

Self-Insured Schools of California: Schools Helping Schools

SISC PPO Plans
PPO, HSA, Minimum Value & Bronze

Administered by Blue Shield of California

2016/2017 Enrollment Guide



Blue Shield of California is proud to be the benefit administrator of the SISC PPO plans.

These plans are offered to school districts that are members of Self-Insured Schools of California (SISC).

Blue Shield offers you access to large provider networks and a wide range of proven programs and services that help you get the most value from your plan.



We are public school employees, just like you.

SISC was established in 1979. We operate as a public school Joint Powers Authority (JPA) administered by the Kern County Superintendent of Schools Office.

Our staff are certificated and classified public school employees covered under the same benefit programs as our membership.

Unlike some pools, **SISC is subject to the Brown Act**. We are a **transparent** operation. All of our **board meetings are open to the public**, and our financial statements are a matter of public record.

SISC is run in the best interests of our membership. **Our focus is on the value we provide to our members – not a profit margin.**

Schools Helping Schools

Joining together with other school districts provides SISC members with the most stable long-term insurance solutions available. Our commitment to controlling costs is reflected in our mission of providing affordable rates and continued access to quality health care.

blue  of california

Blue Shield of California, an independent member of the Blue Shield Association, is committed to care, not profit.

Blue Shield has been part of California's healthcare landscape since 1939, and we remain passionate about not only improving the health and wellness of our members, but also giving back to the communities where we live and work.

As a nonprofit health plan, we're dedicated to providing Californians with access to high-quality health care at an affordable price.



Blue Shield Mobile App

You now have quick and easy access to benefits information anytime, anywhere with the new Blue Shield of California Mobile apps. Download the app to your iPhone® or Android™ to view your ID card, review plan benefits, find providers, and more. Learn more at blueshieldca.com/sisc.

We're here to help

If you have any questions, simply contact your dedicated Blue Shield Member Services team at **(855) 256-9404** for personal assistance, from 7 a.m. to 7 p.m., Monday through Friday.

Learn about the SISC PPO plans

Self-funded plans administered by Blue Shield of California

With all SISC PPO plans, you may select any physicians and hospitals within the plan's network, as well as outside of the network, for covered services. If maintaining a relationship with your current doctor is important to you, selecting one of the the SISC PPO plans will give you the freedom to continue seeing your current doctor for most covered services, even if your doctor isn't part of the plan's provider network.

Some PPO plans may have different rules. Some services may not be covered outside of the PPO network or have other network restrictions. So be sure to check your plan details.

Keep in mind that if your physician is not part of the plan's PPO network, you will have to pay more for each visit.

Key features of the SISC PPO plans

	Network	Non-network
Choosing a doctor	Visit any PPO network physician.	Visit any non-network physician, pay for the services, and submit claims to Blue Shield. Not all non-network services are covered.
Access to specialists	Visit any PPO network specialist; no referral is required.	Visit any non-network specialist and submit claims to Blue Shield. No referral is required.
Out-of-pocket costs	After the plan-year deductible is met, pay a percentage of costs for covered services up to plan stated out-of-pocket maximum.	After the plan-year deductible is met, pay a percentage of costs and all costs above the allowable amount.

Urgent care

If it's not an emergency but you need care before your doctor can see you, or during hours when your doctor's office is closed, you should consider going to an urgent care center. You can keep your medical costs down by choosing a network urgent care center for non-emergency care instead of going to the emergency room. You can locate an urgent care facility by going to the *Find a Provider* section of blueshieldca.com/sisc or by calling Blue Shield Member Services at **(855) 256-9404**.

If you don't have access to the Internet or need help, simply contact your dedicated Blue Shield Member Services team at **(855) 256-9404** for personal assistance or to request a provider directory.

Find a network provider

Blue Shield's PPO network is one of the largest in California, with more than 70,000 physicians and 350 hospitals.

It's easy to find a provider online

1. Go to **blueshieldca.com/sisc**
2. Select *Find a Provider*
3. Under "Find a PPO Network Provider," choose the provider you are looking for

How to find a PPO network mental health/substance abuse provider

Follow the first three steps for finding a PPO network doctor, and:

1. Select *Doctors*, then under "Doctor Type or Specialty," choose *Mental Health Caregivers*
2. On the screen that appears, select your plan and click *Next*
3. On the next screen that appears, click on *Search Blue Shield of California Network*
4. Enter your City, State or Zip and click *Find Now*.

Finding providers outside of California

The BlueCard® Program gives SISC PPO participants access to care across the United States and urgent care around the world. You are not required to use a BlueCard provider; however, it's in your best interest to use a BlueCard provider to keep your costs down. You can locate a BlueCard provider at any time by calling **(800) 810-BLUE** or by going to the *Find a Provider* section of **blueshieldca.com/sisc**.

Find out your provider's quality of care rankings

You can easily access quality scores, efficiency indicators, patient satisfaction scores, and cost information for many physicians and hospitals. To see a provider's performance profile, simply follow the steps above to find a provider and then click on the name of the doctor or hospital from your search results.



