



Health Benefits

We are public school employees. Just like you.

Self-Insured Schools of California (SISC) was established in 1979. We operate as a public school Joint Powers Authority (JPA) administered by the Kern County Superintendent of Schools. Our staff members are certificated and classified public school employees covered under the same benefit programs as our membership. This gives us a unique and personal perspective into how best to serve our members.

Unlike some pools, SISC is subject to the Brown Act. We are a transparent operation. All of our board meetings are open to the public and our financial statements are a matter of public record. Representatives from district unions attend our board meetings on a regular basis.

SISC is run in the best interests of our membership. We do not receive sales commissions. Our focus is on the value we provide to our members—not perks, politics or a profit margin.

SCHOOLS HELPING SCHOOLS

Joining together with other schools provides SISC members with the most stable long-term insurance solutions available. Our 35-year commitment to providing access to quality health care at affordable rates has helped our program grow into the largest public school pool in the United States.

“Our SISC account manager is very personable and a great listener. She has always been there for me.”

— Susan, Member, California School Employees Association (CSEA)

Important Facts About SISC

WE CONTINUE TO GROW

SISC has tremendous bargaining leverage with health care vendors. Our size allows us to obtain the best benefits at the lowest cost for our members. We continue to grow — **170 school districts have joined in the last ten years.**

THE LARGER THE POOL, THE BETTER THE RATES

The insurance industry doesn't survey public entity insurance pools very often, but when they do, we are consistently the largest.

Our membership is spread out all over the state of California. That makes being in SISC like having a diversified investment. We can smooth out sharp rate changes when one region performs significantly better or worse than other regions.

WE'RE SCHOOL EMPLOYEES, SO WE GET IT

We understand the school calendar and know that public schools need as much lead time as possible to budget, plan and work with labor groups on compensation and benefits.

That's why we are easy to work with and provide:

- Health renewals in early Spring
- In-house underwriting staff and technical expertise
- Seasoned account management team with an average of 16 years of experience
- Live customer service by phone or email

WE PROVIDE LONG-TERM BENEFITS

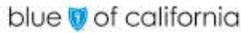
We serve:

- more than 442 educational agencies
- in 43 counties
- with 385,591 members

WE OFFER VARIETY WHICH GIVES DISTRICTS FLEXIBILITY

We have a wide range of health benefit plans and options providing coverage to every corner of the state. This gives our members the flexibility to assemble quality health benefit packages that meet employee needs and fit budget parameters.

Our health benefit options include:

Medical	Vision
  	 
Dental	Life
	



WE INCLUDE VALUE-ADDED FEATURES, AT NO ADDITIONAL COST

Benefits and Services

- COBRA administration
- Direct bill program for self-paid retirees
- Employee Assistance Program (EAP) included on all PPO, HMO and Kaiser Plans
- 24/7 physician line (PPO and HMO)
- \$0 generic drugs at Costco and Mail (PPO and HMO)
- Expert Second Opinion Service

Wellness — Health Smarts

- Onsite flu shots at no cost
- Onsite biometric testing of members (every other year)
- Member participation awards
- Condition management

WE MAINTAIN A STRONG FINANCIAL STANDING

Last Three Years (2013-14, 2014-15, 2015-16) Combined Results:

Income	\$5,073,434,694
Expenses	\$4,996,580,381
Expenses / Income	98.5%

No group leaving our statewide pool has ever had to pay any fee, penalty or claims run-out.

WE HAVE A STABLE RENEWAL HISTORY

Renewals:

Year	PPO	HMO	Kaiser
2012 – 2013	8.3%	8.3%	5.5%
2013 – 2014	8.2%	8.2%	9.6%
2014 – 2015	6.6%	6.6%	0.8%
2015 – 2016	2.8%	2.8%	2.8%
2016 – 2017	3.0%	3.0%	3.0%

WE ARE A VOICE OF REASON ON THE AFFORDABLE CARE ACT (ACA)

We are proactive, not alarmist or reactive. We don't give confusing explanations or try to sell products. We take a measured approach and work to fully understand the requirements and their impact before we provide answers and solutions to our members.

