surgery in a hospital	30%	No Charge (\$350 max per day)
Emergency Room	\$100 per visit + 30%	\$100 per visit + 30%
Durable Medical Equipment	C o-pay waived if admitted	
Home Health Services	30% (up to 100 visits per calendar year)	Not Covered
Hospice Care (Routine Care)	No Charge	Not Covered
Chiropractic	30%	Not Covered
Acupuncture	30%	50%
	(Up to 20 Visits per calendar year)	
	(Up to 12 Visits per calendar year)	
Mental Health and Substance Abuse		
Inpatient Hospital Services	30%	No Charge (\$600 max per day)
Outpatient	\$60 / visit ²	50%
Rx		
Rx Co-pay Out-of-Pocket Maximum	\$6,350 Individual / \$12,700 Family	
Retail 30 days	Retail: \$9 / \$35 Costco: \$0 / \$35	Not Covered
Mail Order 90 days	Costco: \$0 / \$90 Navitus Specialty \$35 ⁴	Not Covered

1. Not subject to the calendar year medical deductible
2. For the first 3 visits, thereafter 30% \$60 per visit - not subject to the calendar year deductible
3. Rx applies to medical deductible
4. Specialty drugs are available only through mail order for a 30-day supply

Blue Shield PPO – Anchor Bronze

Rates

Rates	Composite Rate Selected for Actives
Employee Only	Two Tier
Employee + Child(ren)	\$579.00
	\$910.00

Rates	3-Tier Rates Selected for Actives
Employee Only	Two Tier
Employee + Child(ren)	\$429.00
	\$849.00

- The District may only choose Composite or Tiered rates based on the Actives' plan selection

Kaiser HMO – Actives

BENEFITS
Calendar Year Deductible
Individual / Family
Annual Out-of-Pocket Maximum
Individual / Family
Physician & Specialist Office Visit
Preventive Care
Lab and X-Ray
Hospitalization
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Ambulance
Durable Medical Equipment
Chiropractic
Acupuncture
Mental Health and Substance Abuse
Inpatient
Outpatient
Rx
Retail
Mail Order
Specialty Rx

KAISER HMO - DIRECT Current / Renewal
In-Network Only
None
\$1,500 / \$3,000
\$10 per visit
No C charge
No C charge
No C charge
\$10 per procedure
\$10 per procedure
\$100 per Visit (Waived if Admitted)
No C charge
No C charge (Base items only)
Not Covered
Not Covered
No C charge
\$10 per visit
Generic / Brand
\$5 (100 days) / \$5 (100 days)
\$5 (100 days) / \$5 (100 days)
\$5 (30 days)

SISC
KAISER HMO 10 OV 10 RX- SISC
In-Network Only
None
\$1,500 / \$3,000
\$10 per visit
No C charge
No C charge
No C charge
\$10 per procedure
\$10 per procedure
\$100 per Visit (Waived if Admitted)
\$50
No Charge¹
\$10 (up to 30 Visits per calendar year)
\$10 (up to 30 Visits per calendar year)
No C charge
\$10 per visit
Generic / Brand
\$10 (100 days) / \$10 (100 days)
\$10 (100 days) / \$10 (100 days)
\$10 (30 days)

1. SISC Kaiser DME include additional items

Kaiser HMO – Actives Rates

Rates
Contract 1 - Actives
Composite
Monthly Premium
Annual Premium

EE's
448

Current	Renewal
\$1,354.07	\$1,336.38
\$606,623	\$598,698
\$7,279,480	\$7,184,379

Composite Rate Selected for Actives
SISC
\$1,302.00
\$583,296
\$6,999,552

\$ Difference from Current
% Difference from Current

(\$95,101)
-1.3%

(\$279,928)
-3.8%

Rates
Contract 1- Retirees
Employee Only
Employee + 1
Employee + Family

Monthly Premium
Annual Premium

\$ Difference from Current
% Difference from Current

EE's
105
109
234
448

3-Tier Rates Selected for Actives
SISC
\$623.00
\$1,215.00
\$1,701.00

\$595,884
\$7,150,608

-\$128,872
-1.77%

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- Current ACTIVE Rate Structure for both Kaiser & Blue Shield is Composite Rates.
- For Actives, District may choose Composite or Tiered Rate Structure with SISC.

