



# HEALTH BENEFITS 101

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Lucia Mar Unified School District  
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# How Does Your Health Plan Work?

Register and Log in at [www.anthem.com](http://www.anthem.com)

- Member ID
- Group Number
- Plan Benefits
- Covered dependents
- Find Network providers
- Deductible Balance
- Check Claim Status
- Rx Benefit Summary
- Locate an Urgent Care
- Order ID Cards

- Health & Wellness Topics
- Cost Estimator
- Video Tutorials
- EAP Program
- Recipes and Coupons
- Add a Caregiver
- File an Appeal
- HSA Information
- Health Care Reform
- Message Center & FAQ

# Choosing the Right Health Plan



- Do not pick the plan your friend or neighbor thinks you should take

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- **Evaluate you and your family's needs. Then pick a plan that best suits you.**
  - ✓ Current usage – How many times did you or your family go to the doctor, hospital, x-ray, lab, etc.
  - ✓ Did you meet your deductible?
  - ✓ Medications – The monthly co-pays for each generic medication and each brand
  - ✓ Review payroll deduction for each plan

# First, Understand the Differences in Your Plan Options

- All SISC plans cover the same benefits
- The only difference is the member's out-of-pocket expense
  - Monthly Premiums
  - Deductibles
  - Co-pays
  - Co-insurance



# Out of Pocket Expenses:



1. **Co-pays** – Is a flat dollar amount payment for a specific service (office or emergency room visit)
2. **Deductibles** – This is the amount a member must pay before the plan begins to pay on all services except office visits. (\$500/ \$1,000)
3. **Co-Insurance** – The members' percentage of the cost of a covered health care service.
4. **Max OOP** – (\$1,000/ \$3,000)  
Plan pays 100% after Max OOP is reached.

The Out-of-Pocket maximum **does not** include prescription co-pays.

Let talk dollars and cents - when comparing plans it's important to consider your “fixed cost” and your “variable cost” to find a plan that works for you.

Family Coverage With PPO Dental	Monthly premium <i>(fixed)</i>		Total Annual cost for coverage <i>(fixed)</i>	Deductible <i>(variable)</i>	Maximum out of Pocket cost <i>(variable)</i>	Total Maximum cost for coverage <i>(variable)</i>
Plan 1	\$634.05	X 10	\$6,340.50	\$500	\$1,000	\$7,340.50
Plan 4	\$188.85	X10	\$1,888.50	\$3,000	\$4,000	\$5888.50
Potential Savings	\$445.20	X10	<b>\$4452.00</b>			<b>\$1,452.00</b>

# Ways to Save



- **Talk to your doctor about using generics rather than brand**  
*Most generics at Costco are available at a \$0 co-pay*
- **Using Urgent Care rather than the emergency room**  
*Be careful, if the UCC is attached to a hospital, you may be charged an ER co-pay*
- **Routine Preventative Care/Well Baby Care is covered at 100%**  
*Be sure when making an appointment you specify you are making your annual routine preventative care appointment as covered by your plan's preventative guidelines*
- **Get procedures pre authorized before scheduling services**  
*Doing this helps you plan for the cost. Your doctor's office can help you with this.*

# Member's Responsibility

- ➡ It is the member's responsibility to find out if a provider or facility is contracting in the Anthem Blue Cross PPO, Navitus, Delta Dental or VSP network.
- ➡ Key word: "Contracting" This means that the provider is accepting the negotiated fee and will write off charges beyond that allowable amount.
- ➡ Non-contracting providers have the right to balance bill you
- ➡ If your not sure you can always call member services at



**1-800-564-7475**



# Other Items to Mention

- **Primary vs Secondary Insurance**

- Subscriber enrollment is primary
- Dependent enrollment is secondary
- For children, parent's month of birth (first in calendar year is primary)

- **Coordination of Benefits (COB)**

- All SISC plans have COB on medical plans.
- You must check your secondary provider's COB rules.

- **Deductibles**

- Deductibles follow the calendar year and re-start on January 1<sup>st</sup>
- Any amount already paid toward your deductible will count toward your new selection for the 18-19 plan year.
- If you had previously met your deductible and choose a plan with a higher deductible for the 18-19 plan year you will be responsible for satisfying the new deductible amount.

# Qualifying Events for Mid-Year Changes

**Definition** – *An event that triggers a change in a policyholder's insurance coverage.*

Some examples include:

- ❖ Birth/Adoption of a child
  - ❖ Marriage/Divorce
  - ❖ Death
  - ❖ Loss of coverage
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- ✓ You are allowed to make dependent changes ONLY
  - ✓ **Plan remains the same until the conclusion of the plan year.**
  - ✓ SISC membership change form and supporting documents to show eligibility must be submitted within 30 DAYS of the event.

