



SISC

Self-Insured Schools of California
Schools Helping Schools



Health Benefits

Who we are and what we offer



We're the largest public school pool in the U.S.

Our size is a huge advantage

SISC provides a more stable, long-term health insurance solution than purchasing from smaller pools or directly from commercial carriers that may be competitive one year and expensive the next.

With districts spread out all over California, membership in SISC is like a diversified investment. It allows us to offer and maintain affordable rates year after year.

Our fair and predictable rate renewals are major reasons districts join SISC and stay for decades.

Over the last seven years, we have delivered single digit increases on all plan options for every SISC member entity. During that time the average renewal increase was 3.5%.

We operate all over the state

We serve:

- more than 457 educational agencies
- in 44 counties
- with 368,170 members

SISC has tremendous bargaining leverage with health care vendors. We have developed long-standing partnerships with our vendors. They view us as innovative leaders in the industry and often come to us first with new opportunities to enhance the value of our offerings.

We continue to grow

Our size allows us to obtain quality benefits at the lowest cost for our members. **102 school districts with over 80,000 members have joined us in the last five years.**



Get to know SISC

We're not an insurance company

We're a community of public schools offering many coverage options to meet the unique needs of our members.

We use our position in the market to go beyond simply offering benefit plans. Whether that's acting as a lead plaintiff in anti-trust actions against pharmaceutical manufacturers or influencing negotiations between an insurance company and a provider network — we are all in. And we have been for over 40 years.

We're administered by a staff of public school employees

SISC staff are employees of the Kern County Superintendent of Schools. All Board Members are also public school employees and are elected by our membership. This ensures that SISC policies are in the best interest of schools. As a public entity, SISC doesn't operate on profit margins. We are relentless about doing what's best for our members.

As school employees, we get it

We understand the school calendar and know that public schools need as much lead time as possible to budget and plan. 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 20 years of experience
- Live customer service by phone or email

We offer a wide variety of health benefits

We know how important it is for schools to be able to tailor benefit packages that meet the unique needs of their employees, labor groups and budgets. That's why we offer an extensive array of options. And we are really good at creating innovative solutions for just about any scenario.

Our health benefit options include:

Medical		
		
Vision	Dental	Life
 	 	



“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)



We have a stable renewal history

Our average renewals follow:

Year	PPO	HMO	Kaiser
2017 – 2018	5.0%	8.1%	5.9%
2018 – 2019	0.7%	1.2%	1.0%
2019 – 2020	5.6%	5.5%	5.9%
2020 – 2021	1.9%	2.1%	2.6%
2021 – 2022	2.6%	3.0%	1.6%

We are thought-leaders

SISC is an important and influential voice in healthcare. We keep abreast of changing dynamics and take a measured approach to fully understand new requirements and their impact before creating solutions for our members.

We are a proactive voice of reason, not alarmist nor reactive. And we don't give confusing explanations or try to sell products.

SISC healthcare symposium

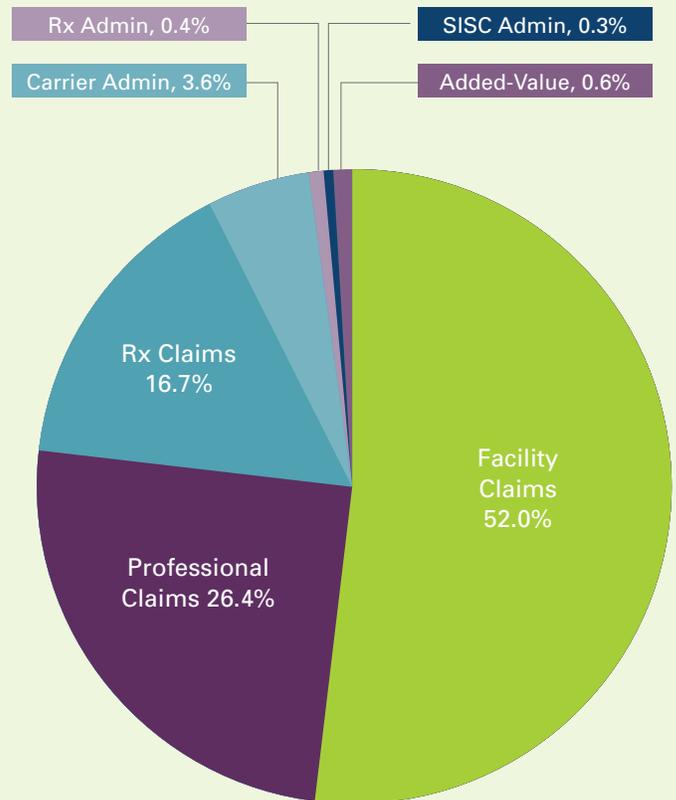
In 2019, we introduced a healthcare symposium to provide powerful information to our districts on industry trends.

