



Employee Benefits

Pleasant Valley School District

Effective October 1, 2018

What Medical Plans are offered?

Offered through Self-Insured Schools of California (SISC):

- Kaiser Permanente
- Anthem Blue Cross

What are the Plan Design Choices?

- **HMOs** - provide a range of copays and hospital coverage – easier to budget
- **PPOs** - include deductibles and coinsurance – freedom to choose any provider or facility

How many choices do I have?

- 1 HMO Plan from Anthem Blue Cross
- 1 HMO Plan from Kaiser
- 5 PPO Plans from Anthem Blue Cross

2 Carriers and 7 Plan Designs

HMO Plans

2 HMO Plan Designs offered through Anthem Blue Cross & Kaiser

Anthem	\$10 Office Visit, \$100 ER, 100% Hospitalization \$7 Generic/\$25 Brand
Kaiser	\$20 Office Visit, \$100 ER, 100% Hospitalization, \$10 Generic/\$20 Brand

PPO Plans

5 PPO Plan Designs offered by Anthem Blue Cross

<p>90% PPO</p>	<p>\$100 / \$300 Deductible \$20 Copay \$500/6500 In-Network Out-of-Pocket Max 90% Coinsurance \$0 - \$5 Generic Rx / \$20 Brand – Retail \$10 Generic / \$50 Brand – Mail Order</p>
<p>80%/\$20 PPO</p>	<p>\$500 / \$1,000 Deductible \$20 Copay \$2,000/4,000 In-Network Out-of-Pocket Max 80% Coinsurance \$0 - \$7 Generic Rx / \$25 Brand – Retail \$14 Generic / \$60 Brand – Mail Order</p>
<p>80%/\$30 PPO</p>	<p>\$2,000 / \$4,000 Deductible \$30 Copay \$6,000/12,000 In-Network Out-of-Pocket Max 80% Coinsurance \$0 - \$9 Generic Rx / \$35 Brand – Retail \$18 Generic / \$90 Brand – Mail Order</p>

PPO Plans

5 PPO Plan Designs offered by Anthem Blue Cross

<p>80%/ \$40 PPO</p>	<p>\$3,500 / \$7,000 Deductible \$40 Copay \$6,000/12,000 In-Network Out-of-Pocket Max 80% Coinsurance \$0 - \$9 Generic Rx / \$35 Brand – Retail \$18 Generic / \$90 Brand – Mail Order</p>
<p>Two-Tiered Anchor Bronze PPO</p>	<p>\$5,000 / \$10,000 Deductible \$60 Copay first 3 visits; subject to deductible and coinsurance thereafter \$6,350/\$12,700 In-Network Out-of-Pocket Max 70% Coinsurance \$0 - \$9 Generic Rx / \$35 Brand – Retail \$18 Generic / \$90 Brand – Mail Order</p> <p>*All eligible employees may enroll ** Dependent children may enroll ***Spouses are not eligible to enroll</p>

MD Live for PPO Members

- On demand 24/7 access to board-certified doctors via online video, phone or secure e-mail with the ability to receive a prescription if necessary
- Subject to a \$ co-pay regardless of plan's regular office visit co.-pay
- Service is secure and confidential
- Access this service by going to mdlive.com/sisc or by calling 888.632.2738

Pharmacy Costco Plan

- Most SISC plans feature \$0 copays on Generics at Costco walk-in pharmacies as well as through Costco mail order
- 90-day supplies of longer term medical will be allowed at Costco walk-in pharmacies
- Not available through Kaiser, CompanionCare or the Anchor Bronze plan.

Learn More About Providers, Network and On-line Tools

Anthem Blue Cross HMO or PPO

www.anthem.com

Kaiser

www.kp.org

Anthem Blue Cross EAP

**Employee Assistance,
Mental Health**

and

Substance Abuse Services

Anthem EAP Services

- 6-Sessions Face-to-Face with Licensed Clinician per Problem

–*Stress, Anxiety*

–*Work Issues*

–*Bereavement*

–*Relationship Problems*

–*Domestic Violence*

Depression

Substance Abuse

Grief and Loss

Anger Management

Other Emotional Health Issues

- Work & Life Services
- Legal and Financial Counseling
- Identity Theft Recovery Services
- Daily Living Services



Anthem EAP

Information & Benefits

Services Must be Authorized
Call 800-999-7222 for Authorization

Visit www.anthemep.com

Register with company code: SISC



Delta Dental PPO Plan

Active Eligible Employees

- 70% - 100% Preventative, Cleanings
- 70% - 100% Basic, Crowns, Restorations, etc.
- 50% Prosthodontic (Bridges, Partials, Dentures, Implants)
- \$1,700 Annual Maximum per member – PPO Network (\$1,500 Non PPO)
- \$500 Lifetime Orthodontia



**Not all Delta Dentists are PPO Contracted Providers.
Be sure to check with your dentist
deltadentalins.com**

VISION SERVICE PLAN (VSP)

Benefit	Frequency	VSP Doctor	Non-VSP Doctor
Exam	Every 12 Months	\$10 copay	Up to \$50
Lenses	Every 12 Months	Combined with exam	Up to \$50 Single Up to \$75 Bifocal Up to \$100 Trifocal
Frames	Every 12 Months <i>*enhanced benefit effective 10/1/2018</i>	Covered Frame of your choice up to \$150 for a wide selection or \$170 for brand name. Plus 20% off any out-of-pocket expenses <i>*enhanced benefit effective 10/1/2018</i>	Up to \$70
Or Contact Lenses	Every 12 Months	Covered (Up to \$130) toward evaluation, fitting & lenses <i>*enhanced benefit effective 10/1/2018</i>	Up to \$105



Verify Eligibility and Benefits at www.vsp.com

American Fidelity Assurance

AFA Section 125



- Coming to a site near you! For a schedule of meeting dates please contact your site secretary or contact American Fidelity at 800-365-9180 ext. 0
- Three parts to Section 125 – Three Ways to Save Tax \$\$\$
 1. Pre-tax payroll deductions for qualified employee benefits
 2. Pre-tax Unreimbursed Medical Expenses
 3. Pre-tax Dependent Daycare Expenses

To sign up for the tax advantages Section 125 offers you must meet with an AFA Counselor.

Who are Eligible Dependents?



- Spouse or Registered Domestic Partner
- Dependent children, step-children, adopted children, or children for whom employee has legal guardianship are covered **up to age 26**

