



2020/2021 Guide to understanding your SISC health benefits

Self-Insured Schools of California: schools helping schools



Anthem HMO plan

Anthem Blue Cross (Anthem) is proud to be the benefit administrator of the SISC HMO plan

This plan is offered to school districts that are members of Self-Insured Schools of California (SISC).



SISC employees are public school employees, just like you

SISC was established in 1979. We operate as a public school Joint Powers Authority (JPA) administered by the Kern County Superintendent of Schools Office.

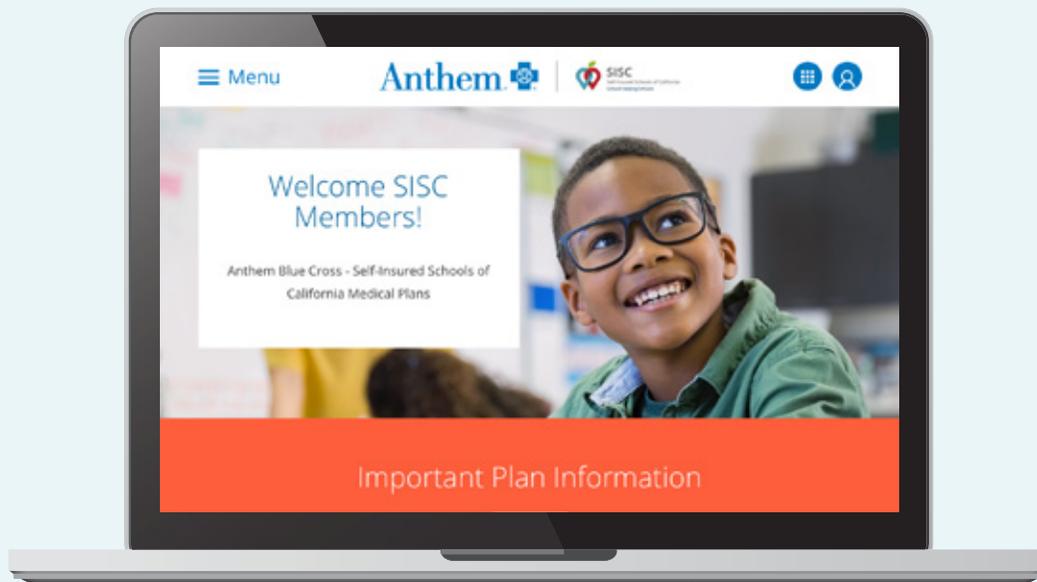
SISC is the largest public school pool in the U.S. that offers health benefits and other value-added services. We have the purchasing power to negotiate the widest variety of insurance products at the lowest possible cost. Some people think we're an insurance company. We're actually a coalition of California schools. And we're public school employees just like you. Unlike some pools, SISC is subject to the Brown Act. We're a transparent operation. All of 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

Joining together 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 health care.

Find out more!

Anthem Blue Cross has created a website just for you: anthem.com/ca/sisc. Get information about your health benefits, find providers and learn more about additional programs.



Learn about the SISC HMO plan

Health maintenance organization (HMO)

An HMO is a type of health plan where you only get care from a network of doctors in your area. You'll need to choose a main doctor, also called a primary care doctor, from the HMO network. If you need a specialist, you'll most likely have to go through your primary care doctor to get a referral.

Choosing a primary care doctor

When you enroll in the HMO plan for the first time, you'll need to choose a primary care doctor for you and your enrolled dependents. If you're already an Anthem HMO member, you don't need to change or select a new primary care doctor.

If you don't select a primary care doctor at the time of enrollment, Anthem will automatically assign a primary care doctor to you and your enrolled family members. You can change your primary care doctor by calling Member Services at the number on the back of your ID card.

Key features of the HMO plan	
Choosing a doctor	Select a primary care doctor to coordinate all your medical care. You can't go outside the Anthem HMO network except in emergencies.
Access to specialists	Get a referral from your primary care doctor or self-refer to specialists within your primary care doctor's medical group or independent practice association (IPA) for a higher copay.
Out-of-pocket costs	Pay a copay for covered services.

