

# Ventura County Community College District

## Q&A Session - CalPERS vs. SISC

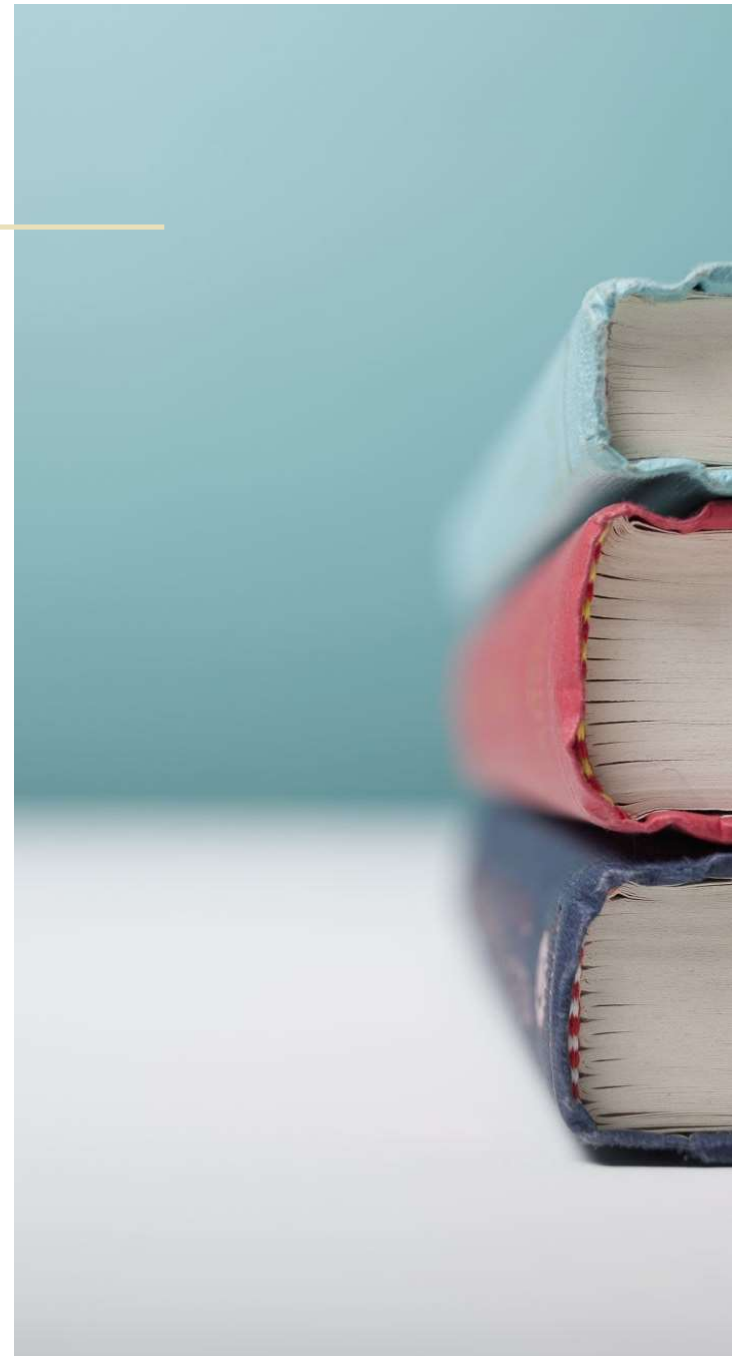
August of 2023

### Presented by:

Maggie Lepore, Vice President

Christian Hariot, Consultant

Sheridan Eaddy, Account Executive



# Meeting Format

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## 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 **2024 Projected Premium Cost Comparison**
- 2 **About SISC - Key Highlights**
- 3 **CalPERS / SISC Plan & Rate Comparison**
- 4 **SISC Opt Out Provisions**
- 5 **CalPERS / SISC Contribution Grids *Pending Negotiations***
- 6 **SISC Value Added Programs**
- 7 **Timeline**
- 8 **Q&A**

## Ventura County Community College District

### 2024 Projected Premium Cost Comparison

January 1, 2024

	Current	Renewal	SISC
Combined monthly premium	\$2,087,876	\$2,370,198	\$1,975,645
Combined annual premium	\$25,054,515	\$28,442,377	\$23,707,745
Annual relationship to current rates \$		<b>\$3,387,862</b>	<b>(\$1,346,770)</b>
Annual relationship to current rates %		<b>13.5%</b>	<b>-5.4%</b>
Projected annual 12 month premium*			\$24,004,092
Projected annual 12 month relationship to renewal rates \$			<b>(\$4,438,286)</b>
Projected annual 12 month relationship to renewal rates %			<b>-15.6%</b>

