



Self-Insured Schools of California: schools helping schools

2025-2026 guide to understanding your Anthem HMO plan



Anthem HMO plan

Anthem Blue Cross and Self-Insured Schools of California: proud to offer the SISC HMO plan

Self-Insured Schools of California (SISC) is the largest public school pool in the U.S. that offers health benefits and other value-added services for its employees. Established in 1979, we operate as a public school joint powers authority (JPA) administered by the Kern County Superintendent of Schools office. We have the purchasing power to negotiate the widest variety of insurance products at the lowest possible cost.

Unlike some pools, SISC is subject to the Brown Act, which means our board meetings are open to the public, and our financial statements are a matter of public record. **We don't operate on profit margins. We exist solely to provide the best products and services to our districts and their employees.**

Schools helping schools

This plan is offered to school districts that are members of SISC. Joining with other school districts provides SISC members with the most stable long-term health benefits available. Our commitment to controlling costs is reflected in our mission of providing affordable rates and continued access to quality healthcare.

That's why we have partnered with Anthem to offer the SISC health maintenance organization (HMO) plan. This guide provides an overview of HMO benefits and information that can help you find the support and care you need, and make smart decisions for your healthcare.

Do you have questions about your HMO plan?

Anthem has created a website just for you: anthem.com/ca/sisc. Log in to view information about your health benefits, find providers, and learn more about additional programs. You also can call your dedicated Anthem Member Services team Monday to Friday, 8 a.m. to 8 p.m. Pacific time, using the number on your ID card.



Your SISC HMO plan

What is a health maintenance organization plan?

A health maintenance organization (HMO) plan takes a team approach to your healthcare and services. Your primary care physician (PCP) coordinates all of your basic care, including yearly checkups and treatment, and manages referrals to specialists. The medical group, or independent practice association (IPA), makes sure the services you receive are the most appropriate and meet the highest of standards.

Key features of the HMO plan	
Primary care physician (PCP)	Required. Your PCP provides preventive care, arranges admission to a hospital, coordinates care from specialists, and helps you make decisions about your health.
Referrals	Required. If your PCP determines you need care from a specialist, they will coordinate a referral.
Out-of-network benefits	Not available. Except for emergency or urgent medical needs, your plan doesn't cover care from doctors who are not in your plan.
Out-of-pocket costs	You pay a copay for most care you receive at a doctor's office. After that, most covered services in the office are covered at 100%. You typically do not have to pay deductibles or coinsurance when you receive care from your PCP.
Change your PCP or medical group	To choose a new doctor, log in to anthem.com/ca/sisc or call Anthem Member Services, using the number on your ID card.

Find a behavioral health provider

Your behavioral health benefits include inpatient and outpatient mental health and substance abuse care for issues such as:

- Depression
- Mental illness
- Alcohol and drug abuse
- Marriage and family counseling

HMO members can self-refer to a behavioral health provider in their plan. Go to anthem.com/ca/sisc, then select **Find a provider**.

Quality care, in your plan's network

Your Anthem HMO network includes a wide range of doctors and healthcare facilities.

Choosing a primary care physician

- When you enroll in the HMO plan for the first time, you will need to choose a primary care physician (PCP) for you and your enrolled dependents. If you're already an Anthem HMO member, you don't need to change or select a new PCP.
- If you are choosing a new PCP, call the doctor's office to make sure they are accepting new patients. The new PCP can provide a form for you to transfer your medical records. Mail the form to your previous doctor, who will send copies of your medical records to the new PCP.
- If you don't select a PCP during enrollment, Anthem will automatically assign a primary care doctor to you and your enrolled family members. You can change your PCP by calling Member Services at the number on your ID card.

Find a doctor in your plan

- Go to anthem.com/ca/sisc.
- Select **Find care**.
- Choose **HMO Full Network**, **Select HMO**, or **Priority Select**, depending on your plan. Confirm network options with your school district.