Our experience as public school employees who administer a health benefit program gives us deep insight into the implications of the ACA and what they mean for our members. It allows us to develop unique and meaningful solutions to help member districts comply with ACA.

If your district is considering membership, please contact us at (661) 636-4410.

SISC PROVIDES SERVICE TAILORED TO YOUR DISTRICT

- Each district is assigned a dedicated team that includes an Account Manager and two benefit specialists. This gives each district access to a team who understands them and their needs.
- The Account Manager acts as a consultant dedicated to serving as a district resource. Our Account Managers think and act in the best interests of our members.
- We take pride in educating our members and providing annual renewal workshops.

More Feedback From Our Customers:

"Just want you to know how much I appreciate being able to once again have insurance via SISC. The years at SCCOE (2008-present) had been terrible with regard to 'Insurance Choices' UNTIL they teamed up with SISC. The caliber of customer support and knowledge is far superior."

"I just wanted to let you know how beneficial it was for me to attend the Eligibility Workshop that you presented."

"Thank you all for your hard work!! You are all awesome!!"

"We here at PVUSD Benefits department truly appreciate all the staff at SISC. Our immediate team and those that answer our calls when our team is not available; they are always so helpful, respectful and cheerful. If I call and they can't help me I know they will get back to me with the information. The people on the Main line are always so dedicated to getting my call to the right person or having the right person call me back. I just wanted to take the time to tell you all 'Thank you!' You are all very appreciated!!!"

ONE CUSTOMER'S STORY

The best advocates we have for SISC are the districts we serve. Here's what one of our districts has to say about us:

THE TRANSITION TO SISC

"I was very impressed with how easy SISC made the transition. We had been dreading it, but they did everything they could to help us. We found them to be very flexible in adding us to their benefits programs, looking for ways to accommodate us."

THE RENEWAL PROCESS

"We have had a really great experience with our renewals. They are timely; we get them really early in the spring so we can plan for the year. The rates are also very stable. SISC is so large that a bad claims year for a district does not affect their individual rate."

ONGOING SERVICE

"Our Account Manager is just wonderful. She always makes me feel like we are her only client — and I know she has others. She bends over backwards to help us and be responsive. She also makes sure we are in the loop on situations where employees call SISC directly. I think our SISC team is just amazing."

**— Benefits Technician,
MVUSD**

WE'RE BIG AND CAN ADD VALUE

Our sheer size gives us a unique opportunity to add value to the relationships we have with our school districts. As an example, when the Federal Government established the Early Retiree Reinsurance Program (ERRP), SISC staff quickly mobilized our resources to complete the complex technical process necessary to qualify for the reimbursements.

- The payments we received from this program were used to lower future renewals.
- The results reflect the size of our program as well as the expertise of our staff.
- Our in-house staff provides a tremendous advantage over other pools.

EARLY RETIREE REINSURANCE PROGRAM (ERRP) Payments Made to Various Plan Sponsors			
Rank	Sponsor		Amount
22	General Electric Company	SISC is the largest school pool on the list and ranked with Fortune 50 companies.	\$38,588,701
26	General Motors LLC		\$31,282,424
27	International Business Machines Corporation (IBM)		\$30,963,516
29	SISC III Health & Welfare		\$27,492,509
32	American Airlines Inc.		\$24,260,058
41	The Procter & Gamble Company		\$19,110,616
44	Ford Motor Company		\$17,290,036

Other California School Pools Were Much Lower

158	California's Valued Trust (CVT)	School pools in California who submitted ERRP filings.	\$4,448,278
241	San Diego County Schools Voluntary Employees Benefit (VEBA)		\$2,602,514
443	High Desert Employee Employer Medical Benefits Trust		\$1,246,631
512	Metropolitan Employees Benefits Association and Trust (MEBA)		\$1,005,708

Source: 2014 ERRP Report, Centers for Medicare & Medicaid Services



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We Are Everywhere!

SISC offices are in Bakersfield, but we serve districts throughout the state of California.

