



## 2017-18 Medicare Retiree Open Enrollment

Dear STSIG Retiree,

Open enrollment begins August 1, 2017 and runs through September 8, 2017. The plan year is from October 1<sup>st</sup> through September 30<sup>th</sup>. There are a few changes this year. We encourage all retirees on Medicare or those who will be enrolling in Medicare soon to attend the Medicare Retiree Only open enrollment meeting on **August 22<sup>nd</sup> at 10am at 2985 Innsbruck Dr., Redding.**

This will be a PASSIVE open enrollment. You **do not need** to log-in to PlanSource (instructions enclosed) unless you want to make a change to your current benefits.

STSIG provides rates to districts and not to individual employees because each district has a different employee benefit contribution (CAP). Please ask your school district's human resource staff for specific rates.

Enclosed in this packet:

- Highlights of the 2017-18 Changes
- 2017-18 Medical Plan Comparison Sheet
- 9/35 Pharmacy Summary
- PlanSource open enrollment instructions
- MDLIVE information
- Employee Assistance Program (EAP) information
- Advance Medical Second Opinion Services

While in PlanSource, please verify all personal information. Your PlanSource password expires every sixty days for security reasons. All passwords will automatically reset on August 1, 2017 (see enclosed instructions).

STSIG staff is available to help members with the PlanSource online enrollment process by phone at 530-221-6444 or in person by appointment. STSIG business hours are Monday through Friday from 8:00am to 4:00pm. If you reach the office voice mail, please leave a message and your call will be returned as quickly as possible.

Thank you,  
The STSIG Staff



## **Highlights of the 2017-18 Changes, effective October 1, 2017**

### **Medical**

- All PPO plans will have a \$100 ambulance copay (ground and air)
- The MDLive benefits have been expanded to include **behavioral health therapy and psychiatrist** visits.
- Advance Medical will offer expert second opinion services (replacing Ground Rounds)

### **Pharmacy**

- No changes. Visit Navitus' website ([navitus.com](http://navitus.com)) for formulary updates through-out the year.

### **Dental**

- A third cleaning per calendar year has been added to all plans.

### **Vision**

- No plan changes.

### **Important Dates**

August 1, 2017 – Open Enrollment Begins

August 22, 2017 – Medicare Retiree Only Retiree Open Enrollment Meeting

September 8, 2017 – Open Enrollment ends at midnight

October 2017 – New medical/pharmacy cards will arrive in the mail for anyone who changed medical plans.

**Medical Plan Comparison beginning 10-1-2017 - For MediCare Retirees**

Plan Name	80C	80G	80K	80M
Deductible Calendar Year	One person \$200      Family Each \$200              Family Max \$500	One person \$500      Family Each \$500              Family Max \$1,000	One person \$1,000 Family Each \$1,000 Family Max \$2,000	One person \$3,000 Family Each \$3,000 Family Max \$6,000
Coinsurance      after Deductible	20%	20%	20%	20%
Out of Pocket Maximum	One person \$1,000 Family Each \$1,000 Family Max \$3,000	One person \$2,000 Family Each \$2,000 Family Max \$4,000	One person \$3,000 Family Each \$3,000 Family Max \$6,000	One person \$4,000 Family Each \$4,000 Family Max \$8,000
Doctor Visits Copay	\$20 Deductible waived	\$30 Deductible waived	\$30 Deductible waived	\$40 Deductible waived
Prestige Office Visit	\$0	\$0	\$0	\$0
Ambulance Copay (in addition to deductible and coinsurance)	\$100	\$100	\$100	\$100
ER Copay (in addition to deductible and coinsurance)	\$100 - waived if admitted	\$100 - waived if admitted	\$100 - waived if admitted	\$100 - waived if admitted
Preventive Care	\$0	\$0	\$0	\$0
MDLIVE Copay	\$5	\$5	\$5	\$5

**Pharmacy Plans Comparison - Navitus Health Solution**

Out of Pocket Maximum	Individual \$2,500    Family \$3,500	Individual \$2,500    Family \$3,500	Individual \$2,500    Family \$3,500	Individual \$2,500 Family \$3,500
Deductible	\$0	\$0	\$0	Individual \$200 Family \$500
Costco Generics	\$0	\$0	\$0	\$5 (30 day) \$15 (90 day)
Generics - 30 day	\$9	\$9	\$9	\$15
Specialty/ Brand	\$35	\$35	\$35	\$50 after deductible

The medical deductible runs from January 1 to December 31 every year. Beginning 10-1-2016, any amount paid towards the PPO plan's deductible in the fourth quarter of the calendar year (October 1 - December 31) will be credited to the current year as well as the following calendar year.

90 day prescriptions and mail order service only available through **Costco**.

Specialty Pharmacy: Navitus SpecialtyRX is mandatory.

*The above information is for general guidance - please see full plan descriptions for complete details located at [www.stsigpa.com](http://www.stsigpa.com)*

## Self-Insured Schools of California (SISC) Pharmacy Benefit Schedule

Pharmacy Benefits for plans 80C, 80G, and 80K

PLAN	9-35				
	Walk-in			Mail	
	Network	Costco		Costco	Navitus
Days' Supply*	30	30	90	90	30
Generic	\$9	Free	Free	Free	
Brand	\$35	\$35	\$90	\$90	
Specialty					\$35
Out-of-Pocket Maximum	\$2,500 Individual / \$3,500 Family				

SISC urges members to use generic drugs when available. If you or your physician requests the brand name when a generic equivalent is available, you will pay the generic copay plus the difference in cost between the brand and generic. The difference in cost between the brand and generic will not count toward the Annual Out-of-Pocket Maximum.

