Rancho Santiago CCD

Employee Wellness Series: Tips For a Healthy Summer

Date: June 10, 2025

Keenan[®]



ANTHEM BLUE CROSS HMO & PPO MEMBERS VALUE ADDED BENEFITS Keenan & Associates | CA License No. 0451271

Anthem Members - Alternatives to the ER: Quick Care Options

When it's not an emergency:

- Call your primary care doctor: They can guide you on the best place to get care.
- o Walk-in doctor's office: No appointment needed for routine care and common illnesses.

Save time and money:

- Retail health clinics: Located in many major pharmacies and retail stores where you can get basic health care services.
- o **Urgent care centers:** For conditions that require care right away such as stitches, lab tests or X-rays.

24/7 Access to Doctors

- o **MDLIVE for members:** Access doctors anytime by phone, video or email for just \$5.
 - Call 1-888-632-2738 or go to mdlive.com/sisc.MDLIVE

More convenient than the ER

Often open at night and on weekends, so you don't have to wait to get treated.

Anthem Members - Value Added Special Offers

Discounts on Health and Well-Being Products

Dental

 RefreshaDent: Save 50% on premium dentures with a lifetime warranty and digital record for easy replacement.

Hearing

- NationsHearing: Free hearing screenings and in-home service, plus discounted hearing aids.
- Hearing Care Solutions: No-cost exams, discounts on hearing aids, and comprehensive service at 3,100 locations.
- Amplifon: Save on top-quality care and ongoing support for hearing aids.

Vision

- Glasses.com & 1-800 CONTACTS: Brand-name frames at reduced prices, with extra savings on orders over \$100, plus free shipping and returns.
- **EyeMed:** Discounts on new glasses, nonprescription sunglasses, and eyewear accessories.
- Premier LASIK Network: Save on LASIK with featured providers.
- **TruVision**: Discounts on LASIK eye surgery at over 1,000 locations.

Anthem Members - Value Added Special Offers (Cont.)

Wellness

- ChooseHealthy: Discounts on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. Also, save on fitness equipment, health trackers, vitamins, and nutrition bars.
- Active&Fit Direct: Access over 12,000 fitness centers and 5,800 premium studios with discounted memberships.
- o **Fitbit:** Discounts on fitness trackers and smartwatches.

Active & Fit

- Garmin: Save on select wellness devices.
- Husk Wellness: Discounts on gym memberships, fitness equipment, technology, and coaching.
- o 23andMe: Save on health and ancestry kits.

Learn More: Visit www.anthem.com/ca, choose Care, and select Discounts

Anthem Members - Value Added: Free Generic Medications at Costco and Mail Order

How to Get Your No-Cost Generic Medications

- Take your prescription for a generic medication to a Costco Pharmacy.
 - This includes 90-day prescriptions and supplies.
 - You can also use your 90-day prescription to start Mail Order service.
- Present the pharmacist with your insurance card.
- Get your generic medication with a \$0 co-payment. (excluding some narcotic pain medications and some cough medications).

Eligibility: This program is available to SISC members enrolled in participating HMO and PPO drug plans. Not available to Kaiser Members.

Note: You do not have to be a Costco member to use their pharmacy. Just tell the associate at the front door you are going to their pharmacy.

Anthem HMO - Value Added: Traveling Away From Home

- Away From Home Guest Membership
- Nationwide Coverage: Access healthcare benefits across the country for Blue Cross HMO members.
- Membership Types:
 - Long-term Traveler: For members away for 90+ days.
 - Families Apart: For covered spouse or dependents living outside the service area for 90+ days.
 - Student: For dependents attending school outside the service area for 90+ days.
- Quick Care Access:
 - LiveHealth Online: Video visits with doctors or mental health professionals.
 - **24/7 NurseLine**: Health-related questions answered by registered nurses.
- Prescriptions: Managed through the member's home plan using their Anthem member ID card.
- **Enrollment**: Call 800-827-6422 to check eligibility, complete an application, and choose a healthcare provider.
- Renewal: Membership can be renewed or extended if eligibility criteria are met.
- For more information, call 800-827-6422.

