

Self-Insured Schools of California
Rates At A Glance – As of 10/1/2014
Voluntary Employee Paid Premium Rates

Kern Community College District

Short-term/Adjuncts/Professional Experts	Single	2 Party	Family	Composite
Blue Cross				
70088B Active (2-Tier Anchor Bronze: Emp+Child(ren))	\$482.00	\$763.00		

TWO-TIERED ANCHOR BRONZE PPO PLAN

Services	Participating Providers	
Calendar Year Deductible(s)*	\$5,000/\$10,000	
Calendar Year Out-Of-Pocket Maximum** Includes Deductible, co-pays and co-insurance	\$6,350/\$12,700	
Office Visits	\$60 first 3 visits, subject to deductible and coinsurance thereafter	
Inpatient Hospital Room, Board & Support Services (prior authorization required)	70%	
Emergency Room	\$100 co-pay	
Facility Expenses:	70%	
Professional Expenses:	70%	
Accident Care (48 hrs)/Emergency Room	\$100 co-pay	
Facility Expenses:	70%	
Professional Expenses:	70%	
Well Baby/Child Preventive Care	Deductible Waived	
Routine physical exam/immunizations	100%	
Routine Preventive Care- Employee & Spouse/Domestic Partner	Deductible Waived	
Diagnostic X-Ray & Lab	100%	
Physical Medicine (PT, OT, Chiro)	70%	
Acupuncture	70% up to \$50 per visit	
12 visits per year		
Durable Medical Equipment	70%	
Rental or Purchase of DME		
Hearing Aid	70%	
(Up to \$700 every 24 months)		
Hospice	70%	
Ambulance (Ground or Air)	70%	
Home Health Care	70%	
100 4-hour visits/yr (prior authorization req'd)		
Psychiatric & Substance Abuse	70%	
Inpatient		
Outpatient	70%	
Outpatient Prescription Drugs		
Administered by medical carrier & subject to deductible	Retail - 30 days	Mail - 90 days
Generic Drugs	\$9	\$18
Brand Name Drugs	\$35	\$90

* Deductibles have a 4th quarter carryover

**Out of Pocket Maximum does not have a 4th quarter carryover

The group plan benefits must be communicated without modification to the members. The district may not partially pay, reimburse or otherwise reduce the member's responsibility for deductibles, copays, co-insurance, OOP Maximums, etc.

This PPO Plan is offered only with the pharmacy benefit illustrated above.

Districts may offer this plan without impacting the total number of plans allowed per SISC guidelines. Employees enrolled in this plan may NOT enroll into SISC dental, vision, and/or life insurance plans. **No enrollment option for spouse/domestic partner and/or retiree.**

Please see FAQ page on Minimum Value Plan Options for more information.

This is only a brief summary of benefits. For a complete list of benefits, please refer to the plan document.