\* Projection based on SISC current quote for Jan-Sept and 5% increase for Oct-Dec

## Ventura County Community College District

### About SISC - Key Highlights

- ✓ SISC was 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 compared to \$7,100-\$14,200 with CalPERS PPOs
- ✓ Grid of plans to choose from
  - Allows districts to choose plans that fit their needs
- ✓ Same Networks as current CalPERS for Anthem and California Kaiser enrollees
  - 98% of VCCCD employees 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

# Ventura County Community College District

## CalPERS / SISC Plan & Rate Comparison - Anthem PPOs

	CalPERS	SISC
90% PPO Options	PERS Platinum	PPO 90 G
Deductible (ind / fam)	\$500 / \$1,000	\$500 / \$1,000
Out of pocket max (ind / fam)	\$7,100 / \$14,200	<b>\$1,000 / \$3,000</b>
Office visit copay	\$20 / \$35	<b>\$20<sup>1</sup> / \$20</b>
Inpatient hospitalization	ded + \$250 ded & 10%	<b>ded, 10%</b>
Prescription drugs	\$5 / \$20 / \$50	\$5 / \$20 / <b>\$20<sup>2</sup></b>
Employee Only	<b>\$1,151.50</b>	<b>\$836</b>
Two Party	<b>\$2,303.00</b>	<b>\$1,625</b>
Employee + 2 or more	<b>\$2,993.90</b>	<b>\$2,273</b>
<b>Total Enrolled PERS Platinum</b>	<b><u>434</u></b>	<b><u>Full Network</u></b>

	CalPERS	SISC
80% PPO Options	PERS Gold	PPO 80 K
Deductible (ind / fam)	\$1,000 / \$2,000	\$1,000 / \$2,000
Out of pocket max (ind / fam)	\$7,100 / \$14,200	<b>\$3,000 / \$6,000</b>
Office visit copay <sup>1</sup>	\$10 (PCP) <sup>3</sup> / \$35 / \$35	<b>\$30<sup>1</sup> / \$30 / \$30</b>
Inpatient hospitalization	ded, 20%	ded, 20%
Prescription drugs <sup>2</sup>	\$5 / \$20 / \$50	\$5 / \$20 / <b>\$20<sup>2</sup></b>
Employee Only	<b>\$799.44</b>	<b>\$736</b>
Two Party	<b>\$1,598.88</b>	<b>\$1,424</b>
Employee + 2 or more	<b>\$2,078.54</b>	<b>\$1,987</b>
<b>Total Enrolled PERS Gold</b>	<b><u>126</u></b>	<b><u>Full Network</u></b>

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

<sup>1</sup> No charge for first 3 PCP visits

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

<sup>3</sup> If PCP is designated

## Ventura County Community College District

### CalPERS / SISC Plan & Rate Comparison - Kaiser HMOs

Traditional HMO Plans	CalPERS	SISC
	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 <sup>1</sup>	\$5 / \$20	\$5 / \$20
Employee Only	<b>\$904.95</b>	<b>\$825</b>
Two Party	<b>\$1,809.90</b>	<b>\$1,600</b>
Employee + 2 or more	<b>\$2,352.87</b>	<b>\$2,244</b>

Total Enrolled Kaiser

332

## Ventura County Community College District

### CalPERS / SISC Plan & Rate Comparison - Anthem HMOs

	CalPERS	SISC
Full Network HMO Plans	Premier 10, \$5 RX	Premier 10, \$5 RX
Deductible (ind / fam)	\$0	\$0
Out of pocket max (ind / fam)	\$1,500 / \$3,000	<b>\$1,000 / \$2,000</b>
Office visit copay	\$15 / \$15	<b>\$10 / \$10</b>
Inpatient hospitalization	\$0	\$0
Prescription drugs <sup>1</sup>	\$5 / \$20 / \$50	\$5 / \$20 / <b>\$20</b>
Employee Only	<b>\$1,034</b>	<b>\$842</b>
Two Party	<b>\$2,069</b>	<b>\$1,636</b>
Employee + 2 or more	<b>\$2,689</b>	<b>\$2,289</b>
Total Enrolled Anthem Full HMO	<u>16</u> <b>Full Network</b>	<b>Full Network</b>