You will then be directed to the Anthem website, where you can search for a provider by type or location.

Note: If you're looking for a primary care doctor, select the check boxes for **Accepting new patients** and **Able to serve as primary care physician (PCP)**. To find your doctor's provider and medical group or IPA number (which is needed when you enroll in the HMO plan for the first time), select the doctor's name and look for the *Paper/online enrollment ID*. That is the code that will go on your enrollment form.



We're here to help

If you have questions, call your dedicated Anthem Member Services team Monday to Friday, 8 a.m. to 8 p.m. Pacific time, using the number on your ID card.

Coverage when you travel

When you or your covered dependents travel in the U.S. or internationally, your coverage goes with you.

There are three ways to find urgent care or approved follow-up care outside of California:

- 1 Go to **anthem.com/ca/sisc**.
- 2 Call BlueCard Access at **800-810-BLUE (800-810-2583)**.
- 3 Call Member Services at the number on your ID card.

Guest membership for extended stays

If you or your covered dependents will be away from home for 90 consecutive days or more, you may have access to doctors and healthcare facilities in your plan where you will be staying.

The Away From Home Care® guest membership program includes participating HMOs in these states:

- | | | | |
|---------------|-----------------|------------------|--------------------|
| • Arizona | • Illinois | • Missouri | • Oklahoma |
| • Arkansas | • Indiana | • Nevada | • Pennsylvania |
| • Colorado | • Kentucky | • New Hampshire | • Texas |
| • Connecticut | • Louisiana | • New Jersey | • Virginia |
| • Delaware | • Maine | • New Mexico | • Washington, D.C. |
| • Florida | • Maryland | • New York | • Wisconsin |
| • Georgia | • Massachusetts | • North Carolina | |
| • Hawaii | • Minnesota | • Ohio | |

Please note, these states may have regions that aren't covered under the guest membership program. For states and regions that are not covered, the member is responsible for the full cost of nonemergency services.

To learn more or request an Away From Home Care guest membership application, call 800-827-6422.

Your pharmacy benefits

Navitus Health Solutions pharmacy benefits

Navitus Health Solutions administers pharmacy benefits for the SISC HMO plan and is committed to lowering drug costs, improving health, and delivering superior service.¹ In addition, Navitus has partnered with Costco to help you save time and money. Costco membership is not required to use the Costco pharmacy.

Through a partnership with Costco, you can:

- Order refills online, by phone, or by mail.
- Save on generic medicines.
- Receive up to a 90-day supply of covered long-term maintenance medicines, such as those for high blood pressure or high cholesterol.
- Pick up your prescriptions at an in-store Costco pharmacy, or have them delivered at no extra cost on most plans.

How to fill a prescription		
Costco in-store pickup	Home delivery	Specialty medicines
<ul style="list-style-type: none">• Take your prescription to the pharmacy.• Provide the pharmacist with your SISC HMO member ID card.	<ul style="list-style-type: none">• Visit pharmacy.costco.com.• You can also call Costco Home Delivery Pharmacy at 800-607-6861 for forms and instructions.	<p>Thirty-day supplies of specialty medicines are only available through Navitus Specialty Pharmacy home delivery services. To order, you can:</p> <ul style="list-style-type: none">• Log on to the member homepage at navitus.com.• Call 866-333-2757.

Please note:

- Some narcotic pain medicines and cough medicines are excluded from the generic prescription program at Costco.
- Some pharmacies, such as Walgreens®, may not be in your plan's network. Log in to the member homepage at **navitus.com** to find pharmacies in your plan's network.

Navitus Health Solutions is available 24 hours a day, seven days a week, to help you understand or manage your medicines. Visit **navitus.com** or call **866-333-2757**.



Digital convenience

Digital ID cards

Register at **anthem.com/ca/sisc** or use the Sydney Health app to access a digital ID card.

Your digital ID card always has the latest information, so you can be sure you're giving the right details to your doctor or healthcare professional.