**MDLIVE**

Exceptional Care, Anywhere.

**24/7/365 on-demand access to affordable, quality healthcare. Anytime, Anywhere.**

With MDLIVE, you can visit with a doctor 24/7 from your home, office or on the go. Our network of Board Certified doctors is available by phone or secure video to assist with non-emergency medical conditions.

# \$5 dollar doctor visits with MDLIVE

**Who are our doctors?**

MDLIVE has the nation's largest network of telehealth doctors. On average, our doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine and family medicine. Our doctors are committed to providing convenient, quality care and are always ready to take your call.

**Are my children eligible?**

Yes. MDLIVE has pediatricians on call 24/7/365. Please note, a parent or guardian must be present during any interactions involving minors.

**Common Conditions We Treat**

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Diarrhea
- Ear Infections
- Fever
- Headache
- Infections
- Insect Bites
- Joint Aches
- Rashes
- Respiratory Infections
- Sinus Infections
- Skin Infections
- Sore Throat
- Urinary Tract Infections
- And More!

**Pediatric Care**

- Cold & Flu
- Constipation
- Ear Infections
- Nausea
- Pink Eye
- And More!

**When should I use MDLIVE?**

- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care doctor is not available
- To request prescription refills (when appropriate)
- If traveling and in need of medical care

**How much does it cost?**

Your copay for this service is:

**\$5**

\*All enrolled SISC PPO members and Anthem HMO members.

**Download the App**

Doctor visits are easier and more convenient with the MDLIVE App. Be prepared. Download today.



Exceptional Care, Anywhere.

[MDLIVE.com/SISC](https://MDLIVE.com/SISC)

1-888-632-2738

Disclaimers: MDLIVE does not replace the primary care physician. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit [www.mdlive.com/pages/terms.html](http://www.mdlive.com/pages/terms.html) 010113

## Relationships save lives

Our doctors have the time and freedom to help you and your family one-to-one, to help you understand what's happening, how to navigate the healthcare system, and get the best answers to your biggest questions, without delay.

With a focus on relationship-based care, our program brings medicine back to its human roots as a caring profession.

## When it's your loved ones, it matters

When the health of a loved one is at stake, you'll want to know that the world's leading experts are looking for the best answers. We lessen the burden of caring for a sick family member, by getting to the correct diagnosis and recommending the optimal course of treatment.

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What are your  
health concerns?  
Ask us anything.

It's free, it's easy,  
it's 100% confidential.

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[advance-medical.net/sisc](http://advance-medical.net/sisc)  
[sisc@advance-medical.net](mailto:sisc@advance-medical.net)

**advance|medical**

## Expert Medical Opinions

Make sure you're getting  
the right care, right now



# Employee Assistance Program


LOG IN at: **anthemeap.com**

PASSWORD: **SISC**

## ***Safe and Confidential***

- Workplace safety
- Child and elder care
- Tobacco cessation
- Grief and Loss
- Family Health
- Disaster Preparedness
- Home Improvement
- Addiction & Recovery
- Identity theft
- Financial Issues
- Legal Aid

**1-800-999-7222**



## Employee Assistance Program

**Have questions about home, work or family?**  
Maybe you're a few months behind on bills and want to get back on track. Or you're new to town and looking for a daycare center. Whatever your concern, a call to the Employee Assistance Program (EAP) can help you through it.


**What is EAP anyway?**  
You may have heard about EAP but aren't sure what it is. EAP is a service available to you and members of your household at no extra cost. It's designed to help you with everyday problems and questions, big or small. No need to fill out paperwork or make an appointment to speak with an EAP staff member. Just call 800-999-7222 or visit [anthemEAP.com](http://anthemEAP.com). You'll be connected in an instant, and we're here 24 hours a day, every day, to help you.

**How we can help**  
When you or a household member contacts us, we'll work with you to figure out the next steps. If you need counseling, we can arrange several free visits with a licensed professional. If you have money or legal questions, we can put you in touch with a financial advisor or a lawyer. If online help is more your style, visit [anthemEAP.com](http://anthemEAP.com). You'll find articles, checklists, quizzes and other helpful tools. You can browse resources, attend a webinar or take an online class—right at your own desk. Here are just some of the topics covered:

- Workplace safety
- Child and elder care resources
- Tobacco cessation
- Grief and loss
- Family health
- Home improvement
- Addiction and recovery
- Dealing with identity theft

**Have there been a few bumps in the road?**  
EAP can help smooth it out. Call 800-999-7222 or go to [anthemEAP.com](http://anthemEAP.com) and enter SISC.

