

# OUSD Health Benefits Committee Update for Fellow Employees

---

May 20, 2021

# This afternoon's agenda

1. Premiums for 2021-2022 and trends for Orcutt
2. The latest with SISC's health benefits offerings
3. Online health benefits enrollment (June 1-30)
4. Practical advice on health benefits
5. Q & A

# A bit about our committee

- Includes representation from all employee groups
- Investigates options for cost containment in health benefits
- Makes recommendations and reports to board and fellow employees
- Serves as employees' eyes and ears with regard to health benefits

\*Important note: **Health Benefits Committee  $\neq$  Negotiations**

# **1. Premiums for 2021-2022**

# Where to find health benefits information on OUSD website










## HEALTH BENEFIT OPEN ENROLLMENT

Orcutt Union School District / Departments / Business Services / Health Benefit Open Enrollment

Please read carefully the attached information regarding your 2021-22 Health Benefit plans.

Subscribe

Search...

File Name	Size
 SISC Membership Change Form	138 KB ...
 SISC Added Value	173 KB ...
 Delta Dental Description	176 KB ...
 Anthem Dental Providers	303 KB ...
 Anthem Summary of Benefits	112 KB ...
 OUSD Health Benefits Committee Report - 05-27-2020	3 Item(s) ...
 HEALTH BENEFIT DESCRIPTIONS	125 KB ...
 2021-2022 EMPLOYEE HEALTH SELECTION FORM	121 KB ...
 2021-2022 HEALTH BENEFITS COMPARE RATES	422 KB ...

1

PAGE 1 OF 1



**Orcutt Union School District  
Anthem Health Plan - Options**

Plan	Anthem PPO	Anthem PPO 1	Anthem PPO 2	Anthem PPO 3	Anthem
<b>Benefit</b>	<b>90-D \$10</b>	<b>90-G \$20</b>	<b>80-E \$20</b>	<b>80-G \$20</b>	<b>80-L \$30</b>
<i>MEDICAL - CALENDAR YEAR Deductibles &amp; Maximums</i>	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays
Individual/Family Deductibles	\$200/\$500	\$500/\$1,000	\$300/\$600	\$500/\$1,000	\$2,000/\$4,000
Individual/Family Out-of-Pocket (OOP) Max (includes medical deductibles, co-insurance and co-pays)	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	\$2,000/\$4,000	\$4,000/ \$8,000
<b>PROFESSIONAL SERVICES</b>					
Office Visit (OV), Urgent Care, Specialists Co-pay	\$10	\$20	\$20	\$20	\$30
Prenatal, postnatal office visit co-pay	\$10	\$20	\$20	\$20	\$30
Scans: CT, CAT, MRI, PET etc.	10%	10%	20%	20%	20%
Diagnostic X-ray & Laboratory Procedures	10%	10%	20%	20%	20%
Infertility (diagnosis/treatment of causes of infertility subject to plan benefits)	Not covered	Not covered	Not covered	Not covered	Not covered
Preventive Care (includes physical exams & screenings)	0% - (Ded Waived)	0% - (Ded Waived)	0% - (Ded Waived)	0% - (Ded Waived)	0% - (Ded Waived)
<b>HOSPITAL &amp; SKILLED NURSING FACILITY SERVICES</b>					
Emergency Room visit - (waived if admitted)	10% (\$100 co-pay)	10% (\$100 co-pay)	20% (\$100 co-pay)	20% (\$100 co-pay)	20% (\$100 co-pay)
Inpatient Hospital (preauthorization required)	10%	10%	20%	20%	20%
Outpatient Hospital	10%	10%	20%	20%	20%
Surgery, Outpatient (performed in Surgery Center)	10%	10%	20%	20%	20%
Surgery, Outpatient (performed in a Hospital)	10%	10%	20%	20%	20%
<b>MENTAL HEALTH &amp; SUBSTANCE ABUSE TREATMENT</b>					
INPATIENT: Facility Based Care (preauth required)	10%	10%	20%	20%	20%
OUTPATIENT: Facility Based Care (preauth required)	10%	10%	20%	20%	20%
<b>OTHER SERVICES</b>					
Acupuncture - Limits apply	10%	10%	20%	20%	20%
Ambulance (Ground or Air)	10% \$100 co-pay	10% \$100 co-pay	20% \$100 co-pay	20% \$100 co-pay	20% \$100 co-pay
Chiropractic - Limits apply	10%	10%	20%	20%	20%
Durable Medical Equipment (DME)	10%	10%	20%	20%	20%
Physical and Occupational Therapy - Limits apply	10%	10%	20%	20%	20%
<b>PHARMACY BENEFITS - Copays and Out of Pocket Maximums</b>					
Rx Plan	7-25	7-25	7-25	7-25	9-35
Individual/Family Brand & Specialty Rx Deductibles	none	none	none	none	none
Individual/Family Rx Out-of-Pocket (OOP) Max (includes Rx deductibles and co-pays)	\$1,500/\$2,500	\$1,500/\$2,500	\$1,500/\$2,500	\$1,500/\$2,500	\$2500/\$3500
Generic co-pay/30 days supply	\$0 at Costco \$7 at Other Network	\$0 at Costco \$7 at Other Network	\$0 at Costco \$7 at Other Network	\$0 at Costco \$7 at Other Network	\$0 at Costco \$9 at Other Network
Brand co-pay/30 days supply	\$25	\$25	\$25	\$25	\$35
Specialty co-pay/up to 30 days supply	\$25 Must Use Navitus Mail	\$25 Must Use Navitus Mail	\$25 Must Use Navitus Mail	\$25 Must Use Navitus Mail	\$35 Must Use Navitus Mail
Mail Order (Generic-Brand co-pay/90 days supply)	\$0-\$60	\$0-\$60	\$0-\$60	\$0-\$60	\$0-\$90

