

**Del Mar Union School District**  
**Medical Plan Options for all Full Time Benefit Eligible Employees**  
**Effective January 1, 2022**

SISC (Self-Insured Schools of California)					
HMO's				PPO's	
KAISER	ANTHEM HMO's		SIMNSA	ANTHEM (In-Network Benefits Only)	
Kaiser HMO	Anthem HMO Full Premier	Anthem HMO Select Premier	SIMNSA HMO	Anthem PPO Plan	Anthem HDHP Plan

Benefits	Member Responsibility:					(In-Network)	(In-Network)
Office Visit	\$15 copay	\$10 copay	\$10 copay	\$5 copay	\$0 copay for visits 1-3, then \$20 copay per visit for visits 4+	10% coinsurance*	
Specialist Visit	\$15 copay	\$10 copay	\$10 copay	\$5 copay	\$20 copay	10% coinsurance*	
Preventive Care	100% covered	100% covered	100% covered	100% covered	100% covered in-network	100% covered in-network	
Inpatient Hospitalization	100% covered	100% covered	100% covered	100% covered	10% coinsurance*	10% coinsurance*	
Outpatient Surgery	\$15 copay	100% covered	100% covered	100% covered	10% coinsurance (some surgeries include \$ limits if performed in outpatient hospital setting)*	10% coinsurance*	
X-Ray & Laboratory	100% covered	100%, \$100 complex radiology	100%, \$100 complex radiology	100%	10% coinsurance	10% coinsurance*	
Urgent Care	\$15 copay	\$10 copay (from your primary care group)	\$10 copay (from your primary care group)	Mexico: \$25 copay Outside Mexico: \$50 copay	\$20 copay	10% coinsurance*	
Emergency Room	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)	In and Out of Plan's Area: \$250 copay (waived if	\$100 copay, then 10%* (may be waived)	\$100 copay, then 10%* (may be waived)	
Chiropractic Services (All HMO plans will combine chiropractic & acupuncture thru ASH - Accept SIMNSA)	\$10 copay, up to 30 visits per calendar year	\$10 copay, up to 30 visits per calendar year	\$10 copay, up to 30 visits per calendar year	\$10 copay (massage and physical therapy) (From your SIMNSA medical provider)	10% coinsurance*	10% coinsurance*	
Prescriptions	Kaiser Pharmacy Only					(After deductible is met*)	
Retail-Network (Other than Costco)	\$5 generic \$20 brand 30 day supply	\$5 generic \$20 brand 30 day supply	\$9 generic \$35 brand 30 day supply	\$5 brand (generic drugs are not available in Mexico) 30 day supply	\$5 generic \$20 brand 30 day supply	\$9 generic \$35 brand 30 day supply	
Costco Walk-In		\$0 generic, up to a 90 day supply \$20 brand, 30 day supply; \$50 brand for 90 day supply	\$0 generic, up to a 90 day supply \$35 brand, 30 day supply; \$90 brand for 90 day	NA	\$0 generic, up to a 90 day supply \$20 brand, 30 day supply; \$50 brand for 90 day supply	\$0 generic, up to a 90 day supply \$20 brand, 30 day supply; \$50 brand for 90 day supply	
Mail Order (Provided by Costco)	Kaiser Pharmacy Only - \$10 generic/\$40 brand, 100 day supply	\$0 generic/\$50 brand, 90 day supply	\$0 generic/\$90 brand, 90 day supply	NA, mail order not available in Mexico	\$0 generic/\$50 brand, 90 day supply	\$0 generic/\$50 brand, 90 day supply	
Annual Deductible	NA	NA	NA	NA	\$200 individual/\$500 family	\$1,500 individual \$3,000 family (no individual greater than \$2,800)	
Medical Out-of-Pocket Maximum	\$1,500 indiv/\$3,000 family	\$1,000 indiv/\$2,000 family	\$1,000 indiv/\$2,000 family	\$6,350 indiv/\$12,700 family	\$1,000 individual/\$3,000 family	\$3,000 individual \$6,000 family (no individual greater than \$3,000)	
Rx Out-of-Pocket Maximum	Included in medical out-of-pocket maximum	\$1,500 indiv/\$2,500 family	\$2,500 indiv/\$3,500 family	Included in medical out-of-pocket maximum	\$1,500 individual/\$2,500 family	Included in medical out-of-pocket maximum	
* This is a brief description of each plan. Any variances from the master policy; the master policy will prevail.					(*After deductible is met)		