Kaiser DHMO – Part Time

BENEFITS	
Calendar Year Deductible	
Individual / Individual Family Member / Family	
Annual Out-of-Pocket Maximum	
Individual / Individual Family Member / Family	
Physician & Specialist Office Visit	
Preventive Care	
Lab and X-Ray	
Hospitalization	
Inpatient Non-emergency Facility Services	
Outpatient surgery in a hospital	
Emergency Room	
Ambulance	
Durable Medical Equipment	
Chiropractic	
Acupuncture	
Mental Health and Substance Abuse	
Inpatient	
Outpatient	
Rx	
Retail (30 Days)	
Mail Order (100 Days)	
Specialty Rx (30 days)	

Kaiser - Direct DHMO 70% PLAN	
Current / Renewal	
\$5,000 / \$5,000 / \$10,000	
\$6,250 / \$6,250 / \$12,500	
<i>Deductible Applies to Med. and Rx Unless Noted</i>	
\$60 PCP / \$70 SP ¹	
No C charge (ded waived)	
30%	
30%	
30%	
30%	
\$300 per visit (C opay waived if admitted)	
\$300 per Trip	
30%	
Not Covered	
Not Covered	
30%	
\$60 per visit ¹	
Generic / Brand	
\$15 / \$50	
\$30 / \$100	
30% (Max \$100)	

SISC	
Kaiser - HSA \$3,000 - SISC	
IN-NETWORK	OUT-OF-NETWORK
\$3,000 / \$3,000 / \$6,000	
\$5,950 / \$5,950 / \$11,900	
20%	
No C charge	
20%	
20%	
20%	
20%	
\$100 / transport 30%	
30%	
Not Covered	
Not Covered	
Mental Health and Substance Abuse	
20%	
20%	
Generic / Brand	
\$10 / \$30	
\$30 / \$60	
20% (Max \$150)	

1. PCP and Outpatient: The Plan Deductible does not apply to the first three visits combined for primary care, urgent care, mental health, and chemical dependency Services.

Kaiser DHMO – Part Time Rates

Rates	
Contract 7 – Part Time Active Employees	
Composite	
Monthly Premium	
Annual Premium	
\$ Difference from Current	
% Difference from Current	

Rates	
Contract 7 – Part Time Active Employees	
Employee	1
Employee + One	0
Family	0
Monthly Premium	
Annual Premium	1
\$ Difference from Current	
% Difference from Current	

EE's	Current	Renewal
1	\$332.48	\$328.14
0	\$664.96	\$656.27
0	\$940.92	\$928.63
	\$332	\$328
1	\$3,990	\$3,938
		(\$52)
		-1.3%

Composite Rate Selected for Actives	
EE's	SISC
1	\$868.00
	\$868
1	\$10,416
	\$6,426
	161.1%

3-Tier Rates Selected for Actives	
	SISC
	\$416.00
	\$810.00
	\$1,134.00
	\$416
	\$4,992
	\$1,002
	25.1%

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Enrollment obtained from client census dated from January 2018

- Current PART-TIME Rate Structure for Kaiser is 3-Tier.
- For PART-TIME, SISC requires that the District use the same rate structure selected for ACTIVES.

Kaiser HMO – Early Retirees

BENEFITS
Calendar Year Deductible Individual / Family
Annual Out-of-Pocket Maximum Individual / Family
Physician & Specialist Office Visit
Preventive Care
Lab and X-Ray
Hospitalization
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Ambulance
Durable Medical Equipment
Chiropractic
Acupuncture
Mental Health and Substance Abuse
Inpatient
Outpatient
Rx
Retail
Mail Order
Specialty Rx

KAISER HMO - DIRECT Current / Renewal In-Network Only
None
\$1,500 / \$3,000
\$10 per visit
No C charge
No C charge
No C charge
\$10 per procedure
\$100 per Visit (Waived if Admitted)
No C charge
No C charge (Base items only)
Not Covered
Not Covered
No C charge
\$10 per visit
Generic / Brand
\$5 (100 days) / \$5 (100 days)
\$5 (100 days) / \$5 (100 days)
\$5 (30 days)