# Health Benefit Descriptions

Plan	Anthem PPO	Anthem PPO 1	Anthem PPO 2	Anthem PPO 3	Anthem
<b>Benefit</b>	<b>90-D \$10</b>	<b>90-G \$20</b>	<b>80-E \$20</b>	<b>80-G \$20</b>	<b>80-L \$30</b>
<i>MEDICAL - CALENDAR YEAR Deductibles &amp; Maximums</i>	<b>Member Pays</b>	<b>Member Pays</b>	<b>Member Pays</b>	<b>Member Pays</b>	<b>Member Pays</b>
Individual/Family Deductibles	\$200/\$500	\$500/\$1,000	\$300/\$600	\$500/\$1,000	\$2,000/\$4,000
Individual/Family Out-of-Pocket (OOP) Max (includes medical deductibles, co-insurance and co-pays)	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	\$2,000/\$4,000	\$4,000/ \$8,000
<b>PROFESSIONAL SERVICES</b>					
Office Visit (OV), Urgent Care, Specialists Co-pay	\$10	\$20	\$20	\$20	\$30
Prenatal, postnatal office visit co-pay	\$10	\$20	\$20	\$20	\$30
Scans: CT, CAT, MRI, PET etc.	10%	10%	20%	20%	20%
Diagnostic X-ray & Laboratory Procedures	10%	10%	20%	20%	20%
Infertility (diagnosis/treatment of causes of infertility subject to plan benefits)	Not covered	Not covered	Not covered	Not covered	Not covered
Preventive Care (includes physical exams & screenings)	0% - (Ded Waived)	0% - (Ded Waived)	0% - (Ded Waived)	0% - (Ded Waived)	0% - (Ded Waived)
<b>HOSPITAL &amp; SKILLED NURSING FACILITY SERVICES</b>					
Emergency Room visit - (waived if admitted)	10% (\$100 co-pay)	10% (\$100 co-pay)	20% (\$100 co-pay)	20% (\$100 co-pay)	20% (\$100 co-pay)
Inpatient Hospital (preauthorization required)	10%	10%	20%	20%	20%
Outpatient Hospital	10%	10%	20%	20%	20%
Surgery, Outpatient (performed in Surgery Center)	10%	10%	20%	20%	20%
Surgery, Outpatient (performed in a Hospital)	10%	10%	20%	20%	20%
<b>MENTAL HEALTH &amp; SUBSTANCE ABUSE TREATMENT</b>					
INPATIENT: Facility Based Care (preauth required)	10%	10%	20%	20%	20%
OUTPATIENT: Facility Based Care (preauth required)	10%	10%	20%	20%	20%
<b>OTHER SERVICES</b>					
Acupuncture - Limits apply	10%	10%	20%	20%	20%
Ambulance (Ground or Air)	10% \$100 co-pay	10% \$100 co-pay	20% \$100 co-pay	20% \$100 co-pay	20% \$100 co-pay
Chiropractic - Limits apply	10%	10%	20%	20%	20%
Durable Medical Equipment (DME)	10%	10%	20%	20%	20%
Physical and Occupational Therapy - Limits apply	10%	10%	20%	20%	20%
<b>PHARMACY BENEFITS - Copays and Out of Pocket Maximums</b>					
<b>Rx Plan</b>	<b>7-25</b>	<b>7-25</b>	<b>7-25</b>	<b>7-25</b>	<b>9-35</b>
Individual/Family Brand & Specialty Rx Deductibles	none	none	none	none	none
Individual/Family Rx Out-of-Pocket (OOP) Max (includes Rx deductibles and co-pays)	\$1,500/\$2,500	\$1,500/\$2,500	\$1,500/\$2,500	\$1,500/\$2,500	\$2500/\$3500
Generic co-pay/30 days supply	\$0 at Costco \$7 at Other Network	\$0 at Costco \$7 at Other Network	\$0 at Costco \$7 at Other Network	\$0 at Costco \$7 at Other Network	\$0 at Costco \$9 at Other Network
Brand co-pay/30 days supply	\$25	\$25	\$25	\$25	\$35
Specialty co-pay/up to 30 days supply	\$25 Must Use Navitus Mail	\$25 Must Use Navitus Mail	\$25 Must Use Navitus Mail	\$25 Must Use Navitus Mail	\$35 Must Use Navitus Mail
Mail Order (Generic-Brand co-pay/90 days supply)	\$0-\$60	\$0-\$60	\$0-\$60	\$0-\$60	\$0-\$90

# 2021-2022 Comparison Rates Medical

COMPARE 2020/2021 TO 2021/2022

## Orcutt Union School District

INCREASE 2020-2021

10thly Rates

### Anthem PPO (current plan)

90-D \$10; RX 7-25

2020-2021

2021-2022

	Employee	Employer	Premium
Single	\$254.40	\$816.00	\$1,070.40
Two Party	\$822.72	\$1,270.08	\$2,092.80
Family	\$1,162.08	\$1,777.92	\$2,940.00

	Employee	Employer	Premium
Single	\$308.40	\$816.00	\$1,124.40
Two Party	\$928.32	\$1,270.08	\$2,198.40
Family	\$1,308.48	\$1,777.92	\$3,086.40

DIFFERENCE

\$54.00

\$105.60

\$146.40

Keep in mind that these figures are **10thly**

### Anthem PPO

90-G \$20; RX 7-25

2020-2021

2021-2022

	Employee	Employer	Premium
Single	\$171.60	\$816.00	\$987.60
Two Party	\$657.12	\$1,270.08	\$1,927.20
Family	\$924.50	\$1,777.90	\$2,702.40

	Employee	Employer	Premium
Single	\$225.60	\$816.00	\$1,041.60
Two Party	\$762.72	\$1,270.08	\$2,032.80
Family	\$1,073.30	\$1,777.90	\$2,851.20

