



Self-Insured Schools of California: schools helping schools

2025 – 2026 guide to understanding your Anthem PPO plan



Anthem PPO plan

Anthem Blue Cross and Self-Insured Schools of California: proud to offer the SISC PPO 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 preferred provider organization (PPO) plan. This guide provides an overview of PPO 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 PPO plan?

Anthem Blue Cross 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 5 p.m. Pacific time, using the number on your ID card.



Your SISC PPO plan

A self-funded plan administered by Anthem

What is a preferred provider organization (PPO)?

PPO members maximize plan benefits and minimize out-of-pocket costs by accessing care from doctors and hospitals in the PPO network. That's because doctors in your plan's network have agreed to discounted rates for PPO members. With a PPO plan, you usually don't need a referral from your primary care doctor to see a specialist. If your doctor isn't part of the plan's PPO network, you may have to pay more for each visit.

Different PPO plans can have different rules. Some services may not be covered outside of the PPO network, or there may be other network restrictions. Be sure to check your plan details.

How PPO plans work

	Network	Non-network
Choosing a doctor	Visit any PPO network doctor.	Visit any non-network doctor, pay for the services , and submit claims to Anthem. Not all services are covered out of network.
Access to specialists	Visit any PPO network specialist; no referral is required.	Visit any non-network specialist and submit claims to Anthem. No referral is required.
Out-of-pocket costs	After the calendar-year deductible is met, pay a percentage of costs for covered services.	After the calendar-year deductible is met, pay a percentage of costs and all costs above the allowable amount.

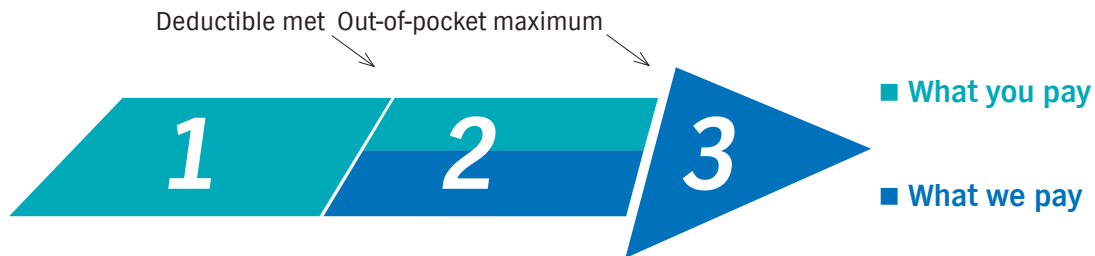
To make sure you use doctors in your plan's network:

- 1 Log in at anthem.com/ca/sisc or use our Sydney Health mobile app on a smartphone. Choose **Find care** to search for doctors and facilities.
- 2 Ask your doctors and other healthcare professionals to only refer you to doctors in your plan's network. If you need care at a hospital, ask if all the facility-based professionals, such as radiologists, anesthesiologists, and pathologists, are part of your plan's network.
- 3 Call the Member Services number on your ID card to check if certain providers are part of your plan's network.

The basics of health insurance

To participate in a health plan, a payment called the premium may be deducted from your paycheck on a regular basis. This is separate from what you pay when you receive care.

When you receive care that is covered by your PPO plan:



- 1 You pay your deductible.** This is a set amount you pay before your plan starts paying for covered services. If your plan has copays (like a \$30 flat fee for each visit) along with a deductible, you only need to pay the copay for most doctor visits.
- 2 After you meet your deductible, you and your plan share the cost of covered services.** You pay a copay or coinsurance (a percentage of the cost) each time you receive care. Your plan covers the rest.
- 3 You're protected by your plan's out-of-pocket limit.** That's the most you will pay for covered health services each year.

Please remember, this is a general guide. Your actual costs will depend on the type of plan you choose, the services you receive, and the doctor or healthcare professional you visit. See your plan information for your specific costs.