This in-person event also provides an opportunity for member districts to network with one another, SISC staff and SISC business partners.

“I attended the healthcare symposium and loved it. I got lots of valuable information and thought it was great to meet and network with our vendors. I will attend in the future!”

Where do your health care dollars go?

We have low administrative costs, spending about 95.7% on medical costs. Because of our size, we can spread our administrative costs over a very large membership base.



We have great people taking care of your people

Our districts will tell you it's our service that really differentiates us:

- Each district is assigned a dedicated team that includes an Account Manager and two benefit specialists. The SISC teams understand and anticipate the needs of their districts.
- The Account Manager acts as a consultant dedicated to the district. Our Account Managers think and act in the best interests of our members.
- We take pride in educating our districts and members by providing annual renewal workshops, open enrollment support, and healthcare symposiums.

**More
feedback from
our member
districts**

One member district's story

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

The transition to SISC

"We had been with another trust for many years and the rates were volatile. Our bargaining units chose SISC because they wanted more consistency in our pricing and there is a big difference between our previous trust and SISC. Rates with SISC are much more stable. The transition to SISC was easy even though we were on a short timeline."

The renewal process

"The renewal process is so easy and much better than our other trust. I like that we get rates early and I can share them with my employees before school is out. With the other trust, we didn't get rates until May, sometimes later."

Ongoing service

"SISC staff is amazing! They worked really carefully with our over 65's to make sure they understood the plans. Our Account Manager did a lot of personal outreach to each one and I couldn't have done it without her. And I love the online portal!"

— **Payroll Specialist,**
LOUSD

"We had been purchasing benefits directly from the carriers. We moved to SISC because we realized we had to be better consumers of health care. Our rate increases were all over the place and we couldn't sustain them. We really liked SISC's size and the ability to spread the risk out further. SISC could also match our plans much closer than anyone else, so we had much less disruption."

"The people I work with are my favorite part of SISC. We get some challenging issues and they help me figure them out. I had an issue with a retiree who forgot to enroll and then had a serious health issue. They got all the right people together on the phone from the carriers to help resolve the issue."

"The renewals are great. We get information with lots of lead time. SISC helps us with the bargaining units."



We include value-added features, at no additional cost

District administrative services

- **SISC EAP administrative support**
 - Trainings and workshops for administration and employees
 - Onsite crisis intervention
 - Disaster support services
 - Employee case management
- **SISCconnect web portal** — View member eligibility, make open enrollment changes, and access resources and reporting in our secure web portal.
- **COBRA administration** — We keep your district in compliance and handle everything from notifications to payment collection.
- **Direct bill Medicare retiree program** — We will collect payments and manage the retiree benefits of your district's self-paid Medicare retirees.
- **Section 125 flexible benefit administration** — Employees of districts participating in our medical program can save money on health and dependent care expenses with our free flexible spending account administration.
- **Annual onsite flu shots for all employees** — We partner with Costco to provide free flu shots to employees at convenient, onsite locations.
- **Annual onsite biometric testing of SISC members** — Employees learn their health numbers during a quick and private onsite screening and are eligible to earn participation awards.

