



Rancho Santiago CCD

Anthem PPO & HMO Open Enrollment

2020

Benefit Updates

Benefit Changes Effective January 1, 2021



Anthem PPO

- PPO members* receive \$0 co-pays on first three primary care provider office visits every calendar year
- Applies to In-Network Providers

Anthem HMO

- No changes



Anthem PPO Plan Overview*



	In-Network Only	Out-of-Network Only
Individual/ Family Deductible	Individual \$250 / Family \$500	Individual \$250 / Family \$500
Individual Maximum/Year	\$1,000	\$3,000
Family Maximum /Year	\$2,000	\$6,000
Lifetime Maximum	Unlimited	Unlimited
Primary Care Physician	\$0 copays per visit for visits 1-3, then \$20 per visit for visits 4+	70%
Specialist	\$20 per visit	70%
Inpatient Hospital Services	90%	\$250 copay per admission, then 70% coinsurance
Outpatient Surgery	90%	70%
Emergency Room	\$50 copay per admission, waived if admitted	\$50 copay per admission, waived if admitted
Urgent Care	\$20 per visit	70%

Anthem HMO Plan Overview



	In-Network Only
Individual/ Family Deductible	None
Individual Maximum/Year	\$1,000
Family Maximum /Year	\$2,000
Lifetime Maximum	Unlimited
Primary Care Physician	\$10 copay per visit
Specialist	\$10 per visit
Inpatient Hospital Services	No charge
Outpatient Surgery	No charge
Emergency Room	\$100 copay per admission, waived if admitted
Urgent Care	\$10 per visit

Anthem PPO & HMO Prescription



	In-Network Only	Out-of-Network Only
Retail Prescription Drugs	30-day supply	30-day supply
Tier 1- Generic	\$5 Copay	Member must pay the entire cost up front and apply for reimbursement
Tier 2 - Preferred Brand	\$15 Copay	
Tier 3 – Non-Preferred Brand	\$30 Copay	
Out of Pocket Maximum	Individual: \$2,500 Family: \$3,500	N/A
Mail Order Prescription Drugs	90-day supply	90-day supply
Tier 1- Generic	\$10 Copay	Member must pay the entire cost up front and apply for reimbursement
Tier 2 – Preferred Brand	\$30 Copay	
Tier 3 – Non – Preferred Brand	\$75 Copay	

*The charts above only provides highlights of the benefits offered by Rancho Santiago CCD. If there are inconsistencies between this chart and the official plan documents, the plan documents will govern.

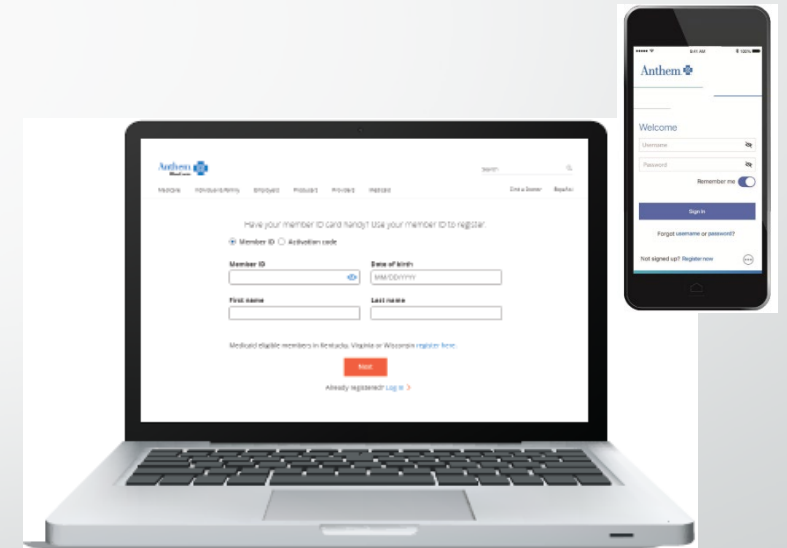
Anthem

Online and Mobile App



At [Anthem.com/Ca](https://www.anthem.com/ca) or with the **Sydney app**, members can stay on top of their care 24/7:

- Find a doctor or urgent care center near you
- View or print your Anthem member ID card
- Check your deductible, out-of-pocket maximum, and copayment/coinsurance
- View your claims
- Review your benefits information
- See your wellness benefits
- Sync with your fitness tracker
- Check My Family Health Records
- And more!