Quality care, in your network

If you need to find a doctor, hospital, or other healthcare provider, you have access to one of the largest PPO networks in California.

Find a doctor in your plan

- Go to anthem.com/ca/sisc.
- Select **Find care**.
- Choose **PPO** or **Select PPO**, depending on your plan.
- Search for a provider by specialty, name, national provider identifier (NPI) number, or license number.

Find a specialty care provider¹

Blue Distinction Centers and Blue Distinction Centers+ have been recognized for providing high-quality, effective, and cost-efficient specialty care. Each award is only presented to facilities that pass a rigorous review of their processes and performance. Over and over, they've proven their expertise at delivering quality care. That could mean fewer complications, fewer readmissions, and higher survival rates.

To be covered under your SISC PPO plan:

- **Bariatric surgery** must be performed at a hospital that has received either the Blue Distinction Center or Blue Distinction Center+ designation.
- **Hip and knee replacement**, as well as certain spine surgeries, must be performed at a hospital that has received a Blue Distinction Center+ designation.

To find a Blue Distinction Center+ hospital for nonemergency inpatient hip, knee, and spine surgeries:

- Go to anthem.com/ca/sisc.
- Select **Find care**.
- Scroll down and choose **Blue Distinction Centers**.

If there is no Blue Distinction Center+ within 50 miles of your home, a travel benefit is available. It pays for travel for the patient and a companion. It also includes a concierge service, called Healthbase, that can help you with travel arrangements and setting up appointments. Our Member Services team can connect you with a Healthbase representative.

Options for urgent care

If you need nonemergency care and your primary care doctor is not available, consider these options, which typically have shorter wait times and lower costs than emergency departments.

Urgent care center: These centers can treat many injuries and illnesses, including the cold and flu, urinary tract infections, eye infections, burns, fractures, and sprains. There are two ways to find a facility in your plan:

- Go to [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc) and choose **Find care**.
- Call your dedicated Anthem Member Services team, using the number on your ID card.

24/7 Physician Line: Your SISC plan includes phone, video, and email access to doctors who can answer your health-related questions at any time, any day. Doctors can provide a treatment plan and even prescribe basic medicine, if needed.²

To connect with a doctor through the 24/7 Physician Line, go to [mdlive.com/sisc](https://www.mdlive.com/sisc) or call **888-632-2738**.

	Cost ³	Average wait time ³
Emergency department visit	\$100 copay	4 hours
Urgent care center in your plan's network	\$10-\$30 copay	1 hour
24/7 Physician Line	\$0 copay ⁴	15 minutes

Always call 911 or go to the nearest emergency department if you are experiencing a serious or life-threatening condition.

Find care outside of the United States

If you're outside the U.S., you can use the Blue Cross Blue Shield Global Core program to find preferred doctors and hospitals in nearly 190 countries and territories around the world. This service can help you arrange a doctor visit or hospital stay.⁵

Call the **Blue Cross Blue Shield Global Core Program** 24/7 toll free at **800-810-2583 (BLUE)** or call collect at **804-673-1177**.



Your pharmacy benefits

Navitus Health Solutions pharmacy benefits

Navitus Health Solutions administers pharmacy benefits for the SISC PPO plan and is committed to lowering drug costs, improving health, and delivering superior service.⁶ 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 PPO 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> <p>Log on to the member homepage at navitus.com.</p> <p>Call 866-333-2757.</p>

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.⁷

You must be registered at anthem.com/ca/sisc to download and use the Sydney Health app. After registering:

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



Elective outpatient procedures

SISC and Anthem are working together to help keep your out-of-pocket costs down, while providing access to quality care.

Elective outpatient procedures, such as colonoscopy, upper GI endoscopy, cataract surgery, and arthroscopy, can cost up to three times more in a hospital than in an ambulatory surgery center (ASC). These price differences often aren't based on better quality or clinical outcomes.