\$54.00

\$105.60

\$148.80



# 2021-2022 Comparison Rates Medical

Anthem PPO							
80-E \$20; RX 7-25							
2020-2021			2021-2022				
	Employee	Employer	Premium	Employee	Employer	Premium	
Single	\$148.80	\$816.00	\$964.80	\$198.00	\$816.00	\$1,014.00	\$49.20
Two Party	\$612.60	\$1,270.20	\$1,882.80	\$707.40	\$1,270.20	\$1,977.60	\$94.80
Family	\$862.10	\$1,777.90	\$2,640.00	\$994.10	\$1,777.90	\$2,772.00	\$132.00

Anthem PPO							
80-G \$20; RX 7-25							
2020-2021			2021-2022				
	Employee	Employer	Premium	Employee	Employer	Premium	
Single	\$94.80	\$816.00	\$910.80	\$141.60	\$816.00	\$957.60	\$46.80
Two Party	\$504.60	\$1,270.20	\$1,774.80	\$594.60	\$1,270.20	\$1,864.80	\$90.00
Family	\$708.50	\$1,777.90	\$2,486.40	\$833.30	\$1,777.90	\$2,611.20	\$124.80

Anthem PPO							
80-L \$30; RX 9-35							
2020-2021			2021-2022				
	Employee	Employer	Premium	Employee	Employer	Premium	
Single	\$0.00	\$816.00	\$780.00	\$6.00	\$816.00	\$822.00	\$6.00
Two Party	\$249.00	\$1,270.20	\$1,519.20	\$329.40	\$1,270.20	\$1,599.60	\$80.40
Family	\$349.70	\$1,777.90	\$2,127.60	\$461.30	\$1,777.90	\$2,239.20	\$111.60

Keep in mind that these figures are **10thly**

# Meanwhile, some good news ...

- Dental plans have no premium increase
- Vision plan has no premium increase



# What is the trend for Orcutt?

Here are the last nine years of medical premium increases at springtime benefits renewal meetings:

2013	2014	2015	2016	2017	2018	2019	2020	2021
2.8%	8.0%	9.3%	10.0%	12.0%	4.9%	9.2%	8.0%	4.9%

\*Important to note that this is the trend for overall premium increases, **NOT** the percentage increase of the employee contribution

## **2. The Latest with SISC**

# Office visit copays (\$0)

- All PPO plans will have **\$0** copays for the first three visits with a primary care provider each calendar year
  - This does not include visits to specialists
- Copays for **MDLive** will remain **\$0** through September 30, 2022



**MDLIVE**<sup>®</sup>

# Anthem Essential Choice Dental Plan

- Offers richer benefits (including orthodontia) for lower premiums than the Delta Dental Incentive Plan
- Has a narrower network; to see a list of providers go to [www.anthem.com/ca/sisc](http://www.anthem.com/ca/sisc)