SISC KAISER HMO 10 OV 10 RX - SISC In-Network Only
None
\$1,500 / \$3,000
\$10 per visit
No C charge
No C charge
No C charge
\$10 per procedure
\$100 per Visit (Waived if Admitted)
\$50
No Charge¹
\$10 (up to 30 Visits per calendar year)
\$10 (up to 30 Visits per calendar year)
No C charge
\$10 per visit
Generic / Brand
\$10 (100 days) / \$10 (100 days)
\$10 (100 days) / \$10 (100 days)
\$10 (30 days)

1. SISC Kaiser DME include additional items

Kaiser HMO – Early Retirees Rates

Rates	
Contract 3 - Early Retirees	
<i>Three Tier</i>	
Retiree	12
Retiree + One	10
Retiree + Family	0
Monthly Premium	22
Annual Premium	

EE's	Current	Renewal
	\$659.13	\$650.52
	\$1,318.25	\$1,301.03
	\$1,865.33	\$1,840.96
	\$21,092	\$20,817
	\$253,105	\$249,798

Composite Rate Selected for Actives	
SISC	
	\$917.00
	\$1,302.00
	\$1,632.00
	\$24,024
	\$288,288

\$ Difference from Current	
% Difference from Current	

(\$3,306)
1.3%

\$35,183
13.9%

Rates*	
Contract 1- Retirees	
Retiree Only	
Retiree + 1	
Retiree + Family	

Monthly Premium
Annual Premium

\$ Difference from Current
% Difference from Current

3-Tier Rates Selected for Actives	
EE's	SISC
12	\$623.00
10	\$1,215.00
0	\$1,701.00
22	
	\$19,626
	\$235,512

-\$17,593
-6.95%

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Kaiser Current/Renewal (direct) rates for Active & Early Retiree reflect a 1% Penalty due to the District NOT adopting the proposed Specialty Drug Tier for Prescription Drug benefits Enrollment obtained from client census dated from January 2018

- Current EARLY RETIREE Rate Structure for both Kaiser & Blue Shield is 3-Tier
- For EARLY RETIREE, SISC rates are 3-TIER and are based on the Tier Structure selected for ACTIVES

Kaiser Senior Advantage – Retirees (Effective 7/1)

BENEFITS	Kaiser - Direct HMO Senior Advantage (TRUST)		SISC 7/1 Kaiser - \$10 Copay HMO Senior Advantage (TRUST)		SISC 7/1 Kaiser - \$25 Copay HMO Senior Advantage (TRUST)	
	Current / Renewal					
Calendar Year Deductible Individual / Family	None		None		None	
Annual Out-of-Pocket Maximum Individual / Family	\$1,500 / \$3,000		\$1,500 / \$3,000		\$1,500 / \$3,000	
Physician & Specialist Office Visit	\$10 per visit		\$10 per visit		\$25 per visit	
Preventive Care	No Charge		No Charge		No Charge	
Lab and X-Ray	No Charge		No Charge		No Charge	
Hospitalization						
Inpatient Non-emergency Facility Services	No Charge		No Charge		No Charge	
Outpatient surgery in a hospital	\$10 per procedure		\$10 per procedure		\$25 per procedure	
Emergency Room	\$50 per Visit (waived if admitted)		\$50 per Visit (waived if admitted)		\$100 per Visit (waived if admitted)	
Ambulance	No Charge		\$50		\$50	
Durable Medical Equipment	No Charge (Base items only)		No Charge¹		No Charge¹	
Home Health Services	No Charge		No Charge		No Charge	
Hospice Care	No Charge		No Charge		No Charge	
Chiropractic	Not Covered		\$10 (up to 30 Visits per calendar year)		\$10 (up to 30 Visits per calendar year)	
Acupuncture	Not Covered		\$10 (up to 30 Visits per calendar year)		\$10 (up to 30 Visits per calendar year)	
Mental Health and Substance Abuse						
Inpatient	No Charge		No Charge		No Charge	
Outpatient	\$10 per visit		\$10 per visit		\$10 per visit	
Rx	Generic	Brand	Generic	Brand	Generic	Brand
Retail	\$10 (100 days)	\$20 (100 days)	\$10 (100 days)	\$20 (100 days)	\$10 (100 days)	\$20 (100 days)
Mail Order	\$10 (100 days)	\$20 (100 days)	\$10 (100 days)	\$20 (100 days)	\$10 (100 days)	\$20 (100 days)