Remember, EAP is here for you 24/7, so you can call at the time and place that are right for you. Your privacy is important to us. No one will know you've called EAP unless you give them permission in writing.\*

**Anthem BlueCross** 

\*In accordance with federal and state law, and applicable contractual standards. Anthem Blue Cross is the trade name of Blue Cross of California, Anthem Blue Cross and Anthem Blue Cross and Health Insurance Company are independent business of the Blue Cross Association. \* ANHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

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# HIP, KNEE and SPINE SURGERIES

## *Blue Distinction + Requirement*

**Only BD+ Hospitals will be covered by the PPO Plan**

*To find a designated BD+ facility:*

Go to **[anthem.com/ca/sisc](https://anthem.com/ca/sisc)**

Click on



Blue Distinction Centers+

Call the Customer Service number on the back of your ID card **800-564-7475**

**Only certain hip, knee and spine procedures are part of the program. Call Customer Service for a list. 800-564-7475**

\* \* \*Travel Assistance is available if there is no center within 50 miles\* \* \*

# CARRUM HEALTH

## ADDED VALUE PLAN

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- ★ Must meet Eligibility Requirements
- ★ Personal “Concierge” support
- ★ Travel Expenses are Covered
- ★ Access to top-quality Surgeons at Scripps
- ★ You Select your own Surgeon
- ★ Recovery Care Coordination

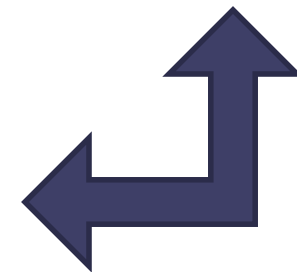
**No Medical Bills! Co-Insurance and Deductibles are waived\***



Eligible Procedures Include:

- Knee Replacement
- Hip Replacement
- Spinal Fusion

**1-888-855-7806**



\*Due to IRS regulations on HSA plans the deductible applies but co-insurance is waived.

Coming to PPO Plans  
 October 1, 2018  
 Value-based site of  
 care benefit change

## HOW IT WORKS:

The maximum benefit amount at an in-network out-patient hospital will be limited for the following 5 procedures:

	Arthroscopy	Cataract Surgery	Colonoscopy	Upper GI Endoscopy with Biopsy	Upper GI 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 Service Center (ASC)	There is no benefit change at an ASC. The limits at an outpatient hospital facility do not apply at an ASC.				

**If you use an in-network outpatient hospital facility,** you will be responsible for the regular deductible and coinsurance **PLUS any amount by which the hospital charge exceeds the maximum benefit.**

This provision can be waived if your doctor receives advance certification from Anthem that you need to be in an outpatient hospital setting.\*



# 2 Tier Anchor Bronze Overview

- \$0 or low monthly premium
- \$5,000 individual/\$10,000 family deductible
- Max OOP \$6,350 individual/\$12,700 family
- Office Visits subject to deductible; 30% after deductible is met
- No Dental or Vision coverage
- Coverage for employee and child(ren) only
- Spouses are NOT eligible for coverage

**\*\*\* NEW THIS YEAR \*\*\***

## HSA Compatible!

- Make pre-tax deferrals into a Health Savings Account
- Annual Contribution \$3450 individual/\$6,750 family
- Unlimited year to year carry over
- Set up at financial institution of your choice

## *2018-2019 Management Health Benefit Changes*

- No plan changes for the 2018-2019 plan year.
- Minimal monthly premium increase

# *2018-2019 Classified Insurance Changes*

- Plan 1 - Co-Pay decreased to \$20
- Minimal monthly premium increase

## 2018-2019 Certificated Health Benefit



**Plan A** – 100% Plan

\$500 individual/\$1,000 family

\$20 Co-pay



**Plan B** – 90% Plan (old Plan C)

\$500 individual/\$1,000 family

\$20 Co-pay

# 2018-2019 Certificated Health Benefit Changes



**Plan C** – 80% Plan

\$2,000 individual/\$4,000 family

\$30 Co-pay



**Plan D** – 80% Plan

\$3,000 individual/\$6,000 family

\$40 Co-pay

**Plan E** – No Change

# OPEN ENROLLMENT WORKSHOP

Lucia Mar  
Unified School  
District

Do you need assistance with making your  
2018-2019 insurance selection? Have questions about  
coverage options or need to make dependent changes?  
Stop by one of our workshops and get the assistance you need.

## AGHS LIBRARY **May 15th**

8:00am - 9:00am  
2:30pm - 4:30pm

## AGHS LIBRARY **May 18th**

8:00am - 9:00am  
2:30pm - 4:30pm

## NIPOMO HIGH SCHOOL **May 22nd** ROOM 806

2:30pm - 4:30pm

## AGHS LIBRARY **May 24th**

8:00am - 9:00am  
2:30pm - 4:30pm

Questions? Call or email Anastacia Malm  
474-3000 ext. 1192 or [anastacia.malm@lmusd.org](mailto:anastacia.malm@lmusd.org)

# Questions?