## ANTHEM DENTAL PLAN - KEY FEATURES

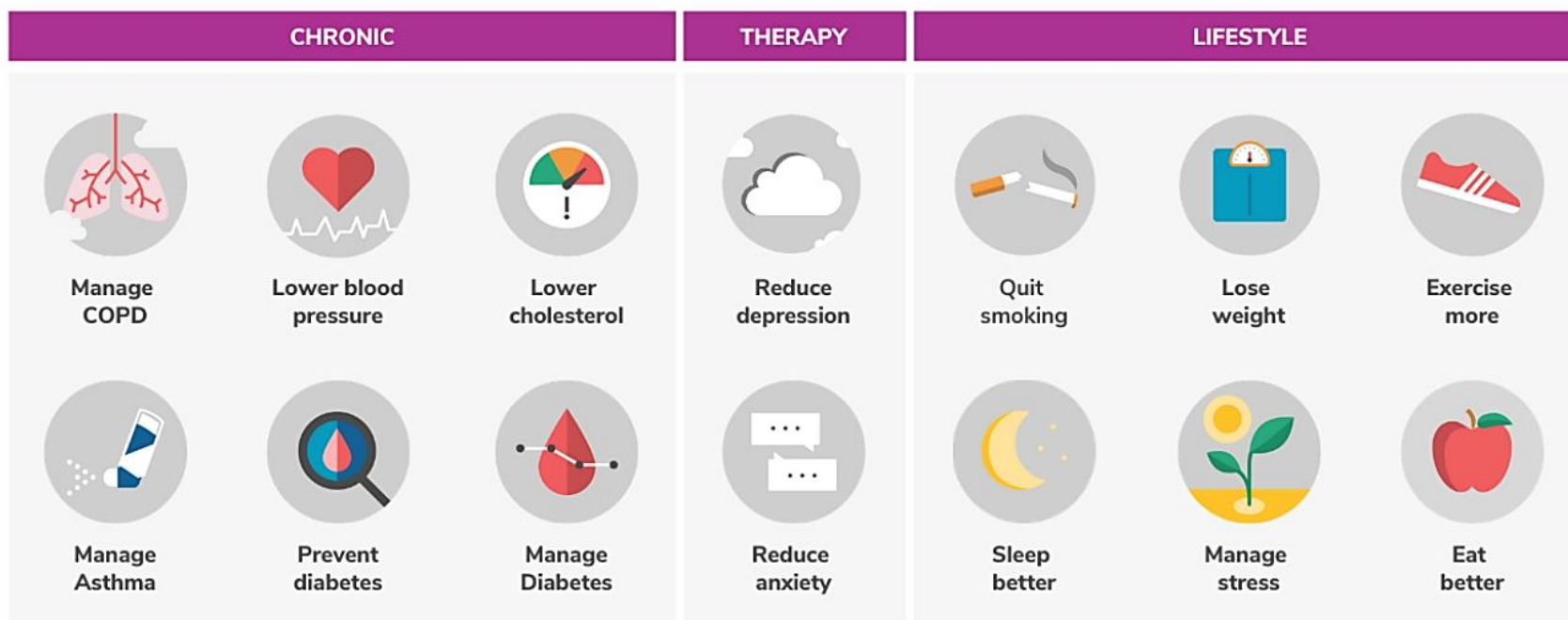
Annual Benefit Maximum	\$4,000
Annual Deductible	\$0
Annual Dental Implant Maximum	\$2,000
Lifetime Orthodontic Maximum**	\$2,000
Office Visit Copay	\$0

# Telehealth options for Delta Dental

- **Toothpic:** photo-based tele-dentistry option that offers virtual dental screenings from a Delta Dental dentist
  - Will count as one of patient's annual dental exams
  - For information, go to [deltadental.toothpick.com](https://deltadental.toothpick.com)
- **Virtual Consult:** real-time video appointments with a Delta Dental dentist
  - Can help with an urgent dental issue; if needed dentist can write a prescription
  - Offers patients follow-up instructions
  - Will count as one of patient's annual dental exams
  - To sign up, go to [deltadentalins.com/virtual-consult](https://deltadentalins.com/virtual-consult)

# Vida Health

- Free, personal, online health coaching
- Download the Vida Health app from your phone's app store, visit [www.vida.com/sisc](http://www.vida.com/sisc)
- Programs available to handle a host of conditions/needs





# Hinge Health

- Free access to Hinge Health digital programs for back, knee, hip, neck, or shoulder pain
- Free wearable sensors and monitoring device
- Personal health coaching and personalized exercise therapy
- Apply at [www.hingehealth.com/sisc](https://www.hingehealth.com/sisc)



# SISC Enhanced Cancer Benefit

- Free access to City of Hope for an in-person or virtual evaluation
- Recommended care plan from a cancer expert who will discuss it with you and your treating oncologist
- Continued access to cancer care experts for 12 months following the evaluation
- Go to Contigo Health at [sisc.contigohealth.com](https://sisc.contigohealth.com)



