



2020/2021 Guide to understanding your SISC health benefits

# Self-Insured Schools of California: schools helping schools



**Anthem PPO plan**

# Anthem Blue Cross (Anthem) is proud to be the benefit administrator of the SISC PPO 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.

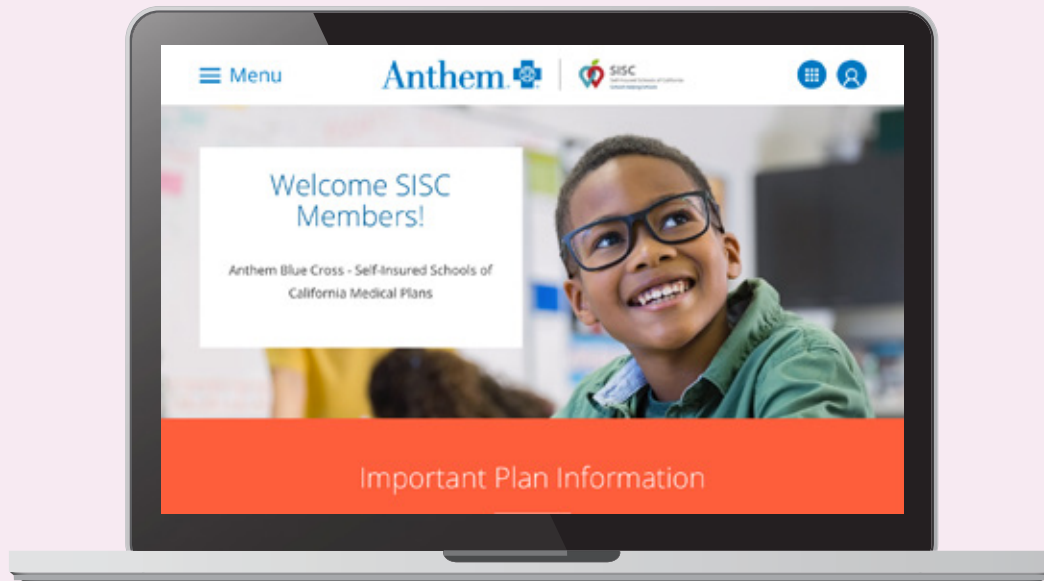
SISC is the largest public school pool in the U.S. that offers health benefits and other value-added services. We have the purchasing power to negotiate the widest variety of insurance products at the lowest possible cost. Some people think we're an insurance company. We're actually a coalition of California 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](https://www.anthem.com/ca/sisc). Get information about your health benefits, find providers and learn more about additional programs.



# Learn about the SISC PPO plan

A self-funded plan administered by Anthem

## 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. And you don't usually need a referral from your main doctor, also called a primary care doctor, to see a specialist.

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

Keep in mind that if your doctor isn't part of the plan's PPO network, you may have to pay more for each visit.

|                       | Network  | Non-network   |
|-----------------------|--|---|
| Choosing a doctor     | Visit any PPO network doctor.  | Visit any non-network doctor, <b>pay for the services</b> 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.                      |

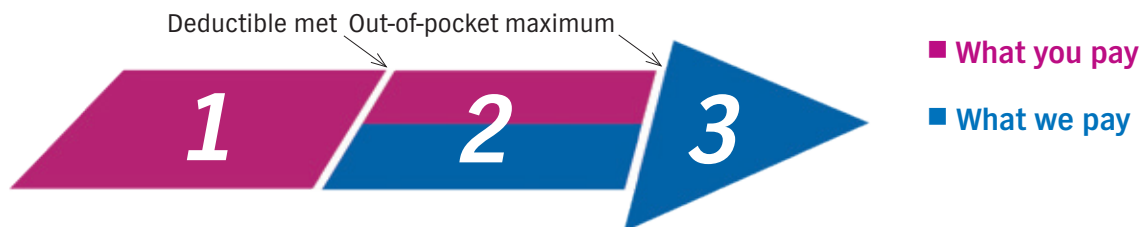
How to make sure you're using doctors in your plan's network:

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.



# Getting started with health insurance

Let's start with how health insurance works in general



- 1. You pay your deductible.** This is a set amount that you pay before your plan starts paying for covered services. If your plan has copays (flat fees like \$30 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 get care. Your plan covers the rest.
- 3. You're protected by your plan's out-of-pocket limit — that's the most you pay for covered health services each year:**
  - What about the money for health coverage that gets deducted from your paycheck? That's your premium. Think of it like a membership fee. It's separate from what you pay when you get care.
  - Remember, this chart is only an example. Your actual costs will depend on the type of plan you choose, the service you get and the doctor. To see your actual costs, please refer to your plan information.