You can:

- Print a copy of your ID card.
- Email or fax your card from your computer or mobile device.
- Show your digital ID card to your doctor using a mobile device.
- Download the card to a device so you have it even if you lose your cell signal or internet connection.



The Sydney Health app

The Sydney Health mobile app allows you to access your benefits, claims, health reminders, a provider finder, and your digital ID card, from anywhere, at no extra cost.²

You must be registered at **anthem.com/ca** to download and use the Sydney Health app. Use your device to scan the QR code here, or:

- 1 Visit the App Store® or Google Play™ on your smartphone or mobile device.
- 2 Search for **Anthem Blue Cross**.
- 3 Select the **Sydney Health app**.
- 4 Start the no-cost download.



Your Employee Assistance Program

SISC health plans provide an Employee Assistance Program (EAP). This program encourages employees and retirees (excluding Individual retiree plans) to use services early, before issues significantly impact their personal life or work.

The EAP also assists with more serious concerns, such as alcohol and drug problems, family violence, and threats of suicide. Your plan includes toll-free help 24/7 through phone counseling and referrals, as well as up to six face-to-face counseling sessions for each issue, every year, for you and each household member.

Your EAP offers:

- Face-to-face counseling.
- Virtual or online counseling.
- Legal assistance.
- Financial assistance.
- ID recovery.
- Crisis consultation.
- myStrength, a confidential online resource to help handle stress and anxiety.
- Tobacco cessation resources.
- Dependent care and daily living resources.

Members of school district management and administration also have access to:

- **Management consultations** regarding how to handle employee personnel issues as they may impact job performance.
- **Critical incident debriefings** for employees impacted by incidents such as violent crimes, accidents involving injury or death, and natural disasters.
- **Reduction in force (RIF) consultations** for managers handling a difficult layoff.

myStrength, the health club for your mind™

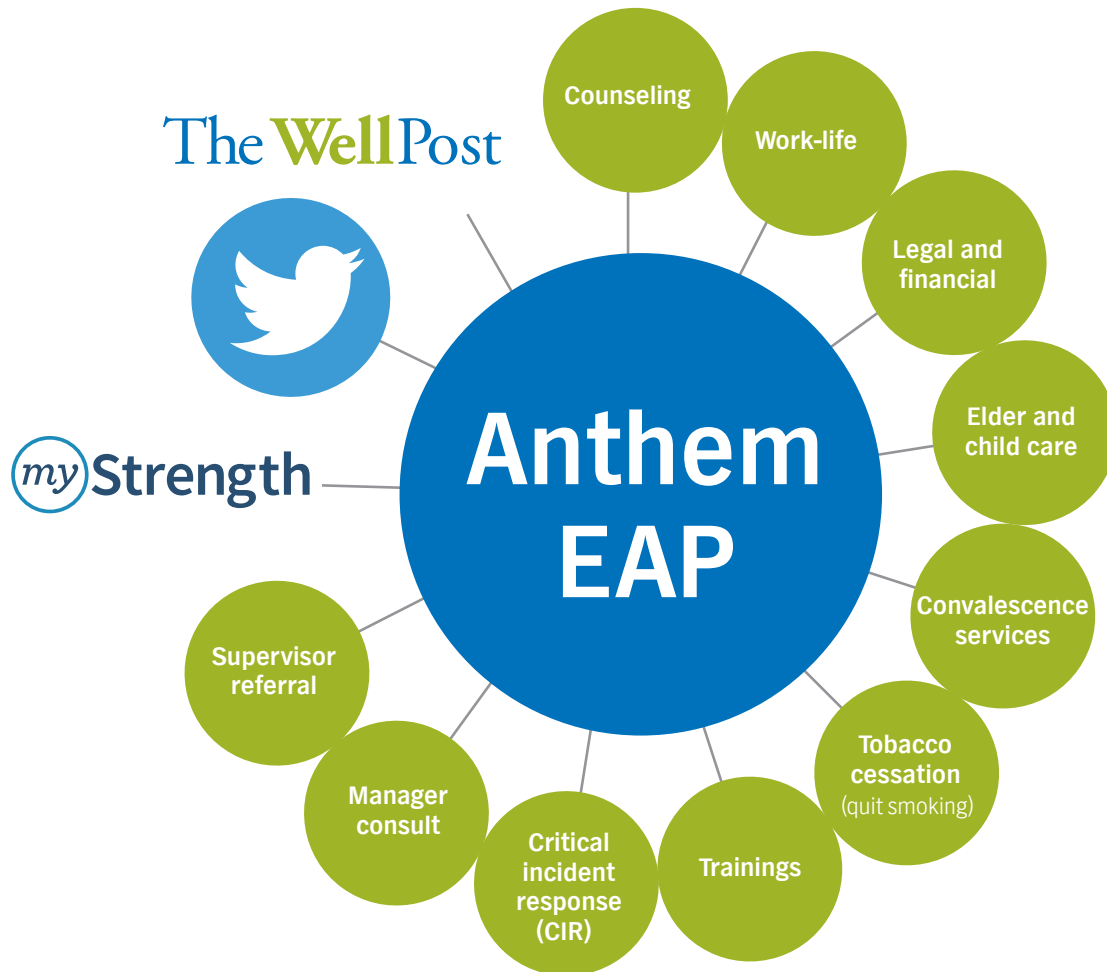
Your EAP includes access to myStrength, a confidential online resource to help you and your family deal with stress and anxiety. There's no extra cost to use myStrength, which offers support and tools through a computer or mobile device.