	Cost at an ambulatory care center ⁸	Cost at a hospital ⁸
Arthroscopy	\$2,700	\$4,900
Cataract surgery	\$1,400	\$4,000
Colonoscopy	\$800	\$1,900
Upper GI endoscopy	\$600	\$2,600

You have a choice

If you need a colonoscopy, upper GI endoscopy, cataract surgery, or arthroscopy, you can:

1 Receive these procedures at a hospital.

To help you receive the quality care you need while keeping your costs down, your plan includes a maximum benefit for these elective outpatient procedures when they are performed in a hospital or at a nonparticipating ambulatory surgery center:

	Arthroscopy	Cataract surgery	Colonoscopy	Upper GI endoscopy with biopsy	Upper GI endoscopy
Maximum benefit at an in-network outpatient hospital	\$4,500	\$2,000	\$1,500	\$1,250	\$1,000

If your bill is higher than your maximum benefit, you will be responsible for paying the difference, unless Anthem receives advance certification from your doctor that the procedure needs to be performed in a hospital setting. This amount is in addition to your deductible and coinsurance.

Exceptions: In rare situations, there may be times when you may be covered if these outpatient procedures are performed at a hospital. This might apply if you:

- Live more than 30 miles away from an in-network ASC that can provide the service.
- Cannot make an appointment at an in-network ASC within a reasonable period of time.
- Receive advance clinical justification from your doctor for using an in-network hospital.
- Have emergency needs.

2 Save by receiving these procedures at an ambulatory surgery center.

Data shows that services at an ambulatory surgery center (ACS) are generally the same as in the hospital setting — and the average cost is significantly lower.⁹

If these elective procedures are performed at a participating ASC, you will not have extra costs beyond your deductible and coinsurance. The maximum benefit does not apply.

For specific information about your plan benefits and participating ambulatory surgery centers, visit anthem.com/ca/sisc or call the Member Services number listed on your ID card.

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

A hospital stay or long-term health issue can leave you overwhelmed and looking for help and support.

That's why Anthem has a team of registered nurses, supported by clinical experts, trained to help during these stressful times. They're called nurse care managers, and they are your healthcare advocates. Their goal is to understand your needs and help you receive the best care possible.

Depending on your needs, a nurse care manager might help you:

- Find out more about your health issue and treatment options.
- Talk with your doctors and the rest of your healthcare team — and encourage them to talk with each other.
- Review your health plan to help you save money and receive the most value from the plan.
- Connect with nearby resources, such as home care services and community health programs.
- Take steps to make healthy changes.

SISC members can self-refer to Case Management 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.

Oncology Center of Excellence program

The Contigo Health Oncology Center of Excellence (COE) program is here to help you and your enrolled dependents navigate a cancer journey, providing expert evaluation and extra support along the way. It is available at no additional cost to you.

The program provides SISC health plan members access to City of Hope, a leading National Cancer Institute (NCI)-designated institution that specializes in all types of cancers. This program is designed to support you and your treating oncologist in confirming that you have the right diagnosis and right treatment for your needs.

The specialists within the Oncology COE program provide a comprehensive evaluation and review of your medical records, including your scans and images, and make recommendations on your treatment plan. If the care you need isn't available locally, the Contigo Health Oncology COE program coordinates care at City of Hope at no extra cost to you.

During the program, you will be connected to a Contigo Health oncology patient advocate who will help you every step of the way — including completing a needs assessment, navigating insurance plan questions, and identifying community resources and other SISC programs that can support your overall health and well-being.

To learn more or join the Oncology COE program, call **877-220-3556** Monday to Friday, 6 a.m. to 6 p.m. Pacific time, or visit sisc.contigohealth.com.

Vida Health virtual health support

Vida Health (Vida) offers personalized health programs, coaching, and therapy — combined with digital therapeutic programs — to help you achieve your health goals.

