

Health Benefits Highlights

1. Over the counter drugs are no longer covered under Medco.
2. Do not fill your prescriptions at Walgreens. SISC has excluded Walgreen from its plan.
3. Anthem HMO and Kaiser Plan will offer **free** **“EAP” Employee Assistant Program.**
4. **New Anthem Value Incentive Plan:**
 - a. Offers employees \$510 cash incentive per year. Paid out to employees twice a year.
 - b. The value plan is ideal for someone who wants to opt out of PCHS health insurance plan because they are covered under their spouse or partner’s health benefits plan.
 - c. Ideal for someone who goes to the doctor a few times a year.



HEALTH BENEFITS

About SISC

SISC stands for "Self-Insured Schools of California." Established in 1979, we operate as a non-profit Joint Powers Authority (JPA) serving school districts and their employees.

We are administered by the Kern County Superintendent of Schools Office. Like school districts, SISC is subject to the Brown Act, which provides our membership with transparency into how we operate. All of our board meetings are open to the public and our financial statements are a matter of public record.

Our Board of Directors are school district employees. They are elected by member districts and all SISC administrative personnel are employees of the public school system.

We do not receive sales commissions; our fiduciary responsibility is to our membership—not a profit margin.

Our Philosophy: Schools Helping Schools

Pooling resources provides schools with a more stable long-term insurance solution than purchasing coverage from commercial insurance companies. Our mission is to provide a very cost effective rate environment that reflects our commitment to preventing losses and controlling expenditures.

SISC's unique structure keeps millions of dollars in the classroom that would otherwise have been paid out in premiums. Ultimately, our goal is to provide the best possible coverage and services to our members at the lowest possible cost.





Free EAP from SISC and Health Smarts

Effective 7/1/2012, SISC Health Smarts includes a valuable benefit known as an Employee Assistance Program or EAP. This program is free and available for all SISC members who have medical coverage.

EAP is your resource for assistance with managing problems at home or at work. EAP provides you, and anyone who lives in your household with confidential and user-friendly resources for life management.

The EAP provides access to trained, caring professionals, 24 hours a day, 7 days a week, who can help you address a wide range of problems related to life's challenges, including:

- Counseling for emotional and mental health well-being (up to 6 counseling visits per situation or incident)
- Assistance with marriage and other relationship issues
- Referrals to alcohol and drug abuse programs
- Resources for dependent adult care and childcare needs
- Up to a 30 minute consultation with an attorney or financial planner
- Help with everyday concerns and resources, including resources for your pet care needs

The EAP also has new programs that offer assistance with identity theft and smoking cessation.

Life is not always easy, but when the going gets tough, the EAP can help with some of its day-to-day challenges. EAP professionals, available 24 hours a day to take your call at **800-999-7222**, can help you identify what type of assistance you need, and get you in contact with the right resources. If you are not ready to talk about it, you can also check out the website for information at anthemEAP.com and enter the initials **SISC** in the company name/program name box.

Seems hard to believe, but it is all free.

Included in this mailing is a brochure about the EAP. It has a peel-off sticker that you can put somewhere to remind you of the EAP phone number, as well as a wallet-sized card that you can refer to. Also included is a sticker for your Kaiser ID card, so that the EAP phone number will be easy to find. Please see reverse side of this document for sticker placement.

This program has helped thousands of people in the past and is available to all SISC members.
You do not have to deal with life challenges alone – Contact the EAP today.

Call the EAP! (800) 999-7222