City of  
Hope™

# For second opinions ...

- **Teladoc Medical Expert** can be helpful in following cases:
  - Complex, rare, serious medical conditions
  - Unresolved, confusing, or unclear medical situations
  - Mental or behavioral health
- Data show program often can improve diagnosis, change treatment, avoid surgeries, or reduce medication
- Two ways to initiate services: online at [www.teladoc.com/sisc](http://www.teladoc.com/sisc) or by phone at **800-835-2362**
- All services provided for free

# Employee Assistance Program

- Help for employees and their families with “life issues” that cause stress and difficulty
- Anyone in employee’s household is eligible; no SISC or Anthem membership is required
- 24/7/365 assistance available by phone at **800-999-7222**
- Services include counseling (up to six free sessions), legal consultation, financial consultation, ID recovery, child care resources, elder care resources, help with tobacco or substance use cessation, and more
- All services provided for free



# MyStrength (through SISC EAP)

- Smartphone application with free emotional health and wellness tools
- Can help with anxiety, depression, stress, chronic pain, and more
- Download MyStrength to your smartphone and call EAP at **800-999-7222** for an access code



Positivity-training tools.



A daily mood tracker.



Inspirational videos, articles and quotes.



Step-by-step eLearning programs.



# 3. Online Enrollment

# Open enrollment in June

- Starting on June 1 and continuing through June 30, all employees with benefits need to go to an **online portal** set up by American Fidelity that enables the following:
  - Plan enrollment
  - Plan changes
  - Enrollment in American Fidelity offerings utilizing Section 125 (Cafeteria Plan)
- **All employees, even if they do not wish to make changes, must log on to the American Fidelity portal and complete open enrollment by June 30**
- Any questions, please email Zina Chavez at [zchavez@orcutt-schools.net](mailto:zchavez@orcutt-schools.net)
  - Note: Zina is not able to provide advice on which plan is best for you and your family