1. SISC Kaiser DME include additional items

- Current Kaiser Senior Advantage rates are 3-TIER
- For Over 65, SISC rates are 3-TIER

Kaiser Senior Advantage – Retirees (Effective 7/1)

Rates

Rates				Composite Rate Selected for Actives		Composite Rate Selected for Actives	
Rates				\$10 Copay – Composite Rates		\$25 Copay – Composite Rates	
				SISC		SISC	
Subscriber Only(M)	EE's 75	\$328.74	\$344.72	\$368.00		\$273.00	
Subscriber(M) + Spouse(M)	61	\$657.48	\$689.44	\$736.00		\$546.00	
Subscriber(M) + Spouse(NM)	5	\$987.86	\$995.23	\$1,285.00		\$1,190.00	
Monthly Premium	141	\$69,701	\$72,886	\$78,921		\$59,731	
Annual Premium		\$836,413	\$874,632	\$947,052		\$716,772	
\$ Difference from Current				\$110,639		-\$119,641	
% Difference from Current				13.2%		-14.3%	

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Rates				3-Tier Rates Selected for Actives		3-Tier Rates Selected for Actives	
Rates				\$10 Copay – 3-Tier Rates		\$25 Copay – 3-Tier Rates	
				SISC		SISC	
Subscriber Only(M)	EE's 75	\$328.74	\$344.72	\$368.00		\$273.00	
Subscriber(M) + Spouse(M)	61	\$657.48	\$689.44	\$736.00		\$546.00	
Subscriber(M) + Spouse(NM)	5	\$987.86	\$995.23	\$991.00		\$896.00	
Monthly Premium	141	\$69,701	\$72,886	\$77,451		\$58,261	
Annual Premium		\$836,413	\$874,632	\$929,412		\$699,132	
\$ Difference from Current				\$92,999		-\$137,281	
% Difference from Current				11.1%		-16.4%	

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Note: SISC requires that EESD select ONE KPSA plan. The District must choose one plan from the SISC KPSA options \$10 copay or \$25 copay

- Current Kaiser Senior Advantage rates are 3-TIER
- For Over 65, SISC rates are 3-TIER

Kaiser Senior Advantage – Retirees (Effective 10/1)

BENEFITS
Calendar Year Deductible Individual / Family
Annual Out-of-Pocket Maximum Individual / Family
Physician & Specialist Office Visit
Preventive Care
Lab and X-Ray
Hospitalization
Inpatient Non-emergency Facility Services
Outpatient surgery in a hospital
Emergency Room
Ambulance
Durable Medical Equipment
Home Health Services
Hospice Care
Chiropractic
Acupuncture
Mental Health and Substance Abuse
Inpatient
Outpatient
Rx
Retail
Mail Order

Kaiser - Direct HMO Senior Advantage (TRUST)	
Current / Renewal	
None	
\$1,500 / \$3,000	
\$10 per visit	
No Charge	
No Charge	
No Charge	
No Charge	
\$10 per procedure	
\$50 per Visit (waived if admitted)	
No Charge	
No Charge (Base items only)	
No Charge	
No Charge	
Not Covered	
Not Covered	
No Charge	
\$10 per visit	
Generic	Brand
\$10 (100 days)	\$20 (100 days)
\$10 (100 days)	\$20 (100 days)

SISC 10/1 Kaiser - \$10 Copay HMO Senior Advantage (TRUST)	
None	
\$1,500 / \$3,000	
\$10 per visit	
No Charge	
No Charge	
No Charge	
No Charge	
\$10 per procedure	
\$50 per Visit (waived if admitted)	
\$50	
No Charge¹	
No Charge	
No Charge	
\$10	
(up to 30 Visits per calendar year)	
\$10	
(up to 30 Visits per calendar year)	
No Charge	
\$10 per visit	
Generic	Brand
\$10 (100 days)	\$20 (100 days)
\$10 (100 days)	\$20 (100 days)

