



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. Our average renewal has been 5.7% for the last five years.

We operate all over the state

We serve:

- more than 475 educational agencies
- in 44 counties
- with 415,947 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. **125 school districts with over 134,843 members have joined us in the last ten 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 45 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:

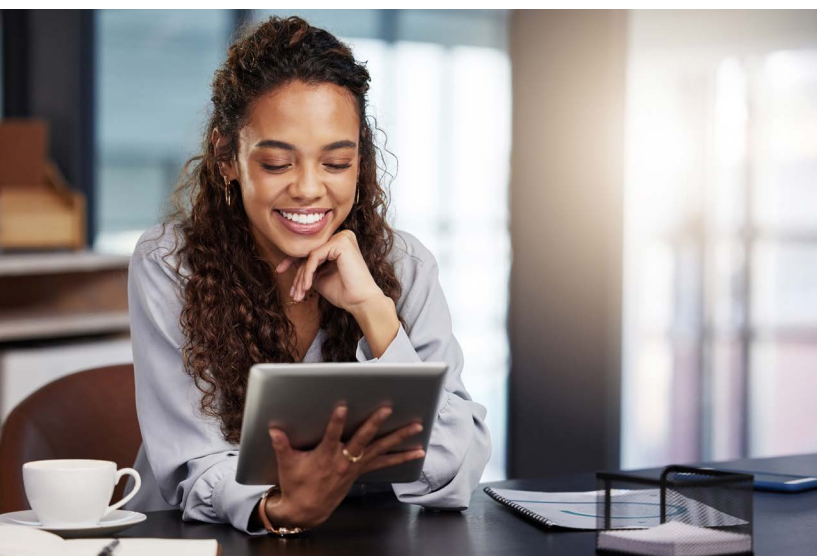
- Health renewals in early Spring
- In-house underwriting staff and technical expertise
- Seasoned account management team with an average of 20 years of experience
- Live customer service by phone or email

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
  	 	



We have a stable renewal history

Our average renewals follow:

Year	PPO	HMO	Kaiser
2021 – 2022	2.6%	3.0%	1.6%
2022 – 2023	3.9%	5.5%	6.2%
2023 – 2024	7.5%	8.5%	8.3%
2024 – 2025	4.4%	5.8%	6.7%
2025 – 2026	8.3%	8.5%	8.5%

5 Year Average Increase: 5.7%

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.

"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)

SISC Healthcare Symposium

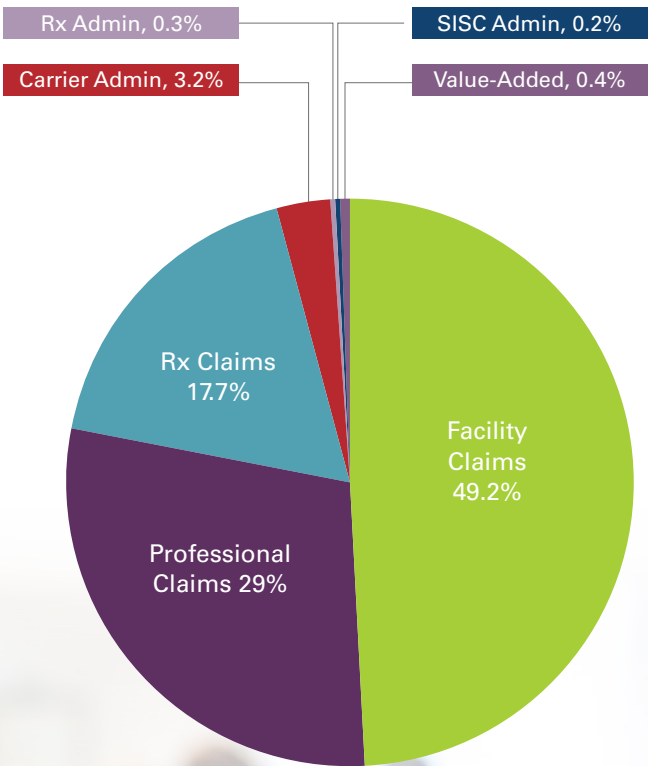
In 2019, we introduced a Healthcare Symposium to empower our district benefit leaders with the benefit information to support employees.

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.

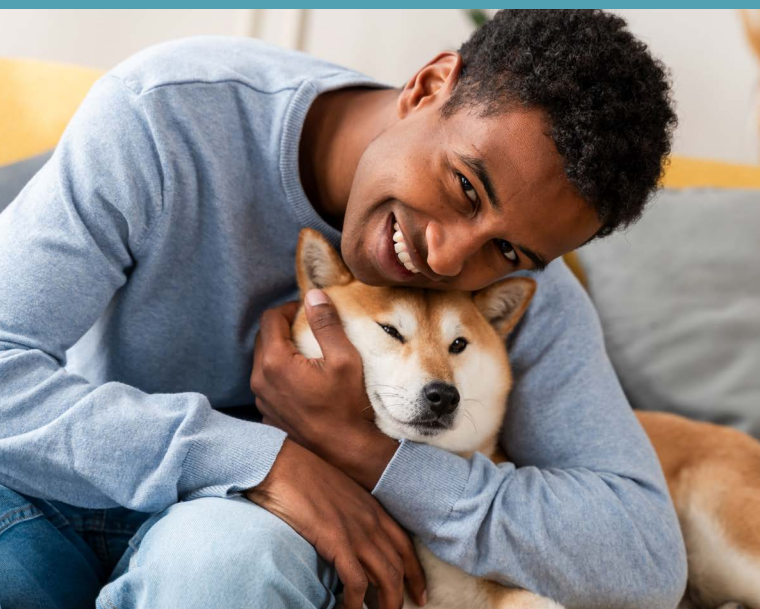


More feedback from our member districts

"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 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.