How to make sure you're using doctors in your plan's network:

1. Log in at [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc) or use our mobile app on a smartphone. Pick the **Find Care** tool to search for doctors and facilities.
2. Remind your doctor and other health care professionals to refer you to doctors in your plan's network only. At the hospital, it's important to 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.

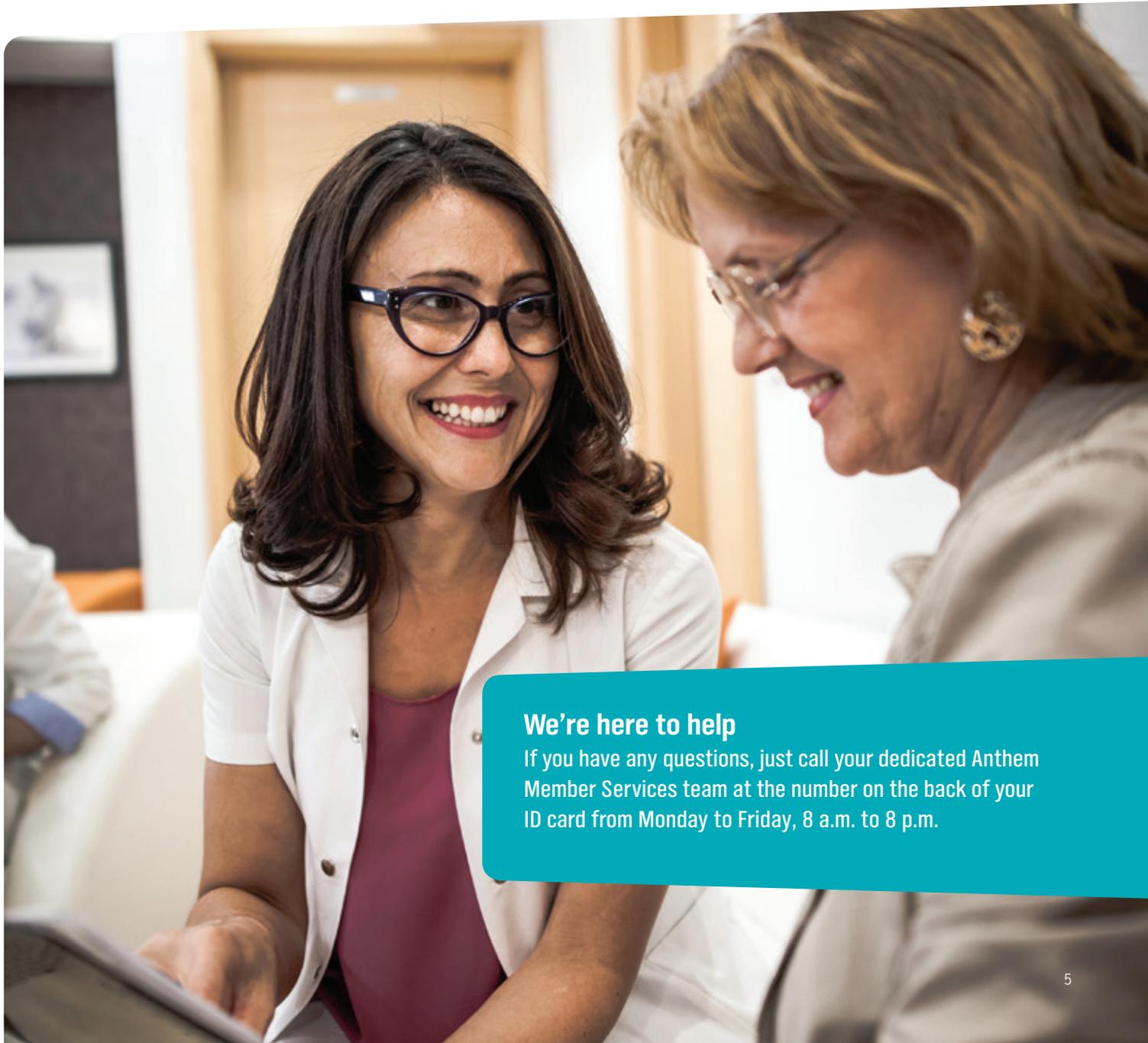


Behavioral health

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

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

The services are provided by the Anthem HMO Behavioral Health Network. HMO members only have access to the HMO Behavioral Health Network.