SISC 10/1 Kaiser - \$25 Copay HMO Senior Advantage (TRUST)	
None	
\$1,500 / \$3,000	
\$25 per visit	
No Charge	
No Charge	
No Charge	
No Charge	
No Charge	
\$100 per Visit (waived if admitted)	
\$50	
No Charge¹	
No Charge	
No Charge	
\$10	
(up to 30 Visits per calendar year)	
\$10	
(up to 30 Visits per calendar year)	
No Charge	
\$25 per visit	
Generic	Brand
\$10 (100 days)	\$25 (100 days)
\$10 (100 days)	\$25 (100 days)

- Current Kaiser Senior Advantage rates are 3-TIER
- For Over 65, SISC rates are 3-TIER

Kaiser Senior Advantage – Retirees (Effective 10/1)

Rates

Rates				Composite Rate Selected for Actives		Composite Rate Selected for Actives	
Rates		EE's	Current	Renewal	\$10 Copay	\$25 Copay – Composite Rates	
Subscriber Only(M)		75	\$328.74	\$344.72	SISC	SISC	
Subscriber(M) + Spouse(M)		61	\$657.48	\$689.44	\$374.00	\$278.00	
Subscriber(M) + Spouse(NM)		5	\$987.86	\$995.23	\$748.00	\$556.00	
Monthly Premium		141	\$69,701	\$72,886	\$1,291.00	\$1,195.00	
Annual Premium			\$836,413	\$874,632	\$80,133	\$60,741	
					\$961,596	\$728,892	
\$ Difference from Current							-\$107,521
% Difference from Current					\$125,183		-12.9%
					15.0%		

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Rates				3-Tier Rates Selected for Actives		3-Tier Rates Selected for Actives	
Rates		EE's	Current	Renewal	\$10 Copay	\$25 Copay – 3-Tier Rates	
Subscriber Only(M)		75	\$328.74	\$344.72	SISC	SISC	
Subscriber(M) + Spouse(M)		61	\$657.48	\$689.44	\$374.00	\$278.00	
Subscriber(M) + Spouse(NM)		5	\$987.86	\$995.23	\$748.00	\$556.00	
Monthly Premium		141	\$69,701	\$72,886	\$997.00	\$901.00	
Annual Premium			\$836,413	\$874,632	\$78,663	\$59,271	
					\$943,956	\$711,252	
\$ Difference from Current							-\$125,161
% Difference from Current					\$107,543		-15.0%
					12.9%		

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Note: SISC requires that EES select ONE KPSA plan. The District must choose one plan from the SISC KPSA options \$10 copay or \$25 copay

- Current Kaiser Senior Advantage rates are 3-TIER
- For Over 65, SISC rates are 3-TIER



Blue Shield to SISC/Navitus
Prescription Drug

EESD – Blue Shield Top 25 Drugs

SISC – Navitus Formulary Comparison

- The reporting period used for the analysis was January 1, 2017 through December 31, 2017
- The top 25 drugs utilized by SJECCD members represent 10% of the overall drug spend
- 2 of the top 25 drugs are not covered in the Navitus (SISC) formulary
- Drug copays
 - Current Blue Shield: Generic \$10 / Brand: \$20 / Brand, Non-formulary: \$35 / Specialty: 30%
 - SISC Blue Shield: Generic (Costco): \$0 / Generic: \$5 / Brand: \$20 / Specialty: \$20

