SISC
Self-Insured Schools of California
Schools Helping Schools

OVERVIEW OF SISC PPO EGWP & KPSA PLANS

Palomar Community College District

April 16, 2026

Presented by Armando Cabrera, SISC Account Manager

AGENDA

SISC
Self-Insured Schools of California
Schools Helping Schools

- **Who is SISC?**
- **Understanding your 100-A PPO; EGWP Rx Health Insurance Plan through SISC:**
- **Understanding your Kaiser Permanente Senior Advantage Health Insurance Plan**
- **Q&A**

Who is SISC?

SISC
Self-Insured Schools of California
Schools Helping Schools

- SISC – our motto “Schools Helping Schools”

- Since 1979, Self-Insured Schools of California (SISC) has operated as a public school Joint Powers Authority (JPA) administered by the Kern County Superintendent of Schools Office.

- We service over 475 school districts in 42 counties with a membership exceeding 423,896. This size allows us to obtain the best benefits at the lowest cost for our members.

- Joining with other schools provides SISC member districts with stable, long-term insurance solutions, keeping money in the classroom that would otherwise be paid in insurance premiums.

Benefit Changes for 2026-2027
SISC Plans

SISC
Self-Insured Schools of California
Schools Helping Schools

✓There are NO CHANGES to your SISC PPO EGWP Plan

✓EXCEPT – American Specialty Health (ASH) – Increased services for 65+ members.

✓There are NO CHANGES to your KPSA Plans for the upcoming benefit year.

Fall Prevention for Older Adults

- Fall prevention recommendation: The U.S. Preventive Services Task Force (USPSTF) recommends exercise programs to help prevent falls for community-dwelling adults age 65+ who are at higher risk of falling.
- Effective January 1, 2026, the coverage has been updated
    - Some physical therapy (PT) services will be covered as preventive care, meaning 100% covered.
    - ASH review of medical necessity is still required.
- Providers have access to Anthem's ACA preventive-care guidelines and the required process for preauthorization and claims submission for all preventive claims.

SISC
Self-Insured Schools of California
Schools Helping Schools

Understanding your 2026-2027 SISC Plans

Your SISC PPO and Medicare Plans Coordinate Benefits

SISC
Self-Insured Schools of California
Schools Helping Schools

- Primary Coverage – Medicare
- Secondary Coverage - SISC PPO EGWP Plan – This is a coordination of benefits with Medicare Plan, NOT a Medicare supplement plan. It's a richer benefit ☺
- You have a separate pharmacy card
  - Your EGWP (Part-D) pharmacy benefit is managed by Navitus

Your SISC PPO and Medicare Plans Coordinate Benefits

SISC
Self-Insured Schools of California
Schools Helping Schools

MEDICAL BENEFITS

- When you receive a Medicare covered service, Medicare pays 80% and the PPO EGWP Plan pays the difference
- When you receive a non-Medicare covered service, Medicare pays nothing and the PPO EGWP Plan pays up to 100% of covered charges.
  - This is what makes your plan a much richer benefit, than a standard medigap plan.
- As long as you are going to a provider that accepts Medicare Assignment, your out of pocket cost should be zero.

Your SISC PPO and Medicare Plans Coordinate Benefits

SISC
Self-Insured Schools of California
Schools Helping Schools

SISC PPO 100-A $0 Copay; EGWP Rx Plan Summary

Services	Anthem 100-A $0 EGWP PPO
Type of Plan	PPO plan-coordinates with Medicare. Member keeps original Medicare and Plan pays secondary.
Lifetime Maximum	None
Annual Out-of-Pocket Maximum	$1,000 individual/ $3,000 family per calendar year* *Not all services apply to Annual OOPM
Deductible	None
Office Visits	No charge
Lab/X-rays	No charge
Outpatient Surgery	No charge
Hospitalization Services	No charge
Emergency Services	$100 per visit
Ambulance Services	$100 per transport
Prescription Drugs Generic Preferred Brand	$0 for up to a 90-day supply $20 - $60 for up to a 90-day supply
Durable Medical Equipment	No charge
Home Health Care (part-time, intermittent)	No charge
Skilled Nursing Facility Care	No charge for up to 150 days per benefit period* *Combined with inpatient rehab. svcs
Hearing Aids	Up to $700 combined maximum every 24 months
Eyewear	No eyewear allowance
Gym Membership/Discount Program	$28/month + $28 enrollment fee

This document is a brief comparison of the benefits. For details, members should review the Evidence of Coverage booklet, or with Medicare.