We're here to help

If you have any questions, just call your dedicated Anthem Member Services team at the number on the back of your ID card from Monday to Friday, 8 a.m. to 8 p.m.

Find a network provider

The Anthem HMO network is one of the largest in California, with more than 110,000 physicians and 387 hospitals

It's easy to find a provider online:

- Go to **anthem.com/ca/sisc**.
- Select **Find Care** in the menu selection.
- Choose the network you are enrolled in: **HMO Full Network**, **Select HMO**, or **Priority Select** and choose the link. Confirm network options with your school district.
- You will then be directed to the Anthem website where you can search by specific provider type or location.

Note: If you're looking for a primary care doctor, select the check boxes that say **Accepting New Patients** and **Able to serve as Primary Care Physician (PCP)**. To find your doctor's provider and medical group/IPA number (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's the code that will go on your enrollment form.



ALONZO FLORES MD

In-Network

Profile

Recognitions

Insurance

Change Location

229 S GLASSELL ST ORANG...

Details

Patient Ratings & Reviews:
Information is not available.

Accepts New Patients: ⓘ
Provider reporting accepting new patients, contact provider to confirm.

Accepts Medicaid:
Contact the provider to determine if accepting Medicaid.

Languages Spoken:
- English
- Spanish

Language Spoken at the Practice:
- English
- Spanish

Gender:
Male

Ethnicity:
Information is not available.

National Provider Identifier:
1518013978

License Type:
MEDICAL DOCTOR (MD)

Office Hours:
Information is not available.

Specialties:
- Family Practice - Not Board Certified

Medical School Education:
BAYLOR COLLEGE OF MEDICINE

Accreditation Status:
Information is not available.

Affiliation(s)
Medical Group Affiliations ▾
Hospital Affiliations ▾

Email:
Information is not available.

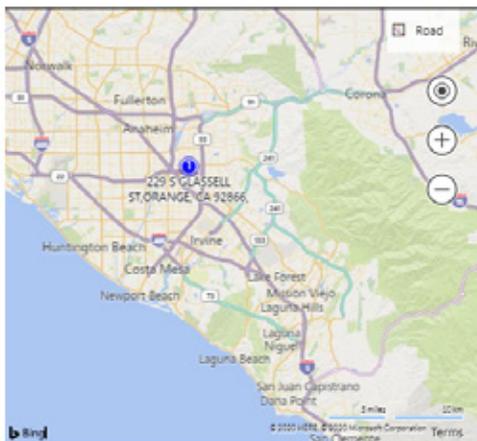
ADA Accessible: ⓘ
Information is not available.

Cultural Competence Training:
Information is not available.

PCP ID/Enrollment ID: ⓘ
0J5220
0PY160
0WL634
0WV018
AFC086

Location:
229 S GLASSELL ST
ORANGE, CA 92866
(714) 639-0300

21.08 Miles Away



If you're selecting a new primary care doctor, make sure that the doctor you choose is accepting new patients. Please call the doctor's office and ask about becoming a new patient. Then you'll need to transfer your medical records from your previous doctor to your new primary care doctor. Your new primary care doctor can provide the proper form for you to complete and sign. Mail this form to your previous doctor, who will then send copies of your medical records to your new primary care doctor.

Care away from home

Through the Blue Cross Blue Shield Global Core program, HMO members can access emergency and urgent care services across the country and around the world. While you can receive urgent care services from any provider, using the Global Core program can be more cost-effective and less hassle. You may not need to pay for the services up front, but if you do, you'll be able to submit a claim for reimbursement. You can locate a provider anytime by calling **1-800-810-BLUE** or by going to the *Find a Doctor* section of [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc).

The HMO Away From Home Care® program offers the convenience and flexibility of coverage for extended periods across the country. This program is available to students, long-term travelers, workers on extended out-of-state assignments and families living apart. To learn more about Away From Home Care and whether your family is eligible, call Anthem Member Services. Please note that Away From Home Care isn't available in all areas and states, and benefits from the host plan may differ from benefits in the HMO plan.