EESD – Blue Shield Top 25 Drugs

SISC – Navitus Formulary Comparison

	Brand Name	Total Rx Claims	Rx Paid \$	Paid Per Rx	Paid \$ PMPM	Blue Shield	Navitus
1	LISINOPRIL	334	\$19	\$0.06	\$0.00	G	G
2	ATORVASTATIN CALCIUM	282	\$141	\$0.50	\$0.01	G	G
3	LEVOTHYROXINE SODIUM	206	\$978	\$4.75	\$0.09	G	NC
4	SIMVASTATIN	204	\$40	\$0.20	\$0.00	G	G
5	AMLODIPINE BESYLATE	202	\$10	\$0.05	\$0.00	G	G
6	HYDROCHLOROTHIAZIDE	197	\$50	\$0.26	\$0.00	G	G
7	SERTRALINE HCL	187	\$63	\$0.33	\$0.01	G	G
8	HYDROCODONE-ACETAMINOPHEN	147	\$122	\$0.83	\$0.01	G	G
9	BUPROPION XL	146	\$174	\$1.19	\$0.02	G	G
10	AZITHROMYCIN	139	\$88	\$0.63	\$0.01	G	G
11	LOSARTAN POTASSIUM	138	\$26	\$0.19	\$0.00	G	G
12	AMOXICILLIN	134	\$40	\$0.30	\$0.00	G	G
13	VENTOLIN HFA	130	\$4,407	\$33.90	\$0.39	B	B
14	MONTELUKAST SODIUM	126	\$47	\$0.37	\$0.00	G	G
15	SYNTHROID	112	\$1,688	\$15.07	\$0.15	B	G
16	METFORMIN HCL	102	\$8	\$0.08	\$0.00	G	G
17	GABAPENTIN	95	\$391	\$4.11	\$0.03	G	G
18	VITAMIN D2	95	\$5	\$0.05	\$0.00	G	G
19	TAMSULOSIN HCL	84	\$96	\$1.15	\$0.01	G	G
20	OMEPRAZOLE	83	\$42	\$0.51	\$0.00	G	G
21	AMOXICILLIN-CLAVULANATE POTASS	80	\$73	\$0.91	\$0.01	G	G
22	PANTOPRAZOLE SODIUM	78	\$10	\$0.13	\$0.00	G	G
23	FLUOXETINE HCL	77	\$529	\$6.87	\$0.05	G	G
24	METFORMIN HCL ER	72	\$84,748	\$1,177.05	\$7.41	Specialty	NC
25	PRAVASTATIN SODIUM	68	\$15	\$0.22	\$0.00	G	G
	TOP 25 TOTAL	3,518	\$93,809	\$26.67	\$8.20		



SISC Plan Differences & Value Adds

SISC – Kaiser DME

Durable Medical Equipment (DME) with SISC

- Kaiser (Direct) offers three distinct tiers of DME coverage: Base Items, Formulary List (or Medicare List), and DMESXDEV Supplement
 - Current EESD Kaiser plans include the *Base Items* tier only
- SISC Kaiser plans include all three tiers of DME coverage

Items Covered

- **Base Items tier:** standard forearm crutches, diabetes blood testing, blood glucose monitors and supplies, Insulin pump (not including insulin) tracheotomy tubes
- **Formulary List tier:** oxygen, CPAP machines, wheelchairs and hospital beds for use in member's home
- **DMESXDEV tier:** specific to 1 device only - Vacuum Erection Devices for male impotence

SISC Value Adds

SISC Teams up with COSTCO to offer free Generic Rxs:

1. Take your prescription for a generic medication to a Costco Pharmacy. This includes 90-day prescriptions and supplies. You can also use your 90-day prescription to start Mail Order service.
2. Present the pharmacist with your insurance card.
3. Get your generic medication with a \$0 co-payment. (Excluding some narcotic pain medications and some cough medications).

You do not have to be a Costco member to use their pharmacy. Just tell the associate to the front door you are going to their pharmacy.



SISC Value Adds

Onsite Flu Shot Clinics

About:

SISC has partnered with Costco to sponsor FREE flu shot clinics for districts and bargaining units who participate in the SISC Health Smarts program.

Requirement:

SISC requires at least 30 participants to schedule an onsite flu clinic. Current clients will have districts combine to meet this minimum requirement.

The benefit is voluntary to members:

Members aren't required to get flu shots at a clinic. It's just a 100% voluntary option. Members have the option of getting it covered at any participating pharmacy. SISC contracts with all major retail chains with the exception of Walgreens.



SISC Value Adds

Expert Medical Opinions Advance Medical matches patients to the leading doctors on their specific conditions, who work with you to be sure of your diagnosis and recommend the best path for treatment

- **Written Opinions** – A written second opinion delivered from a world-leading expert specialist. Most used when related to complex medical conditions, prescribed medications or treatments and a upcoming major surgery.
- **Save Money, Save Heartache** – the right diagnosis always saves you money. You'll avoid unnecessary procedures, harmful medications, and missed time at work.