## Urgent care

If you need medical care, first call your primary care doctor

If it's not an emergency, call your doctor and ask if you should make an office appointment or find other options that are more immediate. **Even if it's after hours, you have many lower-cost and faster alternatives to the emergency room (ER).**

To help keep your medical costs down, choose an urgent care center or walk-in doctor's office that is in your plan's network for nonemergency care instead of going to the emergency room. An urgent care center can help treat minor conditions. To locate an urgent care facility, visit the *Find Care* section of [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc), or contact Anthem Blue Cross Member Services. Also, **SISC offers the 24/7 Physician Line**, which gives you access to doctors who can answer health-related questions conveniently over the phone, by online video or secure email. This service is available 24 hours a day, seven days a week.

Call 911 or go to the ER if you think you could put your health at serious risk by delaying care.

### Compare costs and wait times:

|                          |                                 |                             |
|--------------------------|---------------------------------|-----------------------------|
| Emergency room visit     | \$100 copay <sup>1</sup>        | Four-hour average wait time |
| Urgent care center visit | \$10 to \$30 copay <sup>1</sup> | One-hour average wait time  |
| 24/7 Physician Line      | \$5 copay <sup>1</sup>          | 15-minute callback time     |

### 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 Monday to Friday, 8 a.m. to 5 p.m.

## An Anthem Blue Cross ID card means something

It means you have access to quality care from quality doctors. It means you can always get your questions answered. It means you have our support before you even need health care. And that's what this guide is for. We want you to have everything you need to make a good decision.



# Find a network provider

The Anthem Blue Cross PPO network is one of the largest in California

## It's easy to find a provider online:

- Go to [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc).
- Select **Find Care** in the menu selection.
- From the options listed, there are two links for finding PPO providers: PPO (Full Network) and Select PPO. Choose the link next to the appropriate selection depending on your plan.
- When you search for a provider, the search automatically defaults to family/general practice and internal medicine. You can change that selection for other types of providers.
- Enter the city and state or ZIP code where you want to search.

## Finding providers outside of California

The Blue Cross Blue Shield Global Core program gives SISC PPO participants access to care across the U.S. and urgent care around the world. You aren't required to use a Global Core program provider, but it can help keep your costs down. You can locate a Global Core provider at any time 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) and following the steps above; choose the link for PPO and select **PPO outside of California**.

## Blue Distinction+ for a higher standard of care<sup>2</sup>

When you're choosing a hospital, performance counts. Many specialty care providers in the Anthem network have earned one (or more) of the quality awards below. 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. Look for these awards as you weigh your health care options.

For SISC members, bariatric surgery must be performed at a hospital that has received either the Blue Distinction Centers or Blue Distinction Centers+ designation for benefits to be available. Hip and knee replacement or certain spine surgeries must be performed at a hospital that has received a Blue Distinction Centers+ designation only. For more information about this benefit, contact the Member Services number on your ID card.

To find a Blue Distinction+ hospital for nonemergency inpatient hip, knee and spine surgeries, go to [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc). Select **Blue Distinction Centers** for finding providers and additional information.

If there is no Blue Distinction+ Center within 50 miles from where you live, a travel benefit is available to you. 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.

If you need help, just contact your dedicated Anthem Member Services team for personal assistance or to request a provider directory.

# Understand your pharmacy benefits

## Navitus Health Solutions pharmacy benefits<sup>3</sup>

Navitus Health Solutions administers the pharmacy benefits for the SISC PPO 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**. 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 PPO 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**. 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** to find pharmacies that are in your plan. Specialty medicines are available only through Navitus Specialty Pharmacy home delivery and 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.

### Anthem Care Comparison

To compare both price and quality, you can use the Anthem Care Comparison tool, which provides important information that can help you make informed decisions when you need care. The tool shows you price ranges for common medical procedures at hospitals and other facilities near you. You'll also get information about the quality of these procedures, so you can compare expertise and experience before you decide where to go.

The tool gives you actual data rather than just subjective opinions. For example, if you need a hip replacement, you can search for hospitals in your plan based on your location. The tool shows you a list of hospitals with information such as price, number of hip replacements done and patient outcomes, including length of stay and complications. You can then choose a hospital that best fits your needs.

To use the tool, go to [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc). Register or log in, and under *Facility Cost & Quality*, choose **Get Started**.

**Note:** Anthem Care Comparison 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

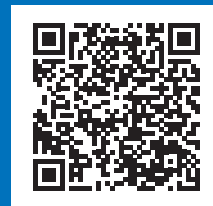
Now you can take us on the go. Get our free mobile app!

#### 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**.<sup>4</sup> 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)

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 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.