Do you have dependents who reside outside of California?

If so, they may be able to enroll for HMO coverage with a partner Anthem Blue Cross plan under our **Guest Membership** program.

The HMO Away From Home Care program gives you Guest Membership if you'll be temporarily outside of your service area for at least 90 days in one location. Guest Memberships allow you to join another Blue Cross plan and receive the full range of benefits offered by that plan, excluding any riders you may have, for example, prescription drugs, chiropractic care or dental care. **Memberships are available if there's a participating plan in your location. If it happens that the area you'll be in doesn't have a participating plan, the Guest Membership program wouldn't be an option.**

The name of the city, county and state away from home will help us locate a host plan. Some reasons for Guest Membership may include extended business trips, long-term travel, students away at school and families living apart. Students away at school and families living apart can have up to one year for Guest Membership. Renewals will be sent out before the expiration of the current Guest Membership. For the contract holder (subscriber) or for a long-term traveler, Guest Membership is limited to 180 days (six months). **Members must request renewal of their Guest Membership before the expiration date.**

Participating states:

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

To request a Guest Membership application, call 1-800-827-6422.

You can also get help submitting your application and have your questions answered.

Understand your pharmacy benefits

Navitus Health Solutions pharmacy benefits¹

Navitus Health Solutions administers the pharmacy benefits for the SISC HMO plan and is committed to lowering drug costs, improving health and delivering superior service. If you have any questions about your pharmacy benefits, just call Navitus Health Solutions at **1-866-333-2757** or visit [navitus.com](https://www.navitus.com). They're available 24 hours a day, seven days a week to help you understand and manage medicines used to treat a wide variety of conditions.

With the Costco home delivery pharmacy:

- You get up to a 90-day supply delivered directly to you — with free standard shipping.
- You can easily order refills online, over the phone or by mail.
- Multiple safety and advanced quality checks are in place to make sure you get the right medicine.

Save money on generic prescriptions at Costco

SISC has partnered with Costco to offer you the option to fill generic prescriptions at Costco. You can fill up to a 90-day supply either at a Costco walk-in pharmacy or through home delivery for a \$0 copay on most plans.

It's simple to fill generic prescriptions at Costco. Just follow these steps:

1. Take your prescription for a generic medicine to a Costco pharmacy.
2. Present the pharmacist with your SISC HMO member ID card.

Note: Some narcotic pain medicines and cough medicines are excluded. You don't need to be a Costco member to use the Costco pharmacy.

Members who take stabilized doses of covered long-term maintenance medicines — like those used to treat an ongoing condition such as high blood pressure or high cholesterol — may obtain up to a 90-day supply by ordering them through Navitus' mail service partner, Costco Pharmacy, or at a Costco walk-in pharmacy. In addition to convenience, the copay for a 90-day supply is lower than the cost of copays for three 30-day supplies of medicines. For information about setting up home delivery, please contact Costco Home Delivery Pharmacy at [pharmacy.costco.com](https://www.pharmacy.costco.com). You may also call **1-800-607-6861** for home delivery forms and instructions.

Important note: Some pharmacies, such as Walgreens®, may not be in your plan. Log in to the member home page at [navitus.com](https://www.navitus.com) to find pharmacies that are in your plan. Specialty medicines are available only through Navitus Specialty Pharmacy home delivery, and these medicines are limited to a maximum of a 30-day supply.



Discover more

Helpful programs, services and resources are available to you over the phone and online to help you and your family stay healthy

Higher prices don't always mean better care

Compare facilities based on their quality measures for certain procedures – length of stay, patient experience, complications and more.

Compare costs:

- **Estimate Your Cost** is just one of the many tools we have to help you manage your health care simply and conveniently.
- Just go to [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc), log in and select **Estimate Your Cost for a Procedure**.
- Then search or browse for the procedure you're looking for and the tool will guide you.
- You can easily compare hospitals and other facilities by selecting up to four providers. Then choose **Compare Selections** on the top left of the page.

Note: The Estimate Your Cost tool does not reflect every benefit exclusion or limitation that may apply to your coverage. For more details, important limitations and exclusions, please review your Benefit Booklet.

