



PPO Enrollment Guide





Blue Shield of California and SISC: Working together to provide healthcare coverage

Blue Shield of California

Blue Shield is a nonprofit health plan that was founded in California in 1939 and is headquartered in Oakland, California. We service more than six million members nationwide and are driven by a mission to make health care better, more affordable, and accessible to everyone.

Self-Insured Schools of California (SISC)

SISC helps manage the health benefits for your school district. Founded in 1979, SISC is a public school organization (a Joint Powers Authority) run by educators and school professionals who understand the needs of school communities. It's administered by the Kern County Superintendent of Schools and guided by a board of public school employees elected by member districts. Because SISC is a public, nonprofit entity, its focus is on providing stable, cost-effective health benefits that support schools, employees, and their families – not on making a profit.



We're here to help

If you have questions about the Blue Shield plans in this brochure, call **(855) 599-2650** or visit [**blueshieldca.com/sisc/PPO**](https://blueshieldca.com/sisc/PPO).



Learn about Blue Shield PPO plans

Freedom and flexibility

When you enroll in a PPO plan, you have the freedom to choose doctors and hospitals from our broad PPO network and the flexibility to seek care from providers outside the network. You may also see specialists directly without a referral from your primary care physician.

When enrolling in a PPO plan, keep the following cost considerations in mind:

- You must meet your **deductible** before the plan begins covering certain costs.
- You'll usually pay **less** when you receive care from **in-network PPO providers**.
- Some services from **out-of-network providers** may not be covered – always review your plan documents before seeking care.
- If you use out-of-network providers, you'll often pay the full cost upfront and then submit a claim to **Blue Shield** for possible reimbursement.



Watch our short video to learn more about how PPO plans work

blueshieldca.com/sisc/PPOvideo.

Plan benefit highlights

Plan features

Self-referral to specialists – no referrals required	✓
Preventive care, such as screenings and immunizations, included at no extra cost	✓
Mental health support via in-person or virtual appointments	✓
Access to care nationwide for covered services	✓
Chiropractic and acupuncture benefits	✓
Access to Blue Distinction Centers, medical centers recognized for expertise in complex conditions	✓
Urgent and emergency care coverage worldwide	✓

How to find in-network doctors

Find in-network doctors, hospitals, mental health providers, and more by visiting blueshieldca.com/sisc/PPOfad.



Explore Blue Shield programs and services



Jump-start your well-being

Fitness Your Way®

Access network fitness centers on a budget you can live with.

Identity theft protection

Protect your financial well-being with credit monitoring, identity repair assistance, and identity theft insurance.

Prevent diabetes

Connect with a personal health coach and peer support group to help you lose weight and lower your risk of type 2 diabetes.

Wellness discounts

Savings on vision exams, fitness club memberships, massage services, and more. For details, visit blueshieldca.com/wellnessdiscounts.



Manage your condition

Care Management

Get help from a dedicated healthcare team who can explain treatments and coordinate care for issues like chronic pain or diabetes.

Manage your diabetes

Get support from a dedicated medical team to help lower your A1C, lose weight, or stop your diabetes medications.



Additional benefits, programs, and services offered through SISC

Care Management

Expert medical opinions – Get answers to any medical question and a second opinion from world-leading experts. Specialists can review your diagnosis and treatment plan to help you make informed decisions.

Oncology care support – Get help from a personal oncology nurse who partners with you throughout your cancer journey, including reviewing your diagnosis and helping develop a care plan.

Pharmacy benefits

Prescription drug coverage – Access prescription drug information, locate a network pharmacy, view claims, and much more.

Mail order pharmacy – Take advantage of the convenience of having your maintenance medications delivered to your home or workplace.

Short-term, confidential counseling

Employee Assistance Program – Access confidential resources to confidential resources for help with personal concerns, such as emotional, marital, financial, addiction, legal, stress, and more – at no extra cost.



To learn more, visit
sisc.kern.org/hw/member-resources.



\$0 virtual health support

Primary care – Convenient access to a care team who works together to offer you primary care, mental health support, and answers to follow-up care questions through one app

Virtual physical therapy – Digital tools and coaching to help reduce back and joint pain and avoid unnecessary surgery

Maternity and postpartum care – Access to world-class maternity providers and postpartum support from the comfort of your home at no extra cost

24/7 telehealth – Access to board-certified physicians, pediatricians, therapists, and psychiatrists

Therapy and health coaching – 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

Support for autoimmune diseases – Access to evidence-based nutrition and lifestyle coaching for autoimmune conditions or undiagnosed symptoms like chronic pain, fatigue, digestive or skin issues, and more at no extra cost



To learn more, visit
sisc.kern.org/hw/member-resources.



Need help selecting a plan?

We offer many resources to help you find the right plan for you and your family.



Dedicated Blue Shield SISC website

blueshieldca.com/sisc/PPO



How a PPO plan works video

blueshieldca.com/sisc/PPOvideo



Health plan terms glossary

blueshieldca.com/sisc/PPOglossary



Tips for selecting a health plan

blueshieldca.com/sisc/PPOresources

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