SISC member benefits

- **Employee assistance program (EAP) for all employees** — Free access to confidential resources for help with personal concerns — emotional, marital, financial, addiction, legal, stress and more.
- **Expert medical opinion benefit for all SISC members** — Free access to world-class physicians for the diagnosis of medical conditions and optimal treatment plans.
- **24/7 telehealth for PPO and HMO members** — Access to board-certified physicians, pediatricians, therapists and psychiatrists 24 hours a day and seven days a week.
- **\$0 generic drugs at Costco and through mail-order for PPO and HMO members** — Over 85% of drugs are dispensed as generics.
- **Free remote access to personal health care support for PPO and HMO members** — One-on-one coaching from clinicians and therapists to help members lose weight, sleep better, manage chronic medical conditions, and cope with stress, anxiety and depression.
- **City of Hope enhanced cancer benefit for PPO members** — Members with a cancer diagnosis can receive an in-person or virtual evaluation from City of Hope at no cost. City of Hope will work with the patient's home oncologist for one year post-evaluation.
- **Digital joint and back pain solution for PPO members** — Free virtual physical therapy and digital tools help members reduce back and joint pain and avoid unnecessary surgery.
- **Surgical center of excellence for PPO members** — Members can elect to have certain inpatient hip, knee, and spine surgeries performed at Scripps Green Hospital in San Diego with no cost-sharing.
- **Maternity care for PPO members** — Expectant parents get free access to world-class maternity care and support from their smart phone.
- **\$0 primary care provider visits for PPO members** — First three calendar-year visits to a primary care provider are free.

SISC Health Benefits Administration and Account Managers



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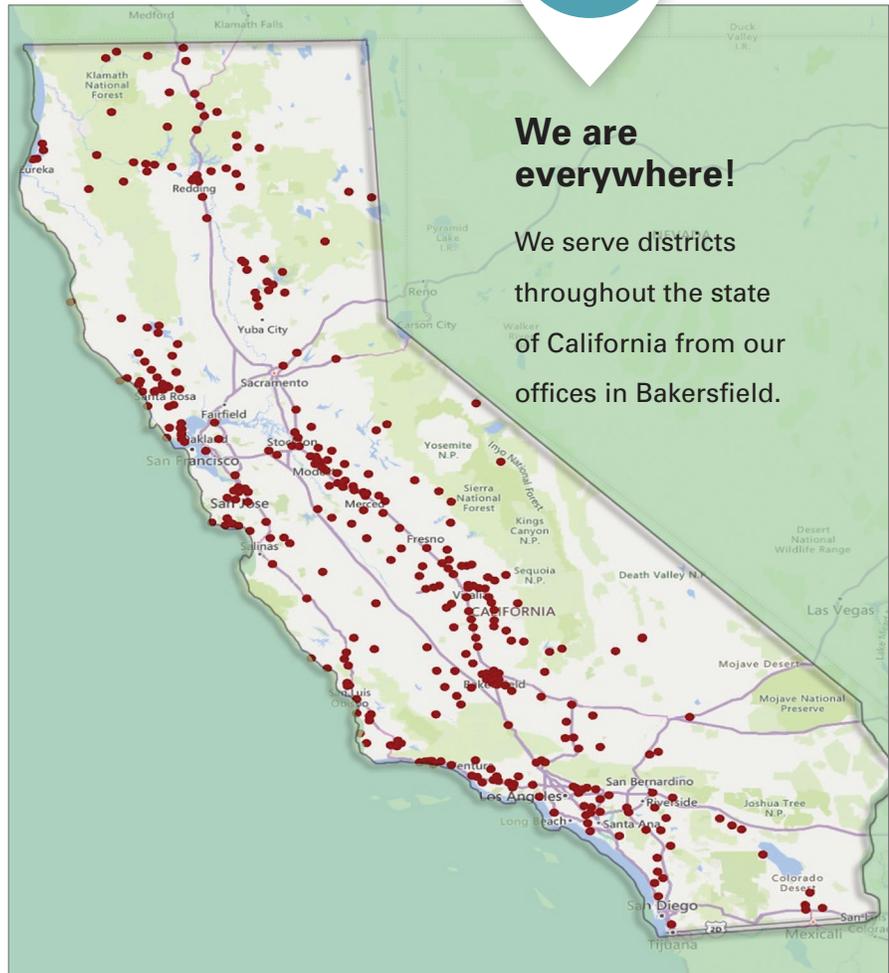
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**We are
everywhere!**

We serve districts
throughout the state
of California from our
offices in Bakersfield.

If your district is considering membership, please contact us at (661) 636-4410. To request a quote, visit sisc.kern.org/hw/learn-more-about-sisc/request-a-quote/.

<http://sisc.kern.org>