ANTHEM BLUE CROSS PPO MEMBERS **VALUE ADDED BENEFITS** Keenan & Associates | CA License No. 0451271

Anthem PPO Members - Blue Distinction+ Requirement

PPO Plan Requirements: Hip, Knee, and Spine Surgeries must be performed at an Anthem Blue Cross Blue Distinction+ (BD+) center.

- O Why Choose BD+ Hospitals?
 - BD+ Centers outperform their peers in areas that impact patient health care the most.
 - Excel in quality, safety, and efficiency.
- Finding a BD+ Hospital:
 - Online: Visit anthem.com/ca/sisc/find-care.
 - Doctor Assistance: Your primary care doctor or orthopedic specialist can help.
 - Orthopedic Program Directors at each Blue Distinction+ Center can assist with finding surgeons.
- o Travel Assistance:
 - Eligibility: Provided if no BD+ centers are within 50 miles.
 - Coverage: Pays for travel for patient and companion.
 - HealthBase concierge service links patients and doctors
- Expert Medical Opinion:
 - SISC program offers second opinions from top specialists.
- o Call 1-855-201-9925 or the number on the back of your card for more information or for a second opinion

Anthem PPO Members – Hinge Health

Virtual Physical Therapy and More...

- No copays
- No office visits
- \$0 cost to you
- Reduce joint and muscle pain with quick exercises you do anytime, anywhere.
- A personalized program that meets your care needs from head to toe
 - Neck & Upper Back
 - Shoulders
 - Elbows, Forearms, Wrists & Hands
 - Lower Back & Hips
 - Thighs & Knees
 - Shins & Calves
 - Ankles & Feet







Anthem PPO - Value Added: Traveling Away From Home

- Nationwide and Global Coverage: Access to doctors and hospitals across the U.S. and in nearly 190 countries through BlueCard PPO and Blue Cross Blue Shield Global Core.
- Emergency and Urgent Care: Immediate care for severe, life-threatening conditions and urgent care for non-life-threatening issues.
- Precertification and Claims: Required for certain services; claims processed electronically with detailed benefits summaries.
- **Network Advantages**: 96% of hospitals and 93% of doctors in the U.S. are part of the network, potentially lowering out-of-pocket costs.
- **Support and Assistance**: 24/7 access to assistance coordinators and medical professionals for help with finding care abroad.

For more information, call the Member Services number on the back of your ID card or visit bcbsglobalcore.com.

KAISER PERMANENTE MEMBERS **VALUE ADDED BENEFITS** Keenan & Associates | CA License No. 0451271

Kaiser Members - Value Added Self Care Apps

Build Resilience, Set Goals, and Improve Well-Being

 Calm: The number one app for mediation and sleep. You can choose from hundreds of programs and activities, including:



- Guided meditations (to lower stress, reduce anxiety, and improve sleep quality)
- Sleep Stories
- Mindful movement videos
- Headspace: offers 1-on-1 emotional support coaching and self-care activities to help with many common challenges.



- Coaches available by text 24/7
- You can use Headspace's text-based coaching services at no cost, no referral needed
- - Visit kp.org/selfcareapps to download.



Visit kp.org/selfcareapps to get started

Kaiser Members - Value Added Healthy Living Workshops

Center for Healthy Living

- Online Workshops at no cost
 - Breastfeeding Success
 - Freedom from Tobacco
 - Living Well with Diabetes
 - Sleep Well, Live Well
 - Taking Care of Your Heart
 - Heart Failure: Living Well Each Day
 - Healthy Balance
- o To Join, you will need:
 - A kp.org account (get one at <u>www.kp.org/registernow</u>)
 - Computer, smartphone, or tablet with a secure and reliable internet connection with Google,
 Chrome, Mozilla Firefox, or Apple Safari
 - A scheduled appointment



Kaiser Members – Health and Wellness Resources

Physical Health

- Convenient Perks:
 - · Personal health coaching.
 - Reduced rates on alternative medical therapies.
- Healthy Living Resources:
 - Tools, tips, and information for positive lifestyle changes.
 - Support for healthier eating, quitting smoking, reducing stress, and managing conditions like diabetes or depression.
 - Visit: kp.org/health-wellness or kp.org/salud-bienestar (en español)