Sign up at **anthemeap.com** to take advantage of:

- Videos, articles, quotes, and inspirations.
- Tools and exercises to help you develop a personal action plan and make healthy changes.
- Online lessons for handling anxiety, depression, and substance abuse.
- Mood trackers to assess your progress.

Anthem EAP

The resource to make a difference



Connect with EAP services 24/7

- Visit anthemeap.com, select **Login** under *Members*, and enter **SISC** as the full company name or program.
- Call 800-999-7222.



Support for all your health needs

Through your SISC plan, you have access to Anthem programs and services that can help you live a healthy life and find the best care possible — now and in the future. Here are some of the resources available to you:

Case Management

Our Case Management program is available to members at no additional cost. If you're hospitalized from illness or injury or are struggling with multiple health issues, a registered nurse care manager will help you receive the best care possible. Nurse care managers support the whole person, and are skilled at assessing and supporting you on your road to better health.

SISC members can self-refer by calling **888-613-1130**.

SISC expert medical opinion program

SISC contracts directly with Teladoc® to provide an expert medical opinion program. You can receive confidential second opinions from nationally recognized medical experts specializing in your area of need — with no required travel. This program is fully sponsored by SISC and available at no extra cost to eligible employees and covered dependents.

Teladoc's experts can communicate with you by phone or through a secure website or app. They can provide medical advice on a diagnosis, treatment option, or surgery, including those related to joint, back, and chronic pain; heart issues; and cancer.

This expert medical opinion program can help if you:

- Are unsure about a diagnosis or need help deciding on a treatment option.
- Need guidance on a mental health condition or one that isn't improving with treatment.
- Need help finding a doctor who specializes in your condition.
- Have been admitted into the hospital and want expert medical guidance.
- Have medical questions or concerns and want a leading expert's advice.

To reach a Teladoc medical expert, visit **teladoc.com/sisc**, call **800-TELADOC (800-835-2362)**, or download the app on your device.

24/7 Physician Line

With SISC's 24/7 Physician Line, members can receive nonemergency care from a board-certified doctor at any time, from anywhere. MDLIVE is a confidential and secure service that connects you by phone or video with a doctor you select.³ Each consultation costs \$0.⁴

You can use this service to receive answers to your questions when:

- You are considering emergency room or urgent care for nonemergency care.
- You are traveling and need medical care.
- Your primary doctor isn't available.

