

Ventura County Community College District

Retirees Q&A Session - CalPERS vs. SISC

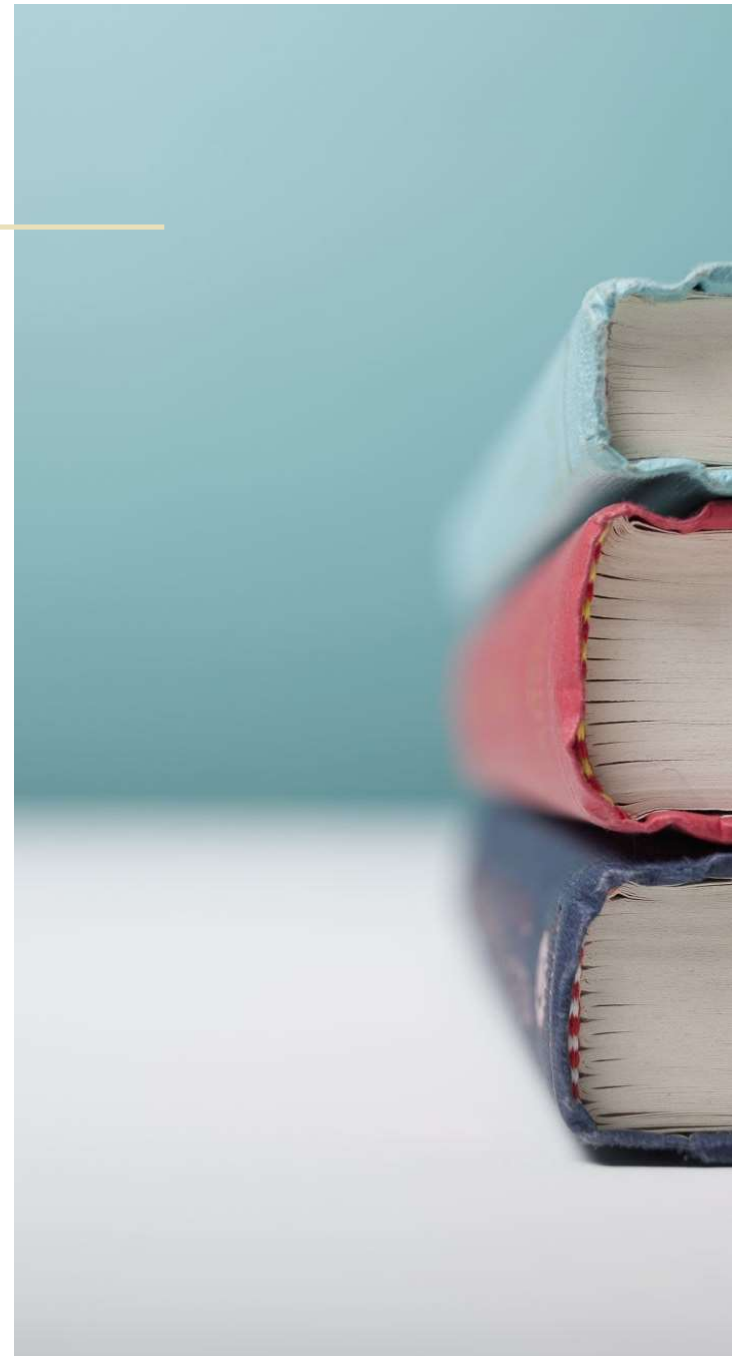
August of 2023

Presented by:

Maggie Lepore, Vice President

Christian Hariot, Consultant

Sheridan Eaddy, Account Executive





Meeting Format

PART 1

Presentation (*Approximately 20 minutes*)

- Presenters are Burnham reps with support from VCCCD & SISC

PART 2

Q&A Session

- Indicate your question through the Zoom Chat Feature.
- The chat will be monitored and responses will be provided.

Agenda

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- 1 Breakdown of Current CalPERS Enrollment
 - 2 About SISC - Key Highlights
 - 3 Medicare Requirement
 - 3 SISC Plan Options
 - 6 SISC Value Added Programs
 - 7 Timeline
 - 8 Q&A
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Materials Provided

Summary of Benefits - Anthem 90-G, Anthem 80-K, Anthem HMO, Kaiser HMO

EOCs - CompanionCare, KPSA, Anthem 100-A

Drug Formularies - Anthem Under 65 Plans, CompanionCare, Anthem 100-A

Provider Directory - Anthem Prudent Buyer Network Link

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Breakdown of Current CalPERS Enrollment

2023 Basic Retiree Counts

PLAN	Total Enrolled
PPO Anthem PERS Platinum	86
PPO Anthem PERS Gold	4
HMO Kaiser Permanente	11
HMO Blue Shield Access+	1