Added Value Programs

24/7 Phone and Video Physician Consultations



Anthem PPO and HMO members can consult a licensed doctor, pediatrician, therapist, or psychiatrist over the phone, by video visit, or by using the mobile app, for a \$5 copay* via MDLive. All visits are confidential. **Note: MDLive copay is currently \$0 through end of year 2020.**

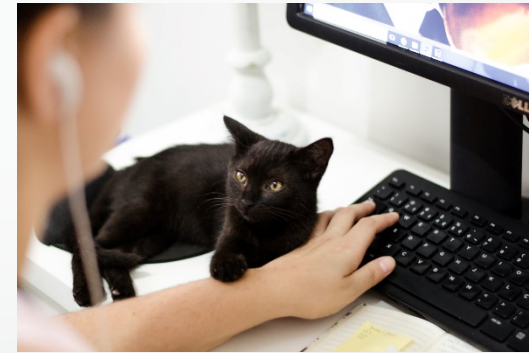
Members can speak with a physicians for a variety of medical conditions, including:

General Conditions

- Cold/Flu
- Respiratory Problems
- Allergies
- Children's health issues
- And more

Behavioral Health

- Depression
- Bipolar disorders
- Stress
- Grief and loss
- And more



MDLive physicians can diagnose and prescribe medication when appropriate.

Visit MDLive.com/SISC or call **1-800-657-6169** for more information.

Added Value Programs

Enhanced Cancer Benefit Available at No Cost*



Oncology Center of Excellence Program

Anthem PPO members* have access to an enhanced cancer benefit at the City of Hope in Duarte, California, through Health Design Plus.

Members receive:

- In-person evaluation at City of Hope with confirmation of cancer diagnosis
- Development of a customized treatment plan
- Paid travel for patient and one companion
- Access to a personal care nurse to coordinate care
- Clinical trial and genetic risk education
- Transition of care and collaboration with home oncologist for one-year post-evaluation

Visit [SISC.HDPlus.com](https://www.sisc.hdplus.com) or call **1-877-220-3556** to learn more.



Added Value Programs

Digital Programs for Chronic Pain Available at No Cost*



Hinge Health

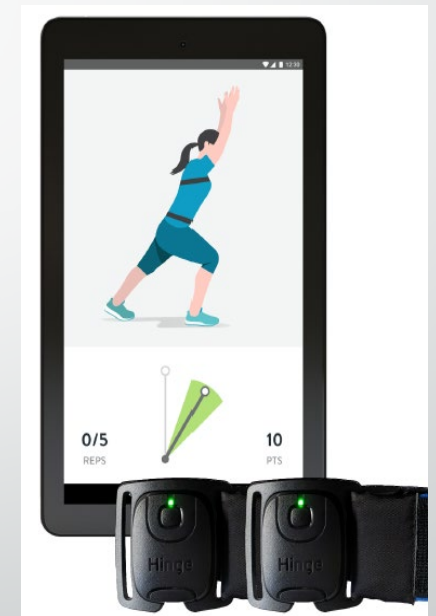
Anthem PPO members have access to a digital physical therapy program through Hinge Health. The program provides personalized, interactive physical therapy using the latest technology for those suffering with chronic pain.

Eligible members receive wearable sensors and a monitoring device to guide them through virtual therapy sessions from home. The program also includes unlimited access to a personal health coach, links to educational articles, and information regarding available treatment options.

Members can access support for the following conditions:

- Hip pain
- Knee pain
- Neck pain
- Spine pain
- Shoulder pain

Visit HingeHealth.com/SISC or call 1-855-902-2777 to learn more.



Added Value Programs

Discounted Gym Memberships



Anthem

Members have access to a \$25 gym membership (+one-time \$25 enrollment fee) at a broad network of participating facilities through American Specialty Health's Active & Fit Direct program.

Visit [ActiveandFitDirect.com](https://www.ActiveandFitDirect.com) to locate facilities and enroll. Members may also call American Specialty Health directly at **1-844-646-2746** for more information.