\*Members may receive up to 30 days and/or up to 90 days supply of medication at participating pharmacies. Some narcotic pain and cough medications are not included in the Costco Free Generic or 90-day supply programs. Navitus contracts with most independent and chain pharmacies with the exception of Walgreens.

### Mail Order Service

The Mail Order Service allows you to receive a 90-day supply of maintenance medications. This program is part of your pharmacy benefit and is **voluntary**.

### Specialty Pharmacy

Navitus SpecialtyRx helps members who are taking medications for certain chronic illnesses or complex diseases by providing services that offer convenience and support. This program is part of your pharmacy benefit and is **mandatory**.

Navi-Gate® for Members allows you to access personalized pharmacy benefit information online at **www.navitus.com**. For information specific to your plan, visit Navi-Gate® for Members. Activate your account online using the Member Login link and an activation email will be sent to you. The site provides access to prescription benefits, pharmacy locator, drug search, drug interaction information, medication history, and mail order information. The site is available 24 hours a day, seven days a week.

\*\*\* HSA-A and HSA-B plans will have this pharmacy plan effective October 1, 2016. Deductible must be met prior to benefits outlined above. Use Costco mail-order after January 1, 2017.

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Navitus SISC 10

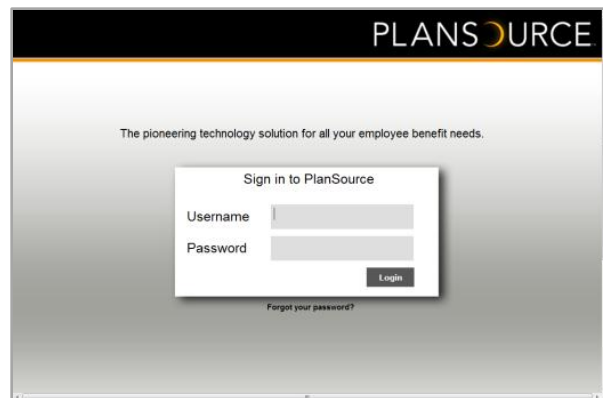
## ONLINE OPEN ENROLLMENT INSTRUCTIONS

### 1. Login

#### ENROLLMENT URL:

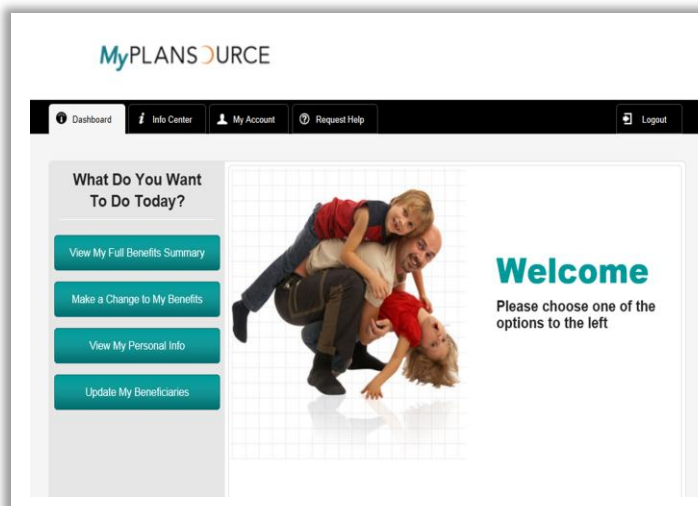
<https://benefits.plansource.com>

- **USERNAME:** Your user name is the following: the first initial of your first name, up to the first six characters of your last name, and the last four of your SSN. For example: If your name is Jane Anderson and the last four of your SSN is 1234, your user name would be janders1234
- **PASSWORD:** Your birthdate in YYYYMMDD format. For example: If your birthdate is August 14, 1962, your password would be 19620814. At initial login, you will be prompted to change your password. All previous passwords will reset to the above format on October 20th.



### 2. Launch Enrollment

- Click on **"Make a Change to My Benefits"**  
Click on **"Enroll –Annual"** to begin the annual open enrollment process.  
Be sure to verify all personal information is correct.



## 3. Enroll

- Follow the enrollment through each step of the enrollment process from top to bottom
- In making your elections, choose the plan option of choice or select the “Decline” option (full-time employees may not decline coverage) and then select “Continue” after each election has been made until you reach the confirm page.

## 4. Confirm Enrollment Selections

- Once you complete all coverage elections, you will land on the Confirmation Statement. Click the “Confirm Enrollment” button at the bottom of the page to complete your enrollment process.





## 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.

### 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!

### 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

### Pediatric Care

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

### 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.



# 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.

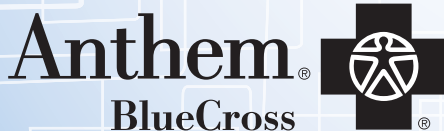
### How we can help

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

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.\*



800-999-7222  
[www.anthemEAP.com](http://www.anthemEAP.com)  
Program name: SISC

\*In accordance with federal and state law, and professional ethical standards.

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## Expert Medical Opinions

How can you be sure of your diagnosis? Do you have the best treatment plan? Where can you get a reliable medical opinion?

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.

Ask us anything.

## Talk to a doctor whenever you need

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

We lessen the burden of caring for a sick family member, by getting the correct diagnosis and recommending the optimal course of treatment.

## Save money, save heartache

The right diagnosis always saves you money. You'll avoid unnecessary procedures, harmful medications, and missed time at work. But your health matters more than the money you'll save. This is about saving time, saving anxiety, saving heartache, and saving lives.



It's free, it's easy, it's 100% confidential.  
855.201.9925 | [advance-medical.net/sisc](https://advance-medical.net/sisc)

Advance Medical is fully sponsored by Self-Insured Schools of California.



All of Advance Medical's services including Expert Medical Opinion are available at no cost to all members covered by a SISC health plan.