Download our mobile app to manage your health care

Now you can take us on the go. Get our free mobile app!

Using our mobile app can help make it easier than ever to manage your health care:

1. Go to the app store on your smartphone or mobile device.
2. Search for "Anthem Blue Cross."
3. Select the **Sydney Health app**.² Start the free download.

To use the mobile app, you must be registered on our secure member site and have a username and password. If you haven't registered yet, go to [anthem.com/ca](https://www.anthem.com/ca) from your computer and select **Register Now**.

Use the mobile app to see your ID card anytime. Log in and select **View Card**. This card will look the same as the card you get in the mail.



Anthem programs and services offered through SISC

Employee Assistance Program (EAP)

The SISC medical plans provide an **Employee Assistance Program**. EAP encourages employees and retirees (excluding Individual retiree plans) to use services early, before problems significantly impact their personal life or work. Your EAP offers help for:

- Face-to-face counseling
- Legal assistance
- Financial assistance
- ID recovery
- Crisis consultation
- myStrength
- Tobacco cessation resources
- Dependent care and daily living resources
- Other web resources

The EAP also serves more serious concerns, such as alcohol and drug problems, family violence and threats of suicide. Toll-free help is available through 24/7 telephone counseling and referral, or up to six face-to-face counseling sessions per issue per year for employees and household members.

Additional features of the EAP for school district management and administration:

- **Management consultations** — consultations on how to deal with employee personnel problems as they may impact job performance.
- **Critical incident debriefings** — for employees impacted by incidents such as accidents involving injury or death, armed robberies, hostage situations, and natural disasters.
- **Reduction in Force (RIF)** — available to managers who want to consult on a difficult layoff or, in general, get information on dealing with survivor issues.

For additional information, you can visit Anthem's website at anthemeap.com. Select **Login** under *Members* and enter "SISC" as the full company name or program.

myStrength, the health club for your mind™

As part of your EAP, you also have access to myStrength, a confidential online resource to help you and your family deal with stress and anxiety. There's no extra cost for myStrength, which offers support and tools through your computer or mobile device. Just go to anthemeap.com to sign up and get started.

With myStrength, you can get resources and support 24/7, including:

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

EAP services are available
24 hours a day at the toll-free
number **1-800-999-7222**.



Anthem EAP

The resource to make a difference



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 and make sure you can get the best care possible. Nurse care managers support the whole person, as they are skilled at assessing and supporting you as you try to get healthier. SISC members can self-refer by calling **1-888-613-1130**.

Condition Management programs

These programs offer nurse support as well as education and self-management tools for members with diabetes and coronary artery disease. Members can apply to the programs by logging in to [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc) or by calling **1-800-621-2232**.

SISC Expert Medical Opinion program

Our Expert Medical Opinion program provides medical second opinions from nationally recognized 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.

Use this program when you or an eligible dependent:

- Have been recommended for surgery or another form of medical treatment.
- Have received a new diagnosis or experienced a change in condition.
- Have an existing condition and are not getting better.

Getting started is completely confidential and only takes a few minutes. Call **1-855-201-9925** or visit advance-medical.net/sisc to learn more.

Expert medical opinion benefit – from world-class doctors

Here's some important and surprising data based on people who have used this program:

- 35% with concerns about a multiple sclerosis (MS) diagnosis didn't have MS.
- 43% with concerns about a rheumatoid arthritis (RA) diagnosis didn't have RA.

24/7 Physician Line

With SISC's 24/7 Physician Line, members can visit with a doctor 24/7, 365 days a year from the comfort of their own home, office or while on the go. This confidential and secure service is for SISC HMO and PPO members (excluding Individual retiree plans) and provides them with a large network of board-certified doctors available by phone or secure video to help members with nonemergency medical conditions. MDLIVE physicians can diagnose, recommend a treatment, and prescribe a medication if needed. You can use this service to get 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.

This benefit also includes behavioral health therapy and psychiatrist visits for the same copay as a behavioral health office visit. With this service, members may have confidential visits with licensed therapists or psychiatrists from the comfort of their own homes.