All enrollees must have Medicare Parts A & B and remain enrolled. If a retiree enrolls in a plan outside of SISC, they will be terminated from their SISC medical plan.

Understanding your SISC Plan

SISC
Self-Insured Schools of California
Schools Helping Schools

Medical Appeal

- Who can file an appeal? You, your representative or your doctor
- Is there a time limit? Within 60 days from the date of the coverage determination.
- What if I miss the 60 day deadline? Provide a reason for filing late.
- What information will I need?
  - Your name, address, and the Medicare number on your Medicare card.
  - The items or services for which you're requesting a reconsideration, the dates of service, and the reason(s) why you're appealing.
  - The name of your representative and proof of representation, if you've appointed a representative.
  - Any other information that may help your case.
- Where do I file an appeal? Call Anthem Customer Service and request to file an appeal
- How long do I have to wait? It depends on the type of request:
  - Expedited (fast) request—72 hours (Especially if you feel your health will seriously be harmed if you have to wait 30 days)
  - Standard service request—30 calendar days
  - Payment request—60 calendar days

Understanding your SISC Plan

SISC
Self-Insured Schools of California
Schools Helping Schools

PHARMACY BENEFITS

- When 65+ Retirees join our PPO-EGWP Plan, SISC auto-enrolls the member into Medicare Part D
- Free Generic Drugs at ALL retail pharmacies, in ADDITION to Costco
- 90 day supply available at ALL participating retail pharmacies
- You have access to Walgreens again
- You're on a Medicare Part-D Formulary (less restrictive)
- No Coverage Gap (No Donut Hole)
- Reminder: You have two separate ID cards for Medical and Rx
- Medicare Part D IRMAA does apply. High income earners will have to pay a monthly premium adjustment to Medicare.
  - You can submit receipts of your IRMAA payments to the district for reimbursement.

Understanding your SISC Plan

SISC
Self-Insured Schools of California
Schools Helping Schools

PHARMACY BENEFITS

You have the right to:

- Receive pharmacy benefit services that are available when you need them and are handled in a way that respects your privacy and dignity.
- Get the information you need about your pharmacy benefit plan. This includes information about services that are covered, services that are not covered and any costs that you will be responsible for paying.
- Have access to a current list of pharmacies in the Navitus pharmacy network.
- Have your medical information kept confidential by Navitus employees. Medical information will only be released when it's required for your care, required by law, or necessary for the administration of your prescription drug benefit. It may also be released to support Navitus' programs that evaluate quality and service.
- Participate in a partnership between your physician, your pharmacy, and Navitus to provide you with the highest level of medical care at the best value.
- Voice your feedback, concerns or complaints or report errors regarding your prescription drug benefit. Navitus welcomes your input and wants to hear and act on this information with a polite and quick response. Ensuring quality and safe care, correcting errors, and preventing future issues are top priorities. Simply call the Customer Care number on your ID card containing pharmacy information for support.