Understand your pharmacy benefits

Below is helpful information on the resources and tools available to help you understand your pharmacy benefits. After you enroll in a PPO plan, registering at blueshieldca.com will provide you with detailed information about your pharmacy benefits.

For members enrolled in the PPO plan:

Navitus Health Solutions pharmacy benefits

Navitus Health Solutions* administers the pharmacy benefits for the SISC PPO plan and is committed to lowering drug costs, improving health, and delivering superior service.

If you have any questions about your pharmacy benefits, just call the Navitus Health Solutions member services representatives at **(866) 333-2757** or visit navitus.com. They're available 24 hours a day, seven days a week to help you understand and manage medications used to treat a wide variety of conditions.

Members who take stabilized doses of covered long-term maintenance medications – like those used to treat an ongoing condition such as high blood pressure or high cholesterol – can save money by ordering them through the Navitus mail-service partner, Costco pharmacy, instead of using a retail pharmacy. Please contact Costco Mail Order Pharmacy at pharmacy.costco.com. You may also call **(800) 607-6861** for a mail order form and instructions.

With mail service prescriptions:

- You get up to a 90-day supply delivered directly to you – with free standard shipping.
- You can easily order refills online, over the phone, or by mail.
- Multiple safety and advanced quality checks are in place to make sure you get the right medication.

Save money on generic prescriptions at Costco

SISC has partnered with Costco to offer SISC PPO plan participants the option to fill generic prescriptions at Costco; up to a 90-day supply either at Costco walk-in pharmacy or through mail order for a \$0 copayment on most plans. You do not need to be a Costco member to use the Costco pharmacy. Please note that some narcotic pain medications and cough medications are excluded.

It's simple to fill generic prescriptions at Costco:

1. Take your prescription for a generic medication to a Costco pharmacy.
2. Show the pharmacist your SISC PPO member ID card.

For members enrolled in the HSA, Minimum Value or Bronze plans:

The Blue Shield Plus Drug Formulary

It's easy to access the *Blue Shield Plus Drug Formulary* to see if your medication is on our list of preferred prescription drugs. Go to blueshieldca.com and click on *Pharmacy Benefits* for our drug database and formulary selection. If you don't have access to the Internet or need help, simply contact your dedicated Blue Shield Member Services team at **(855) 256-9404** for personal assistance or to request a copy of our formulary.

Network pharmacies

Take your prescription to a network pharmacy and let the staff know you have pharmacy benefits through Blue Shield. To find a network pharmacy near you, go to blueshieldca.com/sisc and select *Pharmacy Benefits*.

Prescriptions by mail

SISC PPO plan participants who take stabilized doses of covered long-term maintenance medications for conditions such as diabetes can order a mail-service refill of up to a 90-day supply. This is a great option that can save you time, and there's no charge for shipping. It's easy to get started. All you need is a prescription from your doctor and a completed PrimeMail® New Order form. You can download the PrimeMail New Order form by going to blueshieldca.com/sisc, clicking on *Pharmacy Benefits*, and then *Mail-Service Prescriptions*. Or, you can call PrimeMail at **(866) 346-7200** to request a form. After you send your order form and prescription to PrimeMail, you can order refills online at www.MyPrimeMail.com.



* Navitus Health Solutions is independent from Blue Shield of California. PrimeMail is a registered trademark of Prime Therapeutics LLC.

Discover more

Helpful programs, services and resources are available to you over the phone and online to help you and your family stay healthy.

Prenatal Program

This program gives expectant parents 24/7 access to experienced maternity nurses as well as prenatal information, including a popular pregnancy or parenting book at no additional cost. Some materials are also available in Spanish. Members can enroll by logging in to blueshieldca.com or calling (877) 371-1511.

Preventive health guidelines

Be sure to stay current with the screenings and tests appropriate to your age, gender, medical history, current health, and family history. You and your covered dependents have access to preventive exams and services defined as "routine preventive care" without having to pay a copayment as long as you seek care from a network provider. To download these guidelines, go to blueshieldca.com/sisc and select *Preventive Health Guidelines*.

Condition management programs

These programs offer nurse support as well as education and self-management tools for members with certain chronic conditions, such as diabetes and coronary artery disease. Members can apply to the programs by logging in to blueshieldca.com or calling (866) 954-4567.



Wellness discount program

Blue Shield offers a variety of member discounts on popular programs* that can help you save money and get healthier.

Weight Watchers – Get discounts on three- and 12-month subscriptions, monthly passes, and at-home kits.

24 Hour Fitness – Enjoy waived enrollment, processing, and initiation fees and discounts on monthly membership dues.

ClubSport and Renaissance ClubSport – Obtain a 60% discount on enrollments when joining with a month-to-month agreement. Enrollment fees are waived when joining with a 12-month agreement. There is a one-time \$25 processing fee when you enroll.

Alternative Care Discount Program – Get 25% off usual and customary fees for acupuncture, massage therapy, and chiropractic services, plus get discounts on health and wellness products, with free shipping on most items.

Discount Provider Network* – Take 20% off the published retail prices when you use a participating provider in the Discount Vision Program network for exams, frames, lenses and more.