To begin using this service, you should preregister by calling MDLIVE at **1-888-632-2738** or by going to mdlive.com/sisc.³ You will need to have your member ID number and the name, address and phone number of the covered member who needs medical assistance. There is a \$5 fee per consultation for this service.⁴

Autism Spectrum Disorders (ASD) program

This program helps families touched by ASD. Families with children who fall somewhere on the autism spectrum can get the support they need through this program. The ASD program focuses on the entire family, creating a strong system of care and support. The goal is better outcomes, more effective use of benefits and healthier families.

The ASD program includes:

- **Clinical review of Applied Behavior Analysis** – A highly trained team of licensed clinicians will work to ensure that your child gets the right care from the right provider at the right time.
- **Community resources and family support** – The ASD team helps connect you with information and resources to help support your family. Referrals and education are tailored to meet your family's needs.
- **Coordination of care** – ASD case managers work with you to address unique challenges and create a customized care plan to help identify available services, secure access to care and help your treatment providers work together.

To learn more, call the ASD program team at **1-844-269-0538**.

Physical medicine services

Your HMO plan gives you two benefit choices for medically necessary chiropractic and acupuncture treatment. You can get care through your assigned medical group with a referral from your primary care doctor or you can go directly to a provider that's in the American Specialty Health (ASH) network.⁵

To find an ASH provider, visit [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc). Select **Find care** in the menu selection. Scroll down and select **Chiropractic and Acupuncture network for HMO members**. You can also call the Member Services number on the back of your member ID card.

Diabetes Prevention Program (DPP)

The Diabetes Prevention Program helps participants lose weight, adopt healthy habits and reduce their risk for type 2 diabetes. The program meets weekly for 16 weeks, and then monthly for the rest of the year. Participants learn ways to eat healthier, become more active and manage challenges that come with lifestyle change.

There are many options to choose from for the DPP. Some programs meet weekly in person with a coach and a small group for support. Other programs are done entirely online using your computer or mobile phone. Most programs include:

- Access to a personal health coach.
- A small group for support.
- Weekly lessons.
- Tools such as an activity tracker and digital scales.

This service is offered through Solera.⁶ Visit [solera4me.com/sisc](https://www.solera4me.com/sisc) and take the one-minute quiz to see if you qualify. Or select **Enroll Now** if your physician has recommended you for the program.

SpecialOffers@AnthemSM discount program

Anthem offers a variety of member discounts on popular programs that can help you save money and get healthier⁷

Vision and hearing

Glasses.com and **1-800 CONTACTS**[®] — Get the latest brand-name frames for just a fraction of the cost at typical retailers — every day. Plus, you get an additional \$20 off orders of \$100 or more, free shipping and free 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 — Get hearing screenings and in-home service at no additional cost, and up to 50% off all hearing aids from NationsHearing, powered by the Beltone network.

Hearing Care Solutions — Digital instruments starting at \$500. Free hearing exam. Thirty-one hundred locations and eight manufacturers. Three-year warranty, two years of batteries and unlimited visits for one year, from Hearing Care Solutions.

Fitness and health

Active&Fit Direct[™] — Active&Fit Direct allows you to choose from 9,000+ participating fitness centers nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes). Offered through American Specialty Health Fitness, Inc.

Fitbit — Find your fit! Save on a special selection of trackers from Fitbit.

Jenny Craig[®] — Free three-month program (food not included) + \$120 in food savings (purchase required) **OR** save 50% off our premium programs (food cost separate).

GlobalFit[®] — Discounts on gym memberships, fitness equipment, coaching and more from GlobalFit.

Garmin — Save on a variety of activity trackers from Garmin.

Family and home

23andMe — Get \$40 off each Health + Ancestry Service Kit. Your DNA says a lot about you. Save 20% on a 23andMe kit and learn about your wellness, ancestry and more!

Safe Beginnings[®] — Babyproof your home while saving 15% on everything from safety gates to outlet covers.

Pet insurance — VPI is now Nationwide, the #1 choice in America for pet insurance! Receive an automatic 5% discount when you enroll through your company or organization. Save up to 15% when you enroll multiple pets.

ASPCA pet insurance — Get 5% off pet insurance. You can choose from three levels of care, including flexible deductibles and custom reimbursements.

WINFertility[®] — Save up to 40% on infertility treatment. WINFertility helps make quality treatment affordable.