Understanding your SISC Plan

SISC
Self-Insured Schools of California
Schools Helping Schools

Questions about pharmacy coverage:

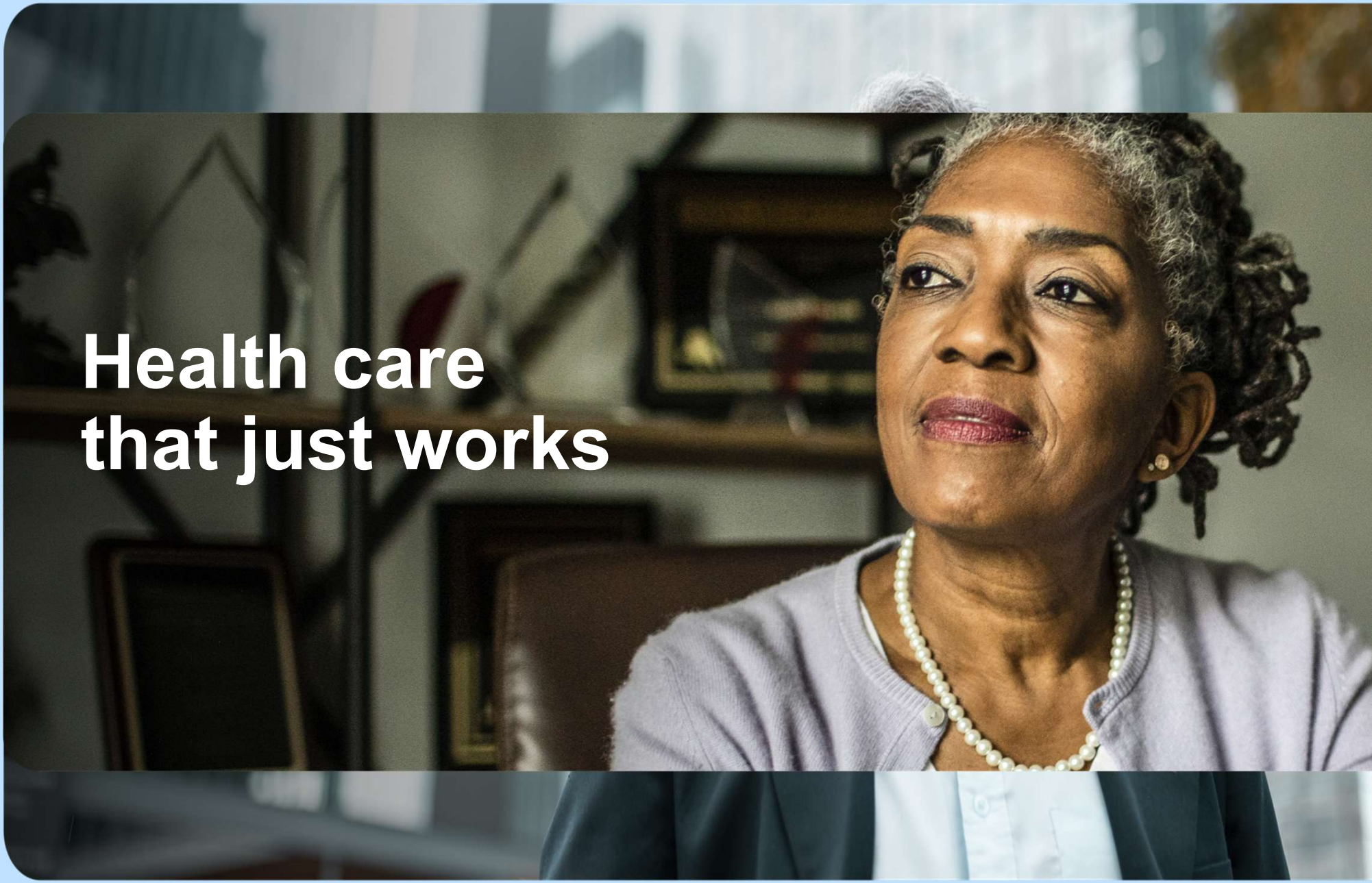
- ✓ Call Navitus at 866-270-3877 to ask questions about coverage
- ✓ Identify that you are an existing SISC member on the Part D drug plan, 4R001A.
- ✓ Ask about coverage on PDP 0X20. This just identifies the prescription coverage
- ✓ Navitus Website for resources: https://www.navitus.com/members