You can sign up through the mobile app or website, where you have the chance to share your health goals and preferences. Vida uses that information to build a program and experience just for you. The program includes an expert health coach (or therapist), progress-tracking through in-app trackers and connected devices, and helpful resources like videos, lessons, practices, and recipes. It is all aimed at helping you achieve better health, in a way that works for you.

To enroll in Vida, visit vida.com/sisc or call **855-442-5885**.

Hinge Health for chronic pain

Hinge Health is a digital care program designed to address chronic back or joint pain. Hinge Health offers programs for back, knee, hip, shoulder, and neck pain.

Hinge Health connects you with a personal health coach and mails you a no-cost kit with sensors and a tablet, loaded with 15-minute exercise programs. By using the sensors while performing the exercises three times a week, you receive real-time feedback and adjustments. The exercises are tailored to your abilities and pain level, and adapt as you continue to improve. Your coach is available by email, text, or phone to answer questions and provide guidance.

Visit hingehealth.com/for/sisc1 to find out if you meet the program's eligibility requirements.

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.¹⁰ Each consultation costs \$0.⁴

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

- You are considering emergency room (ER) 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.²

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.

Autism Spectrum Disorder Program (continued)

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

Your benefit plan includes physical medicine services, such as care from chiropractors and physical therapists in your network. If your care is determined to be medically necessary by American Specialty Health (ASH), these services are available to you without plan limits.¹¹ ASH is a national health services organization that specializes in the review of physical medicine services. Your physical medicine provider will contact ASH for you to request the medical necessity review.

To find physical medicine providers in your plan, visit **anthem.com/ca/sisc** or 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.¹²

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.



Special Offers @AnthemSM

Save on products and services for healthy living

Visit anthem.com/ca/sisc to take advantage of these discounts:¹³

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 — Receive hearing screenings and in-home service at no additional cost, plus up to 50% off hearing aids.

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.

SpecialOffers@Anthem (continued)

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.¹⁴

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

Contigo Health

sisc.contigohealth.com
877-220-3556

Vida Health

vida.com/sisc
855-442-5885

Hinge Health

hingehealth.com/for/sisc1



- 1 Designation as Blue Distinction Centers means these facilities' overall experience and aggregate data met objective criteria established in collaboration with expert clinicians' and leading professional organizations' recommendations. Individual outcomes may vary. To find out which services are covered under your policy at any facilities, please call your Member Services team.
- 2 Prescription availability is defined by physician judgment.
- 3 For many members, deductibles and coinsurance may apply, which can make an even greater difference in the cost between an ER and alternate site of care. This is applicable for PPO members only.
- 4 HSA members may need to pay the full price of the visit if they haven't met their deductible.
- 5 Global Core - GeoBlue website: *More than 20 years as a leader in international healthcare* (accessed March 2017): about.geo-blue.com.
- 6 Navitus Health Solutions is independent from Anthem Blue Cross.
- 7 Sydney HealthSM is offered through an arrangement with CareMarket, Inc. ©2020-2021.
- 8 Based on SISC claims data from October 1, 2018, to September 30, 2019.
- 9 The Dartmouth Institute for Health Policy and Clinical Practice, February 2009; Munnich EL, Parente ST: *Costs and Benefits of Competing Health Care Providers: Trade-Offs in the Outpatient Surgery Market* (May 2013): [file:///C:/Users/Owner/Downloads/Costs%20and%20Benefits%20of%20Competing%20Health%20Care%20Providers%20revise%20\(1\).pdf](file:///C:/Users/Owner/Downloads/Costs%20and%20Benefits%20of%20Competing%20Health%20Care%20Providers%20revise%20(1).pdf); *The Journal of Bone and Joint Surgery* (October 2016): jbsj.org/. 10 MDLIVE is independent from Anthem Blue Cross.
- 11 Chiropractic management administered by American Specialty Health, Inc., an independent company.
- 12 Lark is independent from Anthem Blue Cross.
- 13 All discounts are subject to change without notice.
- 14 Active&Fit homepage (accessed March 2021): activeandfitdirect.com.