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](http://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](http://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](https://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 PPO and HMO 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 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](https://mdlive.com/sisc).<sup>5</sup> 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.<sup>6</sup>

## 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 benefit plan allows for physical medicine services, which includes care from chiropractors and physical therapists in your plan. You can enjoy these services without any plan limits as long as they're considered medically necessary by American Specialty Health (ASH).<sup>7</sup> ASH is a national health services organization that specializes in the review of physical medicine services. Your provider of physical medicine service will contact ASH on your behalf for the medical necessity review.

Go to [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc) to find providers in your plan that are in your area. 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.<sup>8</sup> Visit [solera4me.com/sisc](https://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.

# Value-based purchasing

Get the care you need while keeping your cost down

SISC and Anthem Blue Cross (Anthem) are working together to help keep your out-of-pocket costs down, while giving you access to quality care.

The cost of elective outpatient procedures, such as a colonoscopy, upper GI endoscopy, cataract surgery or arthroscopy, can vary a lot. Also, the cost can be different for the same procedure within the same region. These price differences aren't always based on better quality or clinical outcomes.

Within the same area, these procedures can be up to three times more expensive in an outpatient hospital than in an ambulatory surgery center (ASC). For example, the costs of these procedures can vary a lot without any documented difference in outcomes:

|                     |                    |                       |
|---------------------|--------------------|-----------------------|
| Arthroscopy:        | \$2,700 at an ASC; | \$4,900 at a hospital |
| Cataract surgery:   | \$1,400 at an ASC; | \$4,000 at a hospital |
| Colonoscopy:        | \$800 at an ASC;   | \$1,900 at a hospital |
| Upper GI endoscopy: | \$600 at an ASC;   | \$2,600 at a hospital |

## Value-based site of care

Your Anthem benefits cover five value-based procedures, each one with a maximum benefit amount at an in-network outpatient hospital:

|  | 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 the surgery was performed in an in-network outpatient hospital and your bill is higher than your maximum benefit, you'll be responsible for paying the difference, unless Anthem receives advance certification from your doctor that you need to be in an outpatient hospital setting.

On the other hand, your ambulatory surgery center benefit hasn't changed. The benefit maximum doesn't apply to these services performed at a participating ambulatory surgery center. Data shows that services at an ambulatory surgery center are generally the same as in the outpatient hospital setting – and the average cost in an ambulatory surgery center is lower than in an outpatient hospital setting.

## You have a choice – but you can save when using ambulatory surgical centers

Here's how it works:

- If you use a participating ambulatory surgery center or a participating outpatient hospital that provides these surgeries within your maximum benefit, you won't have extra costs beyond your deductible and coinsurance.
- If you use any outpatient hospital or nonparticipating ambulatory surgery center that charges above your maximum benefit, you'll have to pay the difference in cost, in addition to your deductible and coinsurance.

## Exceptions

Although rare, there may be times when you may be covered for care at an outpatient hospital. For example:

- You live more than 30 miles from an in-network ASC that can provide the service.
- You can't get an appointment at an in-network ASC within a reasonable period of time.
- Your doctor provides clinical justification for using an in-network hospital.
- You have an emergency.



For more information, please call the Member Services phone number listed on the back of your ID card. Or go online at [anthem.com/ca/SISC](https://www.anthem.com/ca/SISC).

# SpecialOffers@Anthem<sup>SM</sup> discount program

Anthem offers a variety of member discounts on popular programs that can help you save money and get healthier<sup>9</sup>

## Vision and hearing

**Glasses.com** and **1-800 CONTACTS**<sup>®</sup> — 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 Nations Hearing, 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**<sup>™</sup> — 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**<sup>®</sup> — Free three-month program (food not included) + \$120 in food savings (purchase required) **OR** save 50% off our premium programs (food cost separate).

**GlobalFit**<sup>®</sup> — 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**<sup>®</sup> — 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**<sup>®</sup> — Save up to 40% on infertility treatment. WINFertility helps make quality treatment affordable.

**LifeMart**<sup>®</sup> — 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](https://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](mailto: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](https://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 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.
- 2 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 local Blue Cross and/or Blue Shield Plan.
- 3 Navitus Health Solutions is independent from Anthem Blue Cross.
- 4 Sydney Health and Sydney Care are service marks of CareMarket Inc., ©2020. Sydney Care is offered through an arrangement with CareMarket, Inc.
- 5 MDLIVE is independent from Anthem Blue Cross.
- 6 HSA members may need to pay the full price of the visit if they haven't met their deductible.
- 7 Chiropractic management administered by American Specialty Health, Inc., an independent company.
- 8 Solera is independent from Anthem Blue Cross.
- 9 All discounts are subject to change without notice.

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