Added Value Programs

Emotional Wellness App Available to all Employees at No Cost



myStrength

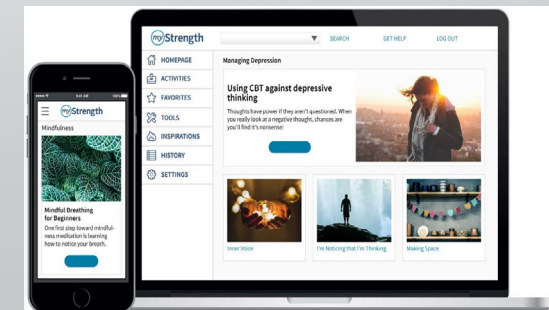
Like a virtual gym for your mind, myStrength provides personalized online resources to help members handle life's ups and downs and feel more positive.

Highly interactive, individually-tailored applications empower myStrength users to address depression, anxiety, stress, substance use, chronic pain and sleep challenges, while also supporting the physical and spiritual aspects of whole-person health.

Members have access to positivity training tools, inspirational videos, articles and quotes, a daily mood tracker and step-by-step eLearning programs.

www.anthememap.com

Company Code: *SISC*



Added Value Programs

Counseling Services Available to all Employees at No Cost



Anthem EAP

All employees and everyone in their household have access to up to 6 free and confidential* counseling sessions per issue through Anthem EAP.

Anthem EAP features 24/7 telephone access to clinicians and can assist participants in:

- Finding work-life balance
- Parenting a child with special needs
- Dealing with addiction and recovery
- Setting retirement goals
- Getting mental health resources and information
- Just about anything else life throws at you



1-800-999-7222

www.anthemep.com

Company Code: *SISC*

Added Value Programs

Counseling Services Available to all Employees at No Cost



Anthem EAP

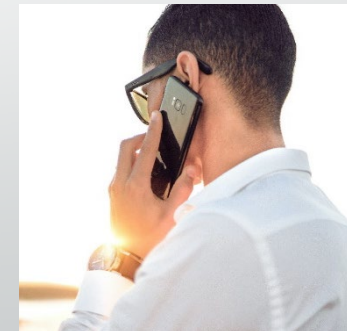
Rancho Santiago CCD member district employees and those in their household can take advantage of counseling services at no cost through Anthem EAP. Participants receive up to 6 confidential, in-person or video counseling sessions with a licensed professional. This also program features:

- 24/7 telephone access to clinicians
- Guidance and support on accessing counseling through non-Anthem medical plans
- Online tools, information, and resources and more

1-800-999-7222

www.anthemead.com

Company Code: *SISC*



Added Value Programs

Financial Services Available to all Employees at No Cost



Anthem EAP

Rancho Santiago CCD member district employees and those in their household may consult with financial experts through Anthem EAP. Participants receive unlimited access to financial experts knowledgeable in a wide range of topics. Support may include consultation on the following topics:

- Bankruptcy prevention
- Comprehensive financial fitness
- Debt reduction and management
- Financial planning
- Housing education and purchasing
- And more



1-800-999-7222

www.anthemead.com

Company Code: *SISC*

Added Value Programs

Childcare Resources Available to all Employees at No Cost



Anthem EAP

Rancho Santiago CCD member district employees and those in their households may receive support with childcare resources through Anthem EAP. Participants receive referrals for everything from childcare centers and family day care homes to camps, schools, tutors, and more through Anthem EAP.

Support may include:

- Resources for gifted and special needs children
- Access to an online library with articles and tips on parenting and child rearing
- Information on health, wellness, and child development

1-800-999-7222

www.anthemead.com

Company Code: *SISC*



Added Value Programs

Elder Care Resources Available to all Employees at No Cost



Anthem EAP

Rancho Santiago CCD member district employees and those in their household may receive support with elder care resources through Anthem EAP. Participants receive confidential caregiver support services provided 24/7 via phone or online through Anthem EAP.

Support may include:

- Qualified Elder Care consultations always available
- Local community resources and assistance
- Articles on caregiving, insurance, and end-of-life decisions available online
- Referrals for in-home care providers, assisted living providers, and skilled nursing facilities

1-800-999-7222

www.anthemep.com

Company Code: *SISC*



Flu Vaccines

Available at No Cost



Anthem members:

Free flu shots are available at any participating pharmacy, including Costco (**1-800-774-2678/[Costco.com](https://www.costco.com)**) and excluding Walgreens.





Thank You