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 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 virtual primary care doctor for PPO and HMO members** — Virtually connect with a primary care team to manage all of your healthcare needs. Providers diagnose conditions, manage prescriptions, refer to specialists, and answer follow-up questions using video or live chat.
- **Free generic medications at Costco and through mail-order for PPO and HMO members** — Members can access most generic medications at no cost through and they don't need to be a Costco member.
- **Personal health coaching and therapy for PPO and HMO members** — Members get access to one-on-one health coaching, therapy, chronic condition management, health trackers, and other tools in one convenient smart phone app.
- **24/7 physician access for PPO and HMO members** — Members get access to virtual urgent care services and appointment-based mental health services (psychiatry and therapy available for ages 10 and up).
- **Enhanced cancer benefit for PPO members** — Members can get help from a personal oncology nurse who can partner with them every step of their cancer journey, including a review of their initial diagnosis and development of a care plan.
- **Physical therapy for back or joint pain for PPO members** — Personalized exercise therapy, instant feedback, unlimited one-on-one coaching, and a physical therapist all through a convenient smart phone application.
- **Hip, knee, and spine surgical benefit for PPO members** — Members can consult top-quality surgeons on hip and knee replacements and certain spine surgeries. Benefit covers all related travel and medical bills.
- **24/7 access to virtual maternity and postpartum support for PPO members** — Expectant parents get free access to various tools and resources related to pregnancy and postpartum care.
- **\$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



Chief Executive Officer

Dr. Dave Ostash
daostash@siscschools.org

Deputy Executive Officer

John Stenerson
jostenerson@siscschools.org

Health Benefits Director

Nicole Mata
nimata@siscschools.org

Underwriting Coordinator

Robert Hunter
rohunter@siscschools.org

Health Benefits Manager

Lola Nickell
lonickell@siscschools.org

Health Benefits Supervisor

Shawna Smith
shsmith@siscschools.org

Account Managers

Armando Cabrera
arcabrera@siscschools.org

Cristina De Guzman
crdeguzman@siscschools.org

Frank Impastato
frimpastato@siscschools.org

Maria Stout
mastout@siscschools.org

SISC Office

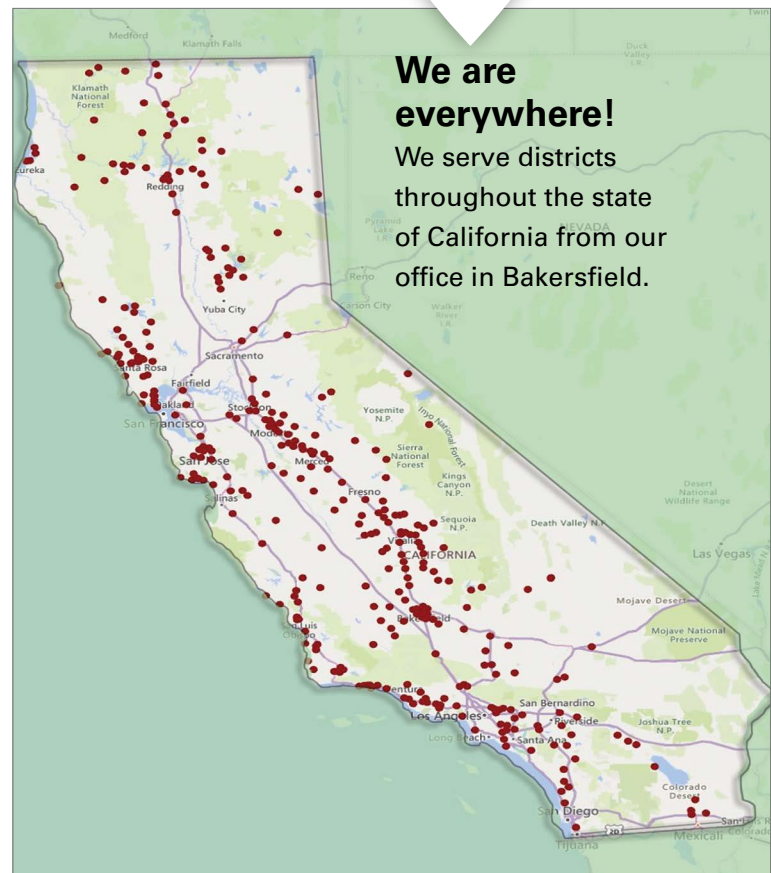
Mailing Address

P.O. Box 1847
Bakersfield, CA
93303-1847

Physical Address

2000 K Street, 5th Floor
Bakersfield, CA
93301

We are everywhere!
We serve districts throughout the state of California from our office in Bakersfield.



"The Self-Insured Schools of California is a tremendous organization that provides a valued service to member school entities in Kern County and throughout California. It is a shining point of pride for Kern County, in that something as valuable and well organized as SISC originated and is based here. In investigating Joint Powers Authorities in general, SISC has proved to be the model of what a JPA ought to be, and is. *Schools Helping Schools* — SISC answers the call." — Kern County Grand Jury Report 2021-2022

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/.

Visit us online: siscschools.org