Doctors with MDLIVE can:

- Answer health-related questions.
- Evaluate symptoms.
- Provide a treatment plan.
- Prescribe basic medicines, when needed.⁵

This benefit also includes behavioral health therapy and psychiatrist visits for the same copay as a behavioral health office visit. With this service, you can have confidential visits with a licensed therapist or psychiatrist from the comfort of your home.

To use MDLIVE:

- Register by calling 888-632-2738 or visiting mdlive.com/sisc.
- Have your member ID number handy, along with the name, address, and phone number of the covered member who needs care.
- Follow the steps to visit with a doctor immediately or schedule an appointment.

Autism Spectrum Disorder Program

If your child is on the autism spectrum, we're here to support your whole family, creating a strong care system.

We'll help you:

- Strengthen the family unit and make it easier to understand how to use available care.
- Guide your whole family through the healthcare system.
- Use your benefits effectively to receive the best outcomes.

The Autism Spectrum Disorder (ASD) Program provides these services:

Community resources and family support

The ASD Program team helps:

- Connect you to resources and knowledge that build a strong foundation of care.
- Tailor referrals and education to meet your family's needs.
- Provide ongoing support so you and your family can overcome obstacles and add new services.
- Make it easier to reach your family's lifestyle and health goals.

Coordinated care

ASD case managers help you:

- Navigate the complex healthcare system.
- Address unique challenges of your situation.
- Build a custom care plan for your child.
- Find available services and connect you to needed care.
- Link your child's treatment providers together for better collaboration.

Clinical review of applied behavior analysis

A highly trained team of clinicians, experienced with families touched by ASD, works hard to make sure your child receives the right care from the right provider, at the right time.

To learn more, call the ASD Program team at **844-269-0538**.

Physical medicine services

If you need medically necessary chiropractic or acupuncture treatment, your HMO plan provides two options:

1. Ask your primary care doctor to refer you to a provider in your assigned medical group.
2. Go directly to a provider in the American Specialty Health (ASH) network.⁶ To find an ASH provider:
 - Visit **anthem.com/ca/sisc**.
 - Select **Find care**.
 - Scroll down and select **Chiropractic and acupuncture network for HMO members**.
 - You also can call the Member Services number on your member ID card.

Diabetes Prevention Program

Anthem has partnered with Lark to offer a diabetes prevention program that can help you determine if you're at risk for prediabetes and, if needed, take steps to address it.⁷

The program, which is available at no extra cost, is flexible, customized for you, and follows guidelines from the Centers for Disease Control and Prevention to help you make small changes that can improve your health and decrease your risk over time.

This program can help you:

- Lose weight.
- Eat healthier.
- Increase physical activity.
- Sleep better.
- Manage stress.

A personal coach helps you along the way through weekly phone sessions.

To see if you could benefit from Lark's diabetes prevention program, visit **lark.com/anthembc** and complete a one-minute survey.



SpecialOffers@AnthemSM

Save on products and services for healthy living

Visit anthem.com/ca/sisc to take advantage of these discounts:⁸

Vision and hearing

Glasses.com® and **1-800 CONTACTS®** — Order the latest brand-name frames for a fraction of the cost at typical retailers. You also receive an additional \$20 off orders of \$100 or more, plus no-cost shipping and returns.

Premier LASIK — Save \$800 on LASIK when you choose any featured Premier LASIK network provider. Save 15% with all other in-network providers.

NationsHearing — Enjoy savings on high-quality hearing aids from all major manufacturers, a three-year repair warranty, and batteries included for three years.

Hearing Care Solutions — Offers include digital instruments starting at \$500, a no-cost hearing exam, a three-year warranty, two years of batteries, and unlimited visits for one year.

Earn up to 15% back at more than 12,000 stores with PayForward

After enrolling at anthem.payforward.com, there are three ways to earn cash back:

- 1 Shop online using the PayForward app or through anthem.payforward.com.
- 2 Shop in-store and use your linked credit or debit card.
- 3 Use mobile pay in a participating store.

