

SISC MINIMUM VALUE PLAN OPTIONS

The objective of the Minimum Value Plans is to provide a lower cost, minimum value plan to assist districts in complying with employer requirements under the Affordable Care Act.

FREQUENTLY ASKED QUESTIONS	MINIMUM VALUE PPO PLAN	TWO-TIERED ANCHOR BRONZE PPO PLAN
How are these two plans different?	There is no difference in the plan design. Please note other differences below.	There is no difference in the plan design. Please note other differences below.
How may this plan be offered?	This plan may be added to current plan options and will count toward the maximum number of plans SISC allows a district/employee group to offer.	This plan will be added to current plan options. This plan will be assigned one group number per district and will be shared by all bargaining units. It will NOT count against the maximum number of plans SISC allows a district/employee group to offer. Districts may choose to offer it to all employees.
What is the rate structure?	This plan will follow the same rate structure as the current plan options for the district/employee group.	This plan will only have a two-tier rate structure: Employee OR Employee + Child(ren)
Who is eligible?	Only probationary and permanent district employees, retirees and their eligible dependents may enroll in this plan if offered by their employee group.	All district employees, if allowed by the district, and their eligible dependent children may enroll in this plan. This includes variable hour, temporary and seasonal employees. Spouses/domestic partners/retirees are not eligible for this plan.
Is participation permitted in the district's dental, vision, and/or life plans through SISC?	When the district/employee group offers dental, vision, and/or life plans through SISC, employees enrolled in this plan MUST participate in dental, vision, and/or life plans.	Non-permanent and part-time employees not eligible for a district contribution CANNOT be enrolled in SISC dental, vision, and/or life plans. SISC dental, vision, and/or life plans may be offered to employees who receive the district cap if the district has provided a signed request on district letterhead. Contact your SISC Account Manager for set up or clarification.
How is this plan different than other SISC PPO Plans?	This plan has the pharmacy benefit included with the medical and is subject to the deductible before the Rx copay applies. See benefit overview in the Medical Plans section of this manual.	This plan has the pharmacy benefit included with the medical and is subject to the deductible before the Rx copay applies. See benefit overview in the Medical Plans section of this manual. This plan only has a two-tier rate structure: Employee OR Employee + Child(ren).
What is the process to add this plan to the district/employee groups menu of options?	The process is the same as the notification process for any other district plan changes. Contact your SISC Account Management Team.	This plan will be automatically included as an available plan option. Contact your Account Management team for the setup of dental, vision, or life insurance options for full time or part time benefit eligible employees.
Is the provider network restricted?	No, this plan uses the same network providers as the current PPO plans offered in this manual.	No, this plan uses the same network providers as the current PPO plans offered in this manual.