MESVision Optics – Take advantage of competitive prices on contact lenses, sunglasses, readers, and eyecare accessories, with free shipping on orders over \$50.

QualSight LASIK – Save on LASIK surgery at more than 45 surgery centers in California. Services include prescreening, a pre-operative exam, and postoperative visits.

NVISION Laser Eye Centers – Receive a 15% discount on LASIK surgery from experienced surgeons with offices in Southern California and Sacramento.

* These discount program services are not a covered benefit of your Blue Shield of California, Blue Shield of California Life & Health Insurance Company or self-insured health plan, and none of the terms or conditions of the Blue Shield, Blue Shield Life or self-insured health plan apply.

The networks of practitioners and facilities in the discount programs are managed by external program administrators, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy, nor does Blue Shield make any recommendations, presentations, claims or guarantees regarding the practitioners, their availability, fees, services or products.

Some services offered through the discount program may already be included as part of the Blue Shield plan covered benefits. Members or self-insured plan participants should access those covered services prior to using the discount program.

Members or self-insured plan participants who are not satisfied with products or services received from the discount program may use the grievance process described in their Evidence of Coverage and Disclosure (EOC&D) form, Benefit Booklet, or Certificate of Insurance/Policy. Blue Shield reserves the right to terminate this program at any time without notice.

Blue Shield and the Shield symbol are registered marks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

Programs and services offered through SISC

Grand Rounds, MDLIVE, and the Employee Assistance Program are independent from Blue Shield of California.

Grand Rounds

Grand Rounds is a new health benefit that gives you access to world-class health care by connecting you with leading doctors. Grand Rounds provides medical second opinions from nationally recognized experts specializing in your area of need, with no required travel. This service also lets you see top network doctors for in-person visits. Grand Rounds is fully sponsored by SISC and available at no cost to eligible employees and covered dependents.

Use Grand Rounds when you or a loved one:

- Have been recommended for surgery or another form of medical treatment
- Need a specialist or primary care doctor
- Have received a new diagnosis or experienced a change in condition
- Have an existing condition and are not getting better

Getting started with Grand Rounds is completely confidential and only takes a few minutes. Visit www.grandrounds.com/sisc or call **(844) 252-3056** to register and start a case.

MDLIVE

SISC offers MDLIVE as an optional service to SISC PPO plan participants. MDLIVE provides plan participants with access to doctors and pediatricians conveniently over the phone or via online video or secure email. The cost is only \$5 per consultation.

Available 24/7, 365 days a year (including holidays), you can use MDLIVE to get answers to your questions when:

- You are considering emergency or urgent care for non-emergency care
- You are traveling and need medical care
- Your primary doctor isn't available

To begin using this service, you must first register by calling MDLIVE at **(888) 632-2738** or by going to www.mdlive.com/sisc.

You will need to have your member ID number and the name, address, and phone number of the covered member who needs medical assistance.

Please note that this service may be discontinued without notice.

Employee Assistance Program

SISC offers an Employee Assistance Program (EAP) to employees and retirees (excluding individual retiree plans) to help them meet life's challenges, such as relationship difficulties, marriage/family situations, stress, managing change, legal and financial problems, work-related concerns, anxiety, and depression. This program can also help with issues that are more serious such as alcohol and drug problems, family violence, and threats of suicide.

You can access EAP services 24/7 toll free at **(800) 999-7222**. You can also find more information at anthemeap.com.



SISC

(661) 636-4410

sisc.kern.org/hw

Tips for new plan members

Your new Blue Shield member ID card

- You will receive your new member ID in the mail before your plan’s effective date.
- Only the name of the subscriber will be included on the card and not the names of covered dependents.
- After you receive your new member ID card, let your doctor or pharmacist know that you have changed health plans and show them your new ID card. To verify your covered dependents, please call Blue Shield Member Services.
- If you need an additional member ID card, you can print an ID card by going to **blueshieldca.com/sisc** and selecting *Log in* or *Register for an account*. After you log in, you can choose *Print Temporary ID Card* on the Plan Overview page.

Transitioning your prescription medications

- If you take prescription medications, you can help ensure a smooth transition to your new plan by having an adequate supply of your medications on hand.
- If you currently receive prescriptions through a mail-service pharmacy, you will need to have your prescribing physician issue a new prescription. You can then transfer your prescription to your new mail-service pharmacy. See page 5 for details on pharmacy benefits.

Accessing care through network providers

- To maximize your plan benefits and minimize your out-of-pocket expenses, make sure to access covered services through Blue Shield network providers. To find out how to search for providers, see page 4 of this brochure.

We’re here to help

Blue Shield of California

Member Services	(855) 256-9404
7 a.m. to 7 p.m., Monday through Friday	
BlueCard Program	(800) 810-BLUE
Prenatal Program	(877) 371-1511
Condition management programs	(866) 954-4567
Blue Shield of California Privacy Office	(888) 266-8080

Grand Rounds

(844) 252-3056

MDLIVE

(888) 632-2738

Employee Assistance Program

(800) 999-7222

To learn more about your health benefits and Blue Shield programs and services, and to find providers, go to **blueshieldca.com/sisc**.