Your cash back can be:

- Used to pay for part or all of your purchase, if you use mobile pay.
- Transferred to a linked bank account or to your Anthem Health Wallet to pay for healthcare costs, such as copays, deductibles, and medicines.
- Transferred to a friend or family member who is also a PayForward member.
- Donated to a charity.

For more information, contact PayForward Member Services at support@payforward.com or 844-944-9273.

Fitness and health

Active&Fit Direct® — Offered through American Specialty Health Fitness, Inc., Active&Fit Direct provides \$25-a-month membership (plus a \$25 enrollment fee and applicable taxes) at your choice of more than 11,000 participating fitness centers nationwide.⁹

Fitbit — Save on a special selection of trackers from Fitbit.

Jenny Craig® — Receive a no-cost, three-month program (food not included) plus \$120 in food savings (purchase required), or save 50% off premium programs (food not included).

GlobalFit® — Enjoy discounts on gym memberships, fitness equipment, and coaching.

Garmin — Save 20% on select Garmin wellness devices.

Family and home

23andMe — Receive \$40 off each Health + Ancestry Service Kit, or save 20% on a 23andMe kit.

Safe Beginnings® — Save 15% on baby-proofing supplies, ranging from safety gates to outlet covers.

Nationwide Pet Insurance — Save 5% when you enroll a single pet, or 15% when you enroll multiple pets.

ASPCA pet insurance — Receive 5% off pet insurance. Choose from three levels of care, including flexible deductibles and custom reimbursements.

WINFertility® — Save up to 40% on infertility treatment.

LifeMart® — Enjoy savings on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

Medicine and treatment

Puritan's Pride® — Enjoy discounts on a large selection of vitamins, minerals, and supplements.

Brevena® — Receive a 41% discount on Brevena skin care creams and balms.

LivingWellRested — Save 15% on the LivingWellRested online video coaching course.

Credit monitoring service

Your personal information should stay that way — personal. That's why your plan includes coverage from AllClear ID. If there's an issue with your identity, a dedicated investigator will help you recover financial losses, restore your credit, and make sure your identity is returned to its proper condition.

You can also sign up for AllClear Credit and Identity Theft Monitoring for an extra layer of protection — including credit monitoring, identity theft monitoring, identity theft insurance, and ChildScan services for minors.

To learn more, visit anthemcares.allclearid.com or call AllClear ID at 855-227-9830, Monday to Saturday, 6 a.m. to 6 p.m. Pacific time.



We're here to help

Claims and customer service

Anthem Blue Cross Employee

Assistance Program

anthemeap.com

800-999-7222

Anthem Blue Cross

anthem.com/ca/sisc

800-825-5541

Anthem Dental

anthem.com/ca/sisc

844-729-1565

Delta Dental

deltadentalins.com

866-499-3001

Navitus Pharmacy

(Customer service and home delivery service)

navitus.com

866-333-2757

Vision Service Plan (VSP)

vsp.com

800-877-7195

MESVision®

mesvision.com

800-877-6372

Costco mail-order pharmacy

pharmacy.costco.com

800-607-6861

24/7 Physician Line

mdlive.com/sisc

888-632-2738

Expert medical opinion

teladoc.com/sisc

800-835-2362



1 Navitus Health Solutions is independent from Anthem Blue Cross.

2 Sydney HealthSM is offered through an arrangement with CareMarket, Inc. ©2020-2021.

3 MDLIVE is independent from Anthem Blue Cross.

4 HSA members may need to pay the full price of the visit if they haven't met their deductible.

5 Prescription availability is defined by physician judgment.

6 Chiropractic management administered by American Specialty Health, Inc., an independent company.

7 Lark is independent from Anthem Blue Cross.

8 All discounts are subject to change without notice.

9 Active&Fit homepage (accessed March 2021): activeandfitdirect.com.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.