2021 Employee Cost 11 Months - Total Payroll Deductions (Includes Medical, Dental, Vision and Life Insurance)						
Employee Only	\$0.00	\$0.00	\$0.00	\$0.00	\$72.24	\$0.00
Plus 1 Dependent	\$538.06	\$793.33	\$583.88	\$0.00	\$989.69	\$529.33
Plus 2 or More Dependents	\$954.78	\$1,294.06	\$1,020.24	\$0.00	\$1,552.60	\$959.15

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<b>Network Access</b>						
<b>Network Access</b>	Kaiser network of providers.	Full HMO network has more doctor and medical group options than the Select HMO (includes access to Scripps Clinic providers).	Select HMO has a more limited network. Excludes certain provider groups such as Scripps Coastal and Scripps Clinic.	Must access all care through SIMNSA providers located in Tijuana, Mexico.	The Anthem PPO plan gives you the freedom so self-refer to the provider of your choosing. But you will save money by visiting a provider who participates in the Blue Cross PPO (Prudent Buyer Large Group) provider network. Your costs will be significantly higher Out-of-Network.	
<b>What Type of Person Am I When Considering My Health Plan Options?</b>						
<b>Provider Selection</b>	I am comfortable receiving all care from Kaiser physicians.	I prefer an HMO network with more doctor and medical group options.	I am comfortable receiving all my care from Select HMO providers.	I am comfortable receiving all my care from SIMNSA providers in Mexico (except emergencies).	I want freedom to go to the medical provider I choose.	
<b>Family Status</b>	I have a family/children with unforeseen medical needs or many medical needs.	I have a family/children with unforeseen medical needs or many medical needs.	I have a family/children with unforeseen medical needs or many medical needs.	Your family resides in Mexico or are comfortable going to Mexico for health care.	A family member or I are in the middle of a serious medical condition and the provider is not in the Anthem Networks or Kaiser.	A family member or I are in the middle of a serious medical condition and the provider is not in the Anthem Networks or Kaiser. I may also want to open an HSA to help with future health care expenses.
<b>Utilization</b>	My family utilizes medical services often.	My family utilizes medical services often.	My family utilizes medical services often.	My family utilizes medical services often and are comfortable receiving all care in Mexico.	I want to see a doctor in any Medical Group I choose regardless of my utilization.	I want to see a doctor in any Medical Group I choose regardless of my utilization. But I want to save more in my paycheck by enrolling in this plan versus the Anthem PPO. I prefer to pay more at time of service and less through my paycheck. Plus, I may want to open an HSA.
<b>Risk Tolerance</b>	I do not like risk. I prefer to pay minimal at time I need services and pay more in my paycheck.	I do not like risk. I prefer to pay minimal at time I need services and pay more in my paycheck.	I do not like risk. I prefer to pay minimal at time I need services and pay more in my paycheck.	I do not like risk. I prefer to pay minimal at time I need services and pay more in my paycheck.	My preference for freedom of choice outweighs any risk tolerance I have.	My preference for freedom of choice outweighs any risk tolerance I have. Plus, I may want to open an HSA.

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<b>Investment and Money Management</b>	I am not interested in opening an HSA. Or my medical needs are immediate.	I am not interested in opening an HSA. Or my medical needs are immediate.	I am not interested in opening an HSA. Or my medical needs are immediate.	I am not interested in opening an HSA. Or my medical needs are immediate.	I am not interested in opening an HSA. Or my medical needs are immediate and I like the lower deductibles that the Anthem HDHP.	I want to retain my freedom of provider choice but I also want to save for future medical needs when I retire. I plan to pay for some medical expenses with cash to allow my HSA balance to build.
<b>Work - Life Stage</b>	I am near retirement with minimal years to accrue an HSA balance.	I am near retirement with minimal years to accrue an HSA balance.	I am near retirement with minimal years to accrue an HSA balance.	I am near retirement with minimal years to accrue an HSA balance.	I am near retirement with minimal years to accrue an HSA balance.	I am just starting out or midway through my work years with ample time to build a balance in my HSA. Or I am near retirement, with interest in the tax advantages of opening an HSA and I have cash on hand to pay for medical expenses.