Free to SISC members and completely confidential!

advance|medical
Relationships save lives

SISC Value Adds

MDLIVE[®] for SISC PPO Enrollees

PPO members have 24/7 access to the MDlive telemedicine benefit. MDLive works as a virtual urgent care where members can speak to a doctor by phone or video.



- Board certified physicians are available 24/7/365
- Save money on your co-pay; MDlive visits only have a \$5 co-pay.
- Avoid long wait times at emergency rooms or urgent care centers. MDLive wait times average less than 20 minutes.
- Avoid exposure to additional illnesses.
- The service is secure, confidential and compliant with all medical privacy regulations.

Behavioral Health Visits with psychiatrist or therapist are also available for only **\$5 co-pay.**

Members may register by calling MDLIVE at 1-888-632-2738 or by going online at mdlive.com/sisc.

SISC Value Adds

SISC Employee Assistance Program

available to all employees and retirees

EAP features

- 6 free visits with a licensed therapist (tele-visits or in-person) per life situation
- Legal Advice
- Financial advice
- Identity theft recovery
- Dependent or elder care resources
- Crisis Support and Intervention
- Online [“MyStrength”](#) Support
- Smoking Cessation
- Management/HR Training
- Wellness Workshops

Employees will continue to have access to EAP through MHN



Call 1-800-999-7222 or Login to www.anthemep.com and enter “SISC” to access the EAP services.

SISC Value Adds

SISC's Health Smarts Program

Free Flu Shot Clinics

SISC partners with Costco to sponsor free flu shot clinics for districts and bargaining units who participate in the SISC program.

Confidential, Free Health Screenings

All district employees and SISC members age 18 and older can participate in free biometric screenings for total cholesterol, HDL cholesterol, blood glucose, blood pressure and other key ratios. It's easy for the districts—just promote the screenings and members (both actives and retirees) and their family members enrolled in a SISC medical plan can make online appointments. Each participant receives a \$25 Amazon gift award code and is enrolled in subsequent award drawings.

No Cost Diabetes Prevention Program

Anthem PPO members have access to the Solera4me diabetes prevention program that can help them lose weight, adopt healthy habits and significantly reduce their risk of developing diabetes.

Participants get access to a personal health coach, weekly lessons, small group support and tools like wireless scales and activity trackers.

Free Health Support for Chronic Conditions

All SISC members can take advantage of free tools and information to help manage diabetes and coronary artery disease. Resources include 24-hour phone access to nurse coaches who can answer members' questions and help them manage their conditions.



SISC Administration

SISC – Administration

SISC Team – Support for EESD – SISC will assign a dedicated team for EESD

- Eligibility Technician – daily contact for enrollment and billing
- Account Management Team

SISC Account Manager

- For ongoing management of the count, renewals, plan design or benefit/claim issues, accelerated concerns, etc. The Account Manager will work closely with Alliant
- SISC Team Associate for plan documents, general benefit clarification or questions when Account Manager is unavailable

COBRA

- SISC will administer COBRA at no additional cost, for all plans through SISC
- EESD would still be responsible for initial COBRA notice, which should be sent upon commencement of coverage

SISC – Administration

Flex Plan

The SISC Flex Plan, administered through Navia Benefit Solutions, is a value added service for all SISC Member districts. The plan allows participants to set aside funds pre-tax to pay for out-of-pocket medical, dental, vision, and dependent care expenses.

- Premium Only Plan (POP)
- Health Care Expense Account
- Limited Purpose Expense Account
- Dependent Care Expense Account
- Other accounts can be added directly with Navia, at the District's expense

District & Participant Advantages

- No fees – there is no cost to offer the SISC Flex Plan
- Custom enrollment materials – all participant facing communications and enrollment materials are provided by SISC
- Easy administration – SISC Finance will assist member districts with all aspects of participant administration
- Excellent service – participants will have access to Navia's refreshing approach to customer service; no phone trees, live representatives with individual phone numbers and email addresses
- Online tools – Comprehensive website and app are available



Appendix

Carrier Ratings

CARRIER	A.M. BEST RATING	PRODUCT(S)
Kaiser	N/R	Medical
Blue Shield	A	Medical
MetLife	A+	Dental
Delta Dental	A-	Dental
VSP	A	Vision