LifeMart[®] — Get great deals 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 — A large selection of discounted vitamins, minerals and supplements from Puritan's Pride.

PayForward — earn up to 15% back at your favorite stores

Anthem members can earn up to 15% cash back on purchases at more than 12,000 participating retailers. There's no cost to enroll. You simply enroll, shop and then earn cash back (which you can use for health care costs) or donate funds with no fees.

There are three ways to earn cash back:

1. **Shop online** — through the PayForward app or online at anthem.payforward.com.
2. **Swipe your card** — use your linked credit or debit card(s) at a participating store.
3. **Use mobile pay** — when you're in a store that uses mobile pay.

And three ways to save:

1. **Spend it** — If you use mobile pay, you can use your rewards to cover part or all of your purchase.
2. **Save it** — Link a bank account, then transfer funds back and forth anytime. You can also save funds to your Anthem Health Wallet to help pay for health care costs such as copays, deductibles, medicines and more.
3. **Share it** — You can transfer funds to a friend or family member who is also a PayForward member or donate it to charity.

For more information, contact PayForward Member Services at support@payforward.com or **1-844-944-9273**.

Credit monitoring service

We believe your personal information should stay that way — personal. That's why we're taking industry-leading steps to help you keep your information safe. We're working with AllClear ID, a leader in identity protection services. Here's what you get:

- **AllClear Identity Repair** — It's automatically available to our eligible health plan members with no enrollment required. If you become a victim of identity theft, an AllClear investigator will act as your guide and advocate from start to finish until the issue is resolved.
- **AllClear Credit and Identity Theft Monitoring** — This is an extra layer of protection that helps you stay informed of your credit activity. They'll send alerts when banks and creditors open new accounts in your name. If something doesn't sound right, you'll be able to contact them right away.

To learn more, visit anthemcares.allclearid.com or call **1-855-227-9830**, Monday to Saturday, 8 a.m. to 8 p.m. CT. If you have questions, you'll be able to work directly with AllClear ID.

We're here to help

Claims and customer service

Anthem Blue Cross Employee Assistance Program
anthemeap.com
1-800-999-7222

Anthem Blue Cross
anthem.com/ca/sisc
1-800-825-5541

Anthem Dental
anthem.com/ca/sisc
1-844-729-1565

Delta Dental
deltadentalins.com
1-866-499-3001

Navitus Pharmacy
navitus.com
1-866-333-2757
(Customer service and home delivery service)

Vision Service Plan (VSP)
vsp.com
1-800-877-7195

Medical Eye Services (MES)
mesvision.com
1-800-877-6372

Costco Mail Order
pharmacy.costco.com
1-800-607-6861

24/7 Physician Line
mdlive.com/sisc
1-888-632-2738

Expert Medical Opinion
advance-medical.net/sisc
1-855-201-9925



Digital ID cards — always current, always accurate

Make sure we have your email so you can get your digital ID card.

Have you ever handed your member ID card to a doctor only to find it's expired, or it isn't even the right one? Your digital ID card always has the latest information, so you can be sure you're giving the right details to your doctor or health care professional.

Your digital ID card can make your life easier

- No need to wait for your ID card to come in the mail — new ID cards are available faster!
- It's easy to use:
 - Print a copy anytime.
 - Email or fax it right from your computer or mobile device.
 - Show it to your doctor from your smartphone. Your digital ID card is always there and works just like a printed ID card.

Be sure you register at [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc)

There's only one thing you have to do to get your digital ID card: register on [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc) or the Sydney Health mobile app. While you're logged in, set your ID card preference to digital.

Tip: Download the card to your smartphone, so you'll always have it even if your cell signal or internet connection goes bad.



To learn more about your health benefits, Anthem programs and services, and to find providers, go to [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc).



1 Navitus Health Solutions is independent from Anthem Blue Cross.

2 Sydney Health and Sydney Care are service marks of CareMarket Inc., ©2020. Sydney Care is offered through an arrangement with CareMarket, Inc.

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

6 Solera is independent from Anthem Blue Cross.

7 All discounts are subject to change without notice.

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.

44634CAMENABC Rev. 02/20