Understanding your SISC Plan

SISC
Self-Insured Schools of California
Schools Helping Schools

Pharmacy Appeals

- Who can file an appeal? You, your representative or your doctor
- What information will I need?
  - Your name, address, and the Medicare number on your Medicare card.
  - The items or services for which you're requesting a reconsideration, the dates of service, and the reason(s) why you're appealing.
  - The name of your representative and proof of representation, if you've appointed a representative.
  - Any other information that may help your case.
- Where do I file an appeal? Call Navitus Health Solutions' Customer Care number and request to file an appeal
- How long do I have to wait? It depends on the type of request:
  - Expedited (fast) request—72 hours (Especially if you feel your health will seriously be harmed if you have to wait 30 days)
  - Standard service request—30 calendar days
  - Payment request—60 calendar days



KAISER PERMANENTE®

Get more with a Kaiser Permanente Medicare Advantage health plan

Your doctors, hospitals, and health plan work together to give you high-quality care, when and where you need it.

From preventive, primary, and virtual care to pharmacy, labs, and mental health support to plan benefits and programs — we put them all together to make your health care work for you.

KAISER PERMANENTE®

Combined care and coverage is everything

When your needs are handled under one plan, you get:

- In-person and virtual care
- Support for your mental health and wellness
- 24/7 access to care wherever you are
- High-quality preventive, primary, and specialty care

Get care in your language with multilingual doctors and phone interpretation in more than 150 languages.

KAISER PERMANENTE®

Seamless in-person and virtual care

Simply sign in to kp.org or use the Kaiser Permanente app to manage your care wherever you are.

Get 24/7 virtual care.

View most lab results and doctor's notes.

Schedule and check in for appointments.

Email your care team with nonurgent questions anytime.

Refill most prescriptions.

Pay bills and view statements.

We'll guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Team members will guide you through appointments and referrals and let you know when to schedule checkups and tests.

KAISER PERMANENTE®

Health care that moves with you

In-person care close to home

- A national network of locations, doctors, and specialists
- Timely primary care appointments and lab results

Mail-order pharmacy

- One-tap refills and automated reminders
- Same-day pickup and delivery for most prescriptions[1,2]

Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- 24/7 care by phone or online across the U.S.[3]
- Information about getting care away from home available at **kp.org/travel**

1. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. **2.** Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery. **3.** When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

KAISER PERMANENTE®

Support for your body and mind

For your mental and emotional health

- Access to licensed therapists, wellness coaching, and self-care apps at kp.org/selfcare[1]
- 24/7 emotional support

For your physical fitness and lifestyle

- In-person and online health classes[2]
- Wellness coaching by phone
- Online healthy lifestyle programs to help you lose weight, quit smoking, reduce stress, and more

1. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Medicare health plan grievance process. **2.** Some classes may require a fee.

KAISER PERMANENTE®

What is a Kaiser Permanente Medicare health plan?

Our Medicare health plans are Medicare Advantage plans that deliver Medicare benefits through Kaiser Permanente to people enrolled in Medicare.

KAISER PERMANENTE®

The confidence of having a highly rated Medicare health plan

Kaiser Permanente Medicare Advantage health plans earned either 4 or 4.5 stars out of 5 stars for 2026.[1]

Kaiser Permanente areas	Star rating
California HMO[2]	★★★★½
Colorado[3]	★★★★½
Georgia	★★★★½
Hawaii	★★★★½
Mid-Atlantic States (MD, VA, D.C.)	★★★★½
Northwest (OR, SW Washington)[4]	★★★★
Washington state	★★★★

1. Every year, Medicare evaluates plans on a 5-star rating system. **2.** Northern and Southern California are rated together as one contract with CMS. **3.** Beginning January 1, 2024, Colorado implemented a new Medicare Preferred Provider Organization (PPO) H-contract (H3138) which was too new to be measured for the 2025 Star Ratings and does not have sufficient enrollees and measures rated to be eligible for a 2026 Star Rating. **4.** Kaiser Permanente's Northwest market has service areas in Oregon and southwest Washington.