	CalPERS	SISC
Select Network HMO Plans	Premier 10, \$5 RX	Premier 10, \$5 RX
Deductible (ind / fam)	\$0	\$0
Out of pocket max (ind / fam)	\$1,500 / \$3,000	<b>\$1,000 / \$2,000</b>
Office visit copay	\$15 / \$15	<b>\$10 / \$10</b>
Inpatient hospitalization	\$0	\$0
Prescription drugs <sup>1</sup>	\$5 / \$20 / \$50	\$5 / \$20 / <b>\$20</b>
Employee Only	<b>\$808</b>	<b>\$788</b>
Two Party	<b>\$1,615</b>	<b>\$1,529</b>
Employee + 2 or more	<b>\$2,100</b>	<b>\$2,135</b>
Total Enrolled Anthem Select HMO	<u>28</u> <b>Select Network</b>	<b>Select Network</b>



## Ventura County Community College District

### SISC Opt Out Provisions

#### Participation Requirements

##### **Who Must Enroll**

All employees who work 90% or more of a full-time equivalent for the applicable job classification are required to be enrolled as a subscriber in all SISC benefits offered by the district. If the district has a three-tier rate structure, dependent coverage is optional for each product.

##### **Who May Decline**

- An eligible employee who works less than 90% FTE
- Active employees who are enrolled in Medi-Cal
- Active employees who are enrolled in Medicare Parts A and B may decline when they are first eligible or at Open Enrollment
- Active employees who are enrolled in TRICARE
- Active employees, who are eligible, enrolled in a Covered California medical plan and receiving a related subsidy

Existing Opt-outs may be grandfathered

## Ventura County Community College District

### SISC Opt Out Provisions

Added Value services included in Waiver Achor Bronze Enrollment (WABE)

- 24/7 Physician Line (MDLive)
- Employee Assistance Program –EAP (Anthem Blue Cross)
- Expert Medical Opinions (Teladoc Medical Experts)
- Biometric Screenings (when offered by district)

Ventura County Community College District  
CalPERS / SISC Contribution Grids **Pending Negotiations**

CalPERS 2024 Renewal						
PLAN	Employee Only	Employee Contribution (Refund)	Employee +1	Employee Contribution (Refund)	Family	Employee Contribution (Refund)
HMO Health Net Salud y Más	\$684.77	(\$200.00)	\$1,369.54	(\$200.00)	\$1,780.40	(\$200.00)
PPO Anthem PERS Gold (PERS Select)	\$799.44	(\$200.00)	\$1,598.88	(\$200.00)	\$2,078.54	(\$200.00)
HMO Kaiser Permanente	\$904.95	(\$200.00)	\$1,809.90	(\$200.00)	\$2,352.87	(\$200.00)
HMO Anthem Select	\$807.71	(\$200.00)	\$1,615.42	(\$200.00)	\$2,100.05	(\$200.00)
HMO Blue Shield Trio	\$810.24	(\$200.00)	\$1,620.48	(\$200.00)	\$2,106.62	(\$200.00)
HMO UnitedHealthcare	\$837.88	(\$200.00)	\$1,675.76	(\$200.00)	\$2,178.49	(\$200.00)
HMO Blue Shield Access+	\$869.14	(\$200.00)	\$1,738.28	(\$200.00)	\$2,259.76	(\$200.00)
HMO Anthem Traditional	\$1,034.38	(\$117.12)	\$2,068.76	(\$200.00)	\$2,689.39	(\$200.00)
PPO Anthem PERS Platinum	\$1,151.50	\$0.00	\$2,303.00	\$0.00	\$2,993.90	\$0.00

SISC 2024 Marketing						
PLAN	Employee Only	Employee Contribution (Refund)	Employee +1	Employee Contribution (Refund)	Family	Employee Contribution (Refund)
PPO Anthem SISC 80K (Full Network)	\$736.00	(\$100.00)	\$1,424.00	(\$200.00)	\$1,987.00	(\$200.00)
HMO Anthem Select (Limited Network)	\$788.00	(\$48.00)	\$1,529.00	(\$96.00)	\$2,135.00	(\$138.00)
HMO Kaiser Permanente	\$825.00	(\$11.00)	\$1,600.00	(\$25.00)	\$2,244.00	(\$29.00)
HMO Anthem Traditional (Full Network)	\$842.00	\$3.00	\$1,636.00	\$5.50	\$2,289.00	\$8.00
PPO Anthem SISC 90G (Full Network)	\$836.00	\$0.00	\$1,625.00	\$0.00	\$2,273.00	\$0.00

**Note \*** Pending district/union negotiations

*Tables above assume the district contribution structure remains as is.*

## Ventura County Community College District

### SISC Value Added Programs

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

### SISC Value Added Programs

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

# Ventura County Community College District

## 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			

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# Questions?

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