# 4. Practical Advice

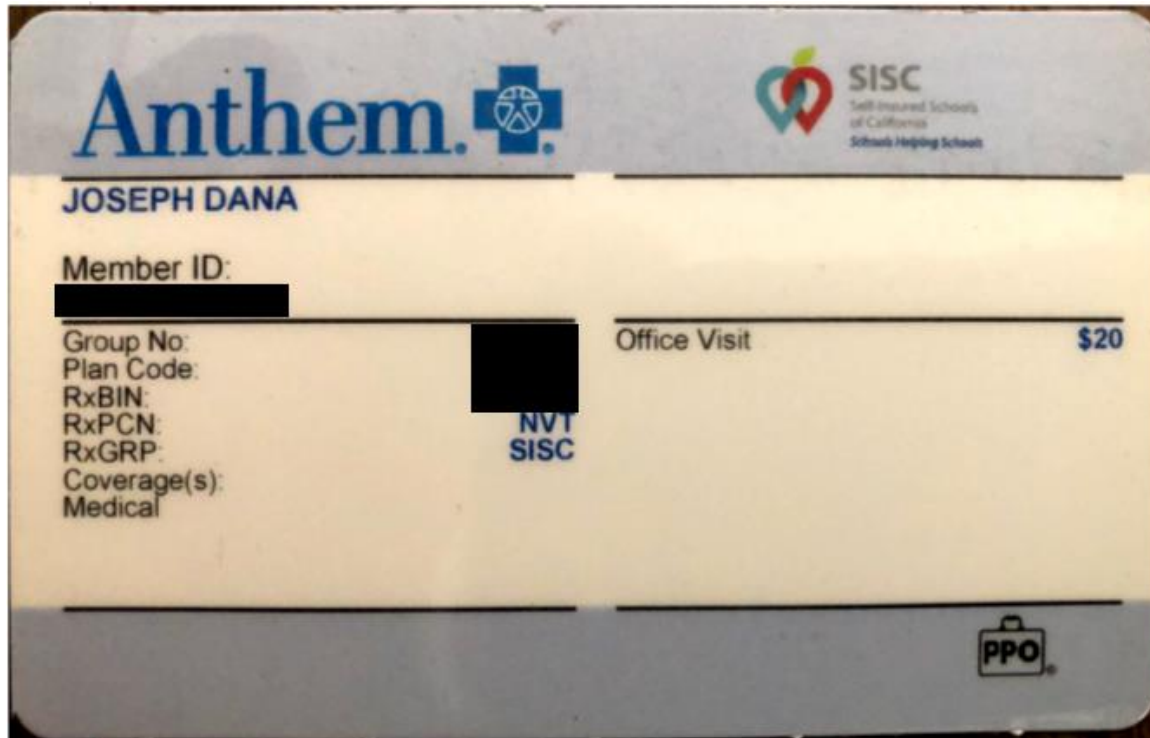


# Be an advocate

From one anecdote after another involving fellow employees, the committee strongly believes that in the area of health benefits **employees need to be committed advocates for themselves and their families.**

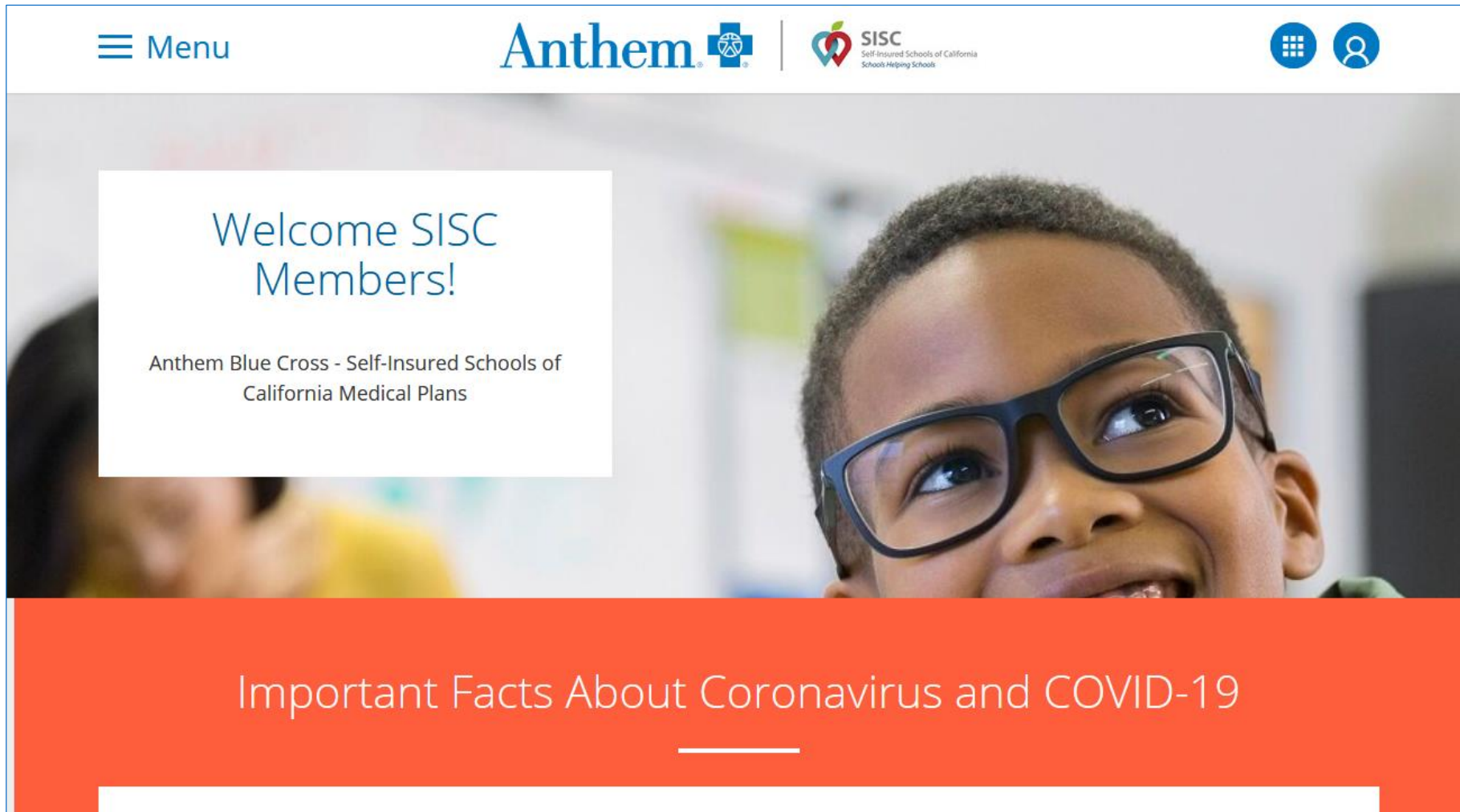
- Ask questions of your physician(s) and other providers
- Look at EOB (Explanation of Benefits) statements
- Know what your plans cover and don't cover, and pay attention to what you are being billed for
- If something doesn't make sense to you or needs clarification, say so
- Email Zina Chavez at [zchavez@orcutt-schools.net](mailto:zchavez@orcutt-schools.net) if you have questions about your plans