KAISER PERMANENTE®

Work out your way

Whether you work out at the gym or at home, you can find the exercise routine that's right for you with One Pass® — available at no extra cost.[1]

The One Pass program offers:

- A nationwide network of gyms and fitness locations[2]
- Live, online fitness classes and on-demand workouts

1. One Pass® is a registered trademark of One Pass Solutions, Inc., in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. **2.** Included in the Core and Premium networks.

Keep your mind fit and sharp

To help exercise your mind, our Medicare health plans include a brain training program designed to improve your memory, attention, focus, and decision-making.

The brain training program:

- Offers engaging and challenging cognitive tests and brain games
- Is customizable to meet your needs and preferences

Bold

Take steps toward better well-being

One Pass also offers Bold, a science-based online program of live and on-demand exercise classes to improve your functional health and fitness.*

The Bold program will help you:

- Achieve better balance
- Boost strength and endurance
- Improve bladder control
- Increase flexibility and mobility
- Reduce pain

*One Pass® is a registered trademark of Optum, Inc. in the U.S. and other jurisdictions and is a voluntary program. The One Pass program and amenities vary by plan, area, and location. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. One Pass is not responsible for the services or information provided by third parties. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them.

KAISER PERMANENTE®

Healthy meals delivered to your home

If you're ever discharged from a plan hospital or skilled nursing facility, we want to make sure you have fresh, wholesome meals when you're back home. Our Medicare health plans offer meal delivery to help get you back on your feet — at no cost to you.

How meal delivery works:

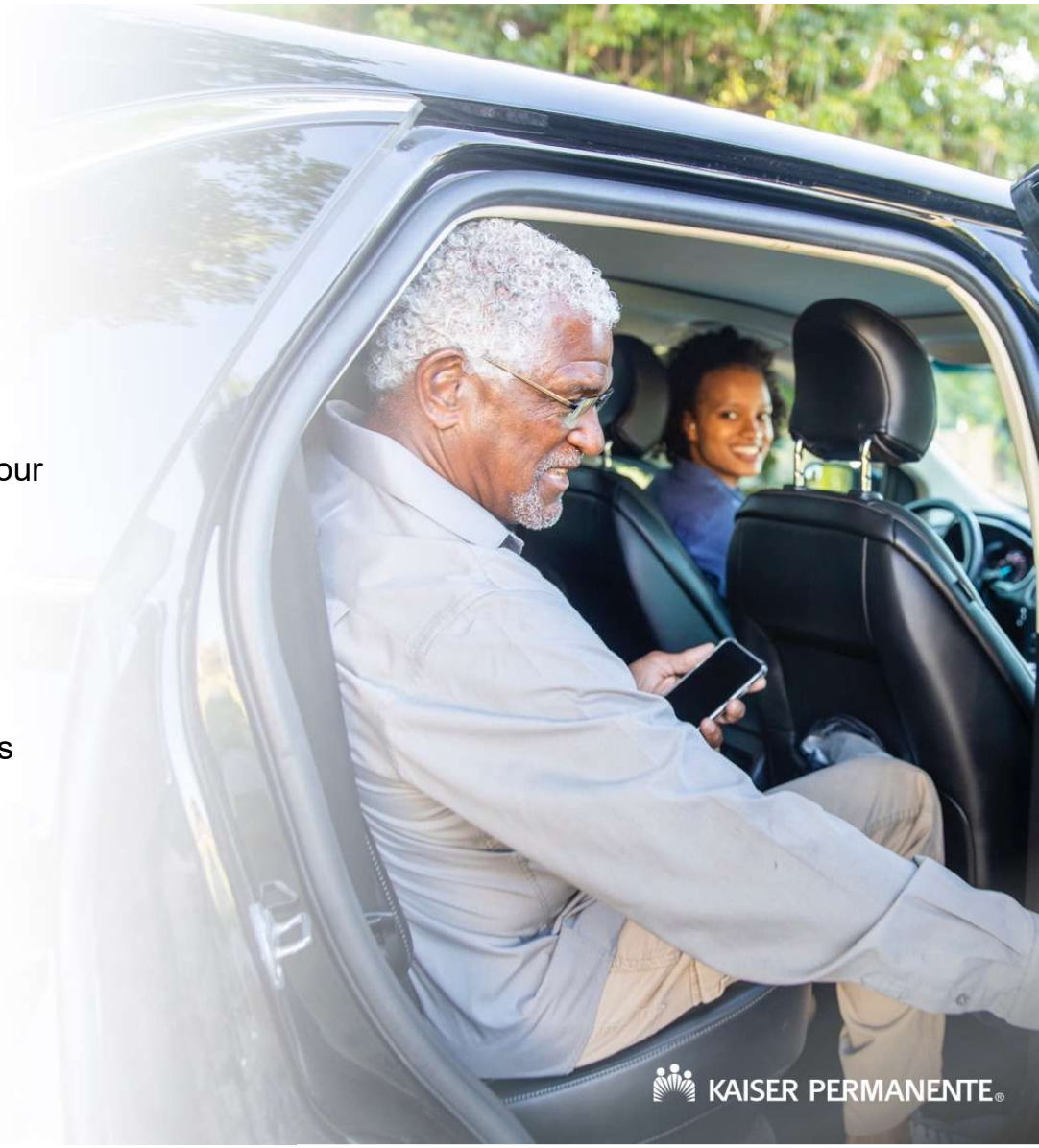
- A representative from our meal provider will call you to talk about available menu options and schedule a delivery.
- Choose from over 70 entrées to support your specific dietary needs.
- Get 3 meals per day for up to 4 weeks for a total of 84 meals.

