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

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual/ Family Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Individual Maximum/Year</td>
<td>$1,000</td>
</tr>
<tr>
<td>Family Maximum /Year</td>
<td>$2,000</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$10 copay per visit</td>
</tr>
<tr>
<td>Specialist</td>
<td>$10 per visit</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>No charge</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>No charge</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 copay per admission, waived if admitted</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$10 per visit</td>
</tr>
</tbody>
</table>
## Anthem PPO & HMO Prescription

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

*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.*
At [Anthem.com/Ca](http://Anthem.com/Ca) or with the [Sydney app](http://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 physician 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](http://MDLive.com/SISC) or call **1-800-657-6169** for more information.
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 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](http://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 to locate facilities and enroll. Members may also call American Specialty Health directly at 1-844-646-2746 for more information.
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.anthemeap.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.anthemeap.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.anthemeap.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.anthemeap.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.anthemeap.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.anthemeap.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) and excluding Walgreens.
Thank You