Wellness Coaching

- Wellness Coaching by Phone:
 - No-cost one-on-one coaching to help reach health goals.
 - Visit: kp.org/wellnesscoach

Health Classes

- Variety of Classes and Support Groups:
 - · Offered at Kaiser Permanente facilities.
 - Some classes may require a fee.
 - Visit: kp.org/classes or kp.org/clases (en español)







Kaiser Members – One Pass

One Pass Select Affinity Fitness Plan - Unlimited Access:

- Choose a fitness plan that fits your lifestyle.
- Access to 19,000 gym locations and boutique studios.
- Over 23,000 on-demand and livestreamed classes.
- Extensive digital resources including tools to track progress and an Al workout builder.

Membership Tiers / Flexible Options:

- 5 membership tiers with different monthly fees.
- No contracts change tiers monthly or cancel within 30 days.
- 10% off memberships for family and friends.

Additional Benefits / Wellness Services:

- Access to Optum's affinity musculoskeletal program.
- 20% off chiropractors, acupuncturists, and massage therapists at participating providers.
- Groceries and household essentials delivered with Walmart+ and Shipt.



Learn more at kp.org/exercise

Kaiser - Value Added: Traveling Away From Home

If something unexpected happens while away from home, it's easy to get care:



Nonurgent care

Use your kp.org account to get access to:

- · Licensed care provider you can speak with 24/7 for medical advice
- Care by phone, video or e-visit no cost for most plans
- Email your doctor's office for answers to routine health questions



光面 Urgent care

You can get urgent care anywhere in the world. At many locations outside of Kaiser states, you'll only pay your copay or coinsurance for care or prescriptions related to your urgent care visit, no need to file a claim later.

 Cigna PPO Network, Minute Clinics in CVS and Target stores or a Concentra urgent care center with/without appointment - standard copays apply



- Emergency care is covered anywhere in the world. You can go to nearest hospital or urgent care facility. If it's a Kaiser Permanente location or Cigna PPO provider, you'll only pay your normal copay or coinsurance.
- Afterward, file a claim for reimbursement

Call the Away from Home Travel Line at 951.268.3900 or visit www.kp.org/travel

ALL EMPLOYEES VALUE ADDED BENEFITS

Keenan & Associates | CA License No. 0451271

All Employees - Value Added: SleepCharge

The Power of Sleep: Mindful Bedtime Routine

- Consequences of Poor Sleep
 - Daytime Sleepiness
 - Fatigue
 - Increased Stress and Anxiety
- Benefits of Good Sleep
 - Renewed Energy
 - Stamina
 - Focus
- Mindful Techniques for Better Sleep:
 - Gratitude: Focus on positive aspects of your life to balance your mind.
 - Meditation: Empty your mind of distractions and slow down mental processing.
 - **Reading:** Enjoy a paper book for a positive mental break and to help you unwind.
 - Reflection: Keep a journal to reflect on your day and track personal developments.
- o Learn More:
 - Visit to sleepcharge.com/ascip



Delta Dental PPO & Vision Members: Health & Wellness Benefits

SmileWay Wellness Benefit: Support for Chronic Conditions:

- Additional dental coverage for conditions like diabetes, cancer, rheumatoid arthritis, etc.
- 100% coverage for periodontal scaling, root planing, teeth cleaning, and periodontal maintenance.
- **Website**: www1.deltadentalins.com/smileway



LifePerks Benefits /Support a Healthy Lifestyle:

- Discounts on oral health, nutrition, fitness equipment, gym memberships, childcare, groceries, home services, pet insurance, financial and auto services.
- Travel and entertainment discounts.
- 24/7 email customer support.
- Website: LifePerks Registration, www1.deltadentalins.com/memberperks

• EPIC Hearing Benefits / Hearing Health Support:

- Annual hearing exam and consultation.
- Hearing aid benefit: \$1,000 per ear every 60 months (adults), \$1,000 per ear every 24 months (children).
- 60-day trial period for hearing aids.
- 3-year extended warranty for repairs and one-time loss or damage replacement.
- Up to 3 follow-up visits at no cost.
- Website: epichearing.com





THANK YOU Keenan & Associates | CA License No. 0451271