# Know your card



Digital cards coming in 2021-2022!

# Know [www.anthem.com/ca/sisc](http://www.anthem.com/ca/sisc)



The screenshot shows the top navigation bar of the Anthem website. On the left is a 'Menu' button with a hamburger icon. In the center is the Anthem logo, followed by the SISC logo (Self-Insured Schools of California, Schools Helping Schools). On the right are icons for a grid and a user profile. Below the navigation bar is a large hero image of a young boy with glasses. A white text box on the left side of the hero image contains the following text:

Welcome SISC Members!

Anthem Blue Cross - Self-Insured Schools of California Medical Plans

At the bottom of the page, there is a red banner with the text:

Important Facts About Coronavirus and COVID-19

# Take care of yourself

A word cloud with 'Balance' as the largest word in the center. Other prominent words include 'Peace', 'Happiness', 'Sleep', and 'Serenity'. Smaller words include 'Health', 'Happy Family', 'Calm', 'Harmony', 'Tranquility', 'Anxiety-free', 'Rest', 'Resilience', 'Joy', 'Contentment', 'Sanity', 'Self-care', 'Welfare', 'Mindfulness', 'Active', 'Awareness', 'Healthy', 'Gratitude', 'Stressless', 'Fulfillment', 'Overcoming', 'Tolerance', 'Peaceful', 'Exercise', 'Capable', 'Equanimity', 'Blessed', 'Self-love', and 'Blessed'.

Peace Health  
Blessed Happy Family Self-love Sleep  
Calm Harmony Tranquility Anxiety-free Rest Resilience Joy Contentment  
Happiness Sanity Self-care Welfare  
Mindfulness Active  
Awareness Healthy Gratitude  
Stressless  
Fulfillment Overcoming Tolerance Peaceful  
Exercise Capable Equanimity

# In closing ...

Thanks to the members of the OUSD Health Benefits Committee for their time on behalf of fellow employees and the district:

- **OEA:** Monique Segura, Scott Gelotti, Lisa Wilkanoski, Anna Zucker
- **CSEA:** Veronica Barrios-Timbrook, Michele Bello, Bret Cupp, Kathleen Stevenson
- **Management:** Sandy Knight, Susan Salucci, Nick Taylor
- **OUSD Business Services:** Zina Chavez

Note: If you want to be sent the full PowerPoint presentation shown today, please email Joe Dana at [jdana@orcutt-schools.net](mailto:jdana@orcutt-schools.net).

# 5. Q & A