2023 Medicare Retiree Counts

PLAN	Total Enrolled
PPO Anthem PERS Platinum	513
PPO Anthem PERS Gold	7
HMO Kaiser Permanente	35
HMO Kaiser Permanente Summit	7
PPO Anthem Traditional (Full Network)	51
PPO Anthem Traditional Select (Narrow Network)	3
PPO Blue Shield	1
PPO UnitedHealthcare Advantage	4
PPO UnitedHealthcare Advantage Edge	2

725 Total Retirees Enrolled

717 Retirees Enrolled in Anthem/Kaiser

8 Retirees are NOT enrolled in Anthem/Kaiser

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About SISC - Key Highlights

- ✓ Self Insured Schools of California, also known as SISC, is a **public entity coalition** established in 1978
- ✓ **470 districts** in the SISC pool with **382,408 members**
 - Largest school pool in the State of California
- ✓ Low **Out-of-Pocket** Maximums
 - \$1,000 - \$3,000 with SISC PPOs compared to \$7,100 - \$14,200 with CalPERS PPOs
- ✓ **Direct & District Bill** Options
 - Eliminates unnecessary premium deductions from Retirees' pensions
- ✓ **Same Networks** as current CalPERS for Anthem and California Kaiser enrollees
 - 99% of VCCCD retirees are in these plans
- ✓ Average of **3.91% increase** in Ventura over the last six years
 - Compared to the increases VCCCD experienced, average of 10.85% in the last three years

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Medicare Requirement

Retirees and their covered spouses/domestic partners **over age 65** must maintain **continuous enrollment in Medicare Parts A and B**. If SISC doesn't have Medicare information on file for a retiree or a covered spouse/domestic partner over age 65, they will apply a **nonrefundable surcharge** to the monthly premium of the applicable <65 group number.

Medicare Surcharges are as follows:

- Missing Part A: **\$625/month**
- Missing Part B: **\$625/month**
- Missing Part A & B: **\$1,250/month**

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Medicare Requirement

65+ Retirees	AFT	SEIU
Enrolled in Medicare A and B	305	318
Not Enrolled in Medicare A & B	22 Retirees / 4 Spouses	2 Retirees

Retirees in this category will be advised on the steps to enroll in Medicare Parts A & B during the next **General Enrollment Period, January 1, 2024 – March 31, 2024** for a **July 1, 2024 Effective Date**.

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CalPERS / SISC Plan & Rate Comparison - Anthem PPOs

Under 65 Retirees

	CalPERS	SISC
90% PPO Options	PERS Platinum Basic	PPO 90 G
Deductible (ind / fam)	\$500 / \$1,000	\$500 / \$1,000
Out of pocket max (ind / fam)	\$7,100 / \$14,200	\$1,000 / \$3,000
Office visit copay	\$20 / \$35	\$20¹ / \$20
Inpatient hospitalization	ded + \$250 ded & 10%	ded, 10%
Prescription drugs	\$5 / \$20 / \$50 ⁴	\$5 / \$20 / \$20²
Employee Only	\$1,151.50	\$836
Two Party	\$2,303.00	\$1,625
Employee + 2 or more	\$2,993.90	\$2,273
Total Enrolled PERS Platinum	<u>86</u>	<u>Full Network</u>

	CalPERS	SISC
80% PPO Options	PERS Gold Basic	PPO 80 K
Deductible (ind / fam)	\$1,000 / \$2,000	\$1,000 / \$2,000
Out of pocket max (ind / fam)	\$7,100 / \$14,200	\$3,000 / \$6,000
Office visit copay ¹	\$10 (PCP) ³ / \$35 / \$35	\$30¹ / \$30 / \$30
Inpatient hospitalization	ded, 20%	ded, 20%
Prescription drugs ²	\$5 / \$20 / \$50	\$5 / \$20 / \$20²
Employee Only	\$799.44	\$736
Two Party	\$1,598.88	\$1,424
Employee + 2 or more	\$2,078.54	\$1,987
Total Enrolled PERS Gold	<u>4</u>	<u>Full Network</u>

* Generic Drugs are FREE at COSTCO (excludes HSA plans until deductible is met)

¹ No charge for first 3 PCP visits

² RX out of pocket maximum of \$1,500 / \$2,500

³ If PCP is designated

⁴ RX out of pocket maximum of \$2,000 / \$4,000

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CalPERS / SISC Plan & Rate Comparison - Kaiser HMOs

Under 65 Retirees

	CalPERS	SISC
Traditional HMO Plans	PERS Kaiser	\$15 OV, \$10-\$20 RX
Deductible (ind / fam)	\$0	\$0
Out of pocket max (ind / fam)	\$1,500 / \$3,000	\$1,500 / \$3,000
Office visit copay	\$15	\$15
Inpatient hospitalization	\$0	\$0
Prescription drugs ¹	\$5 / \$20	\$5 / \$20
Employee Only	\$904.95	\$825
Two Party	\$1,809.90	\$1,600
Employee + 2 or more	\$2,352.87	\$2,244