Get a ride to your doctor's office

There may be times when you can't drive yourself to the doctor's office. Our Medicare health plans offer peace of mind with a transportation benefit for rides to and from your doctor's office — 24 hours a day, 7 days a week.

The transportation benefit covers:

- Up to 24 one-way trips 50 miles per trip per calendar year — at no extra charge
- Rides to doctor appointments, visits for medical services like labs and X-rays, and trips to facilities to pick up medications or medical equipment
- Rideshare, taxi, or other private transportation that can accommodate wheelchairs and walkers
- Wheelchair van or gurney van service



Focus on a healthier you

Over time, your eyes can change, affecting your vision and your quality of life. To help keep your eyes and vision in good shape, we include a vision benefit through Vision Essentials by Kaiser Permanente.

The vision benefit includes:

- A $150.00 allowance toward an eyewear purchase once every 2 years
- Prescription eyeglasses or contact lenses from any Vision Essentials optical center, which are located at many Kaiser Permanente facilities
- A routine eye exam from any Kaiser Permanente optometrist

KAISER PERMANENTE®

Contact Information

SISC
Self-Insured Schools of California
Schools Helping Schools

- **Anthem Blue Cross (Medical):** **(800) 825-5541**, Mon-Fri 8:00 a.m. to 5:00 p.m., www.anthem.com/ca/sisc/
- **Navitus Health Solutions (Pharmacy):** **(866) 270-3877**, Mon-Fri 8:00 a.m. to 5:00 p.m., www.navitus.com/members
- **Kaiser Permanente Senior Advantage:** **(800) 443-0815**, Mon-Fri 8:00 a.m. to 5:00 p.m., www.kp.org
- **Medicare:** **800-MEDICARE/(800) 633-4227** (TTY **(877) 486-2048**), 24 hours a day, 7 days a week, www.medicare.gov
- **Social Security:** **(800) 772-1213** (TTY **(800) 325-0778**), Mon-Fri 7 a.m. to 7 p.m., www.ssa.gov
- **HICAP- Health Insurance Counseling & Advocacy Program:** call **(800) 510-2020** or look on their website www.aging.ca.gov/hicap/

SISC
Self-Insured Schools of California
Schools Helping Schools

Questions?

Thank you for your time.