Total Enrolled Kaiser

11

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CalPERS / SISC Plan & Rate Comparison - Anthem PPOs

65+ Retirees

	CalPERS	SISC	SISC
90% PPO Options	PERS Platinum Medicare	CompanionCare	PPO 100 A
Deductible (ind / fam)	none	none	none
Out of pocket max (ind / fam)	\$3,000 per individual ¹	n/a	\$1,000 / \$3,000
Office visit copay	\$0	\$0	\$0
Inpatient hospitalization	\$0	\$0	\$0
Prescription drugs	\$5 / \$20 / \$50	\$9 / \$35 / \$35	\$0 / \$10 / \$10
Employee Only	\$448.15	\$406	\$641
Two Party	\$896.30	\$812	\$1,282
Total Enrolled PERS Platinum	513 <u>Medicare Participating Network</u>	<u>Medicare Participating Network</u>	<u>Medicare Participating, Non-Participating (Prudent Buyer)</u>

	CalPERS	SISC	SISC
80% PPO Options	PERS Gold Medicare	CompanionCare	PPO 100 A
Deductible (ind / fam)	\$0	none	none
Out of pocket max (ind / fam)	n/a	n/a	\$1,000 / \$3,000
Office visit copay ¹	\$0	\$0	\$0
Inpatient hospitalization	\$0	\$0	\$0
Prescription drugs ²	\$5 / \$20 / \$50	\$9 / \$35 / \$35	\$0 / \$10 / \$10
Employee Only	\$406.60	\$406	\$641
Two Party	\$813.20	\$812	\$1,282
Total Enrolled PERS Gold	7 <u>Medicare Participating Network</u>	<u>Medicare Participating Network</u>	<u>Medicare Participating, Non-Participating (Prudent Buyer)</u>

¹ For Benefits Beyond Medicare

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CalPERS / SISC Plan & Rate Comparison - Kaiser HMOs

65+ Retirees

	CalPERS	SISC
Traditional HMO Plans	KPSA	KPSA
Deductible (ind / fam)	\$0	\$0
Out of pocket max (ind / fam)	\$1,500 per individual	\$1,000 per individual
Office visit copay	\$10	\$10
Inpatient hospitalization	\$0	\$0
Prescription drugs ¹	\$5 / \$20 (up to a 30 day supply)	\$10 / \$20 (up to 100 day supply)
Employee Only	\$324.79	\$188
Two Party	\$649.58	\$376

Total Enrolled Kaiser [35](#)

	KPSA Summit	KPSA
Traditional HMO Plans		
Deductible (ind / fam)	\$0	\$0
Out of pocket max (ind / fam)	\$1,500 per individual	\$1,000 per individual
Office visit copay	\$0	\$10
Inpatient hospitalization	\$0	\$0
Prescription drugs ¹	\$5 / \$20 (up to a 30 day supply)	\$10 / \$20 (up to 100 day supply)
Employee Only	\$386.55	\$188
Two Party	\$773.10	\$376

Total Enrolled Kaiser [7](#)

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SISC Value Added Programs

- ✓ MDLive
- ✓ Costco Free Generic
- ✓ PPO 4th Quarter Deductible Carry Over
- ✓ Hinge Health
- ✓ Maven
- ✓ Contigo Health
- ✓ Vida
- ✓ Eden Health
- ✓ Lark
- ✓ Carrum
- ✓ Anthem Special Offers (Discounts)
- ✓ Teladoc
- ✓ Anthem EAP
- ✓ Health Smarts
- ✓ Silver&Fit
- ✓ KPSA Medical Transportation
- ✓ KPSA Meal Delivery
- ✓ Kaiser Mental Health Apps
- ✓ Kaiser Fitness Memberships
- ✓ Kaiser Lifestyle Programs

SISC Value Added Programs (***Dependent on Plan Enrollment***)

<https://www.brainshark.com/burnhambis/vu?pi=zHSzo8DtTzNYr9z0>

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Timeline

August 2023

August 7 - August 30: Informational Meetings with Committees, as needed

August 31: Notify SISC of Decision to Accept Proposal, if possible

August						
S	M	T	W	Th	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

November 2023

November 20 - December 29: SISC Process New Group Enrollments

November						
S	M	T	W	Th	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

September 2023

September 15: Deadline for CalPERS to RECEIVE notice of Termination via Signed Board Resolution

September 15: Provide SISC with Signed JPA Agreement and Plan Selection

September						
S	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December 2023

November 20 - December 29: SISC Process New Group Enrollments

December						
S	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

October 2023

October 9: Open Enrollment Start

October 27: Open Enrollment End

October						
S	M	T	W	Th	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2024

January 1, 2024: New Plan Effective Date

January						
S	M	T	W	Th	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Questions?
