



Value Added Benefits 2025

Added Benefits for Anthem Blue Cross **HMO & PPO Members**



Value Added Benefits 2025

Stay on top of your health



Use your preventive care benefits

Regular preventive care can help you stay healthy and catch problems early, when they are easier to treat. Our health plans offer all the preventive care services and immunizations below at no cost to you.¹

If you are not sure which exams, tests, or shots make sense for you, talk to your doctor.

Preventive care vs. diagnostic care

What's the difference? Preventive care helps protect you from getting sick. If your doctor recommends you receive services even though you have no symptoms, that's preventive care. Diagnostic care is when you have symptoms and your doctor recommends services to determine what's causing those symptoms.

Adult preventive care

General preventive physical exams, screenings, and tests (all adults):

- Alcohol misuse: related screening and behavioral counseling
- Aortic aneurysm screening (for men who have smoked)
- Behavioral counseling to promote a healthy diet
- Blood pressure
- Bone density test to screen for osteoporosis
- Cholesterol and lipid (fat) levels screenings
- Colorectal cancer screenings, including fecal occult blood test, barium enema, flexible sigmoidoscopy, screening colonoscopy and related prep kit, and computed tomography (CT) colonography (as appropriate)²
- Depression screening
- Diabetes screening (type 2)³
- Eye chart test for vision⁴
- Hepatitis B virus (HBV) screening for people at increased risk of infection
- Hepatitis C virus (HCV) screening
- Hearing screening
- Height, weight, and body mass index (BMI) measurements
- Human immunodeficiency virus (HIV): screening and counseling
- Interpersonal and domestic violence: screening and counseling
- Lung cancer screening for those ages 55 to 80 who have a history of smoking 30 packs or more per year and still smoke, or who have quit within the past 15 years²
- Obesity: related screening and counseling³
- Prostate cancer screenings, including digital rectal exam and prostate-specific antigen (PSA) test
- Sexually transmitted infections: related screening and counseling
- Tobacco use: related screening and behavioral counseling
- Tuberculosis screening

Women's preventive care:

- Breast cancer screenings, including exam, mammogram, and genetic testing for BRCA1 and BRCA2 when certain criteria are met⁵
- Breastfeeding: primary care intervention to promote breastfeeding support, supplies, and counseling^{6,7,8}
- Contraceptive (birth control) counseling
- Counseling related to chemoprevention for those at high risk for breast cancer
- Counseling related to genetic testing for those with a family history of ovarian or breast cancer
- Food and Drug Administration (FDA)-approved contraceptive medical services, including sterilization, provided by a doctor
- Human papillomavirus (HPV) screening⁷
- Interpersonal and domestic violence: screening and counseling
- Pelvic exam and Pap test, including screening for cervical cancer
- Pregnancy screenings, including gestational diabetes, hepatitis B, asymptomatic bacteriuria, Rh incompatibility, syphilis, HIV, and depression⁷
- Well-woman visits

Immunizations:

- Coronavirus disease (COVID-19)
- Diphtheria, tetanus, and pertussis (whooping cough)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps, and rubella (MMR)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Varicella (chickenpox)
- Zoster (shingles)

The preventive care services listed above are recommendations of the Affordable Care Act (ACA) and therefore are subject to change. They may not be right for every person. Ask your doctor what's right for you.

This sheet is not a contract or policy with Anthem Blue Cross. If there is any difference between this sheet and the group policy, the group policy provisions will rule. Please see your combined *Evidence of Coverage and Disclosure Form* or *Certificate* for exclusions and limitations.

Child preventive care

Preventive physical exams, screenings, and tests:

- Behavioral counseling to promote a healthy diet
- Blood pressure screening
- Cervical dysplasia screening
- Cholesterol and lipid (fat) levels screening
- Depression screening
- Development and behavior screening
- Diabetes screening (type 2)
- Hearing screening
- Height, weight, and BMI measurements
- Hemoglobin or hematocrit (blood count) screening
- Lead testing
- Newborn screening
- Obesity: related screening and counseling
- Oral (dental health) assessment, when done as part of a preventive care visit
- Sexually transmitted infections: related screening and counseling
- Skin cancer counseling for those ages 6 months to 24 years with fair skin
- Tobacco use: related screening and behavioral counseling
- Vision screening, when done as part of a preventive care visit⁴

Immunizations:

- | | | |
|--------------------------------------|-------------------------------------|------------------|
| • Chickenpox | • Human papillomavirus (HPV) | • Polio |
| • Flu | • Meningitis | • Rotavirus |
| • Haemophilus influenza type B (HIB) | • Measles, mumps, and rubella (MMR) | • Whooping cough |
| • Hepatitis A and hepatitis B | • Pneumonia | |

If you'd like more help understanding your preventive care benefits, call the number on the back of your member ID card.

¹ The range of preventive care services covered at no cost share when provided by plan doctors is designed to meet state and federal requirements. The Department of Health and Human Services decided which services to include for full coverage based on U.S. Preventive Services Task Force A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), and certain guidelines for infants, children, adolescents, and women supported by Health Resources and Services Administration (HRSA) guidelines. You may have additional coverage under your insurance policy. To learn more about what your plan covers, see your *Certificate of Coverage* or call the Member Services number on your ID card.

² You may be required to receive preapproval for these services.

³ The Centers for Disease Control and Prevention (CDC)-recognized diabetes prevention programs are available for overweight or obese adults with abnormal blood glucose or who have abnormal CVD risk factors.

⁴ Some plans cover additional vision services. Please see your contract or *Certificate of Coverage* for details.

⁵ Check your medical policy for details.

⁶ Breast pumps and supplies must be purchased from suppliers or retailers in your plan's network for 100% coverage. We recommend using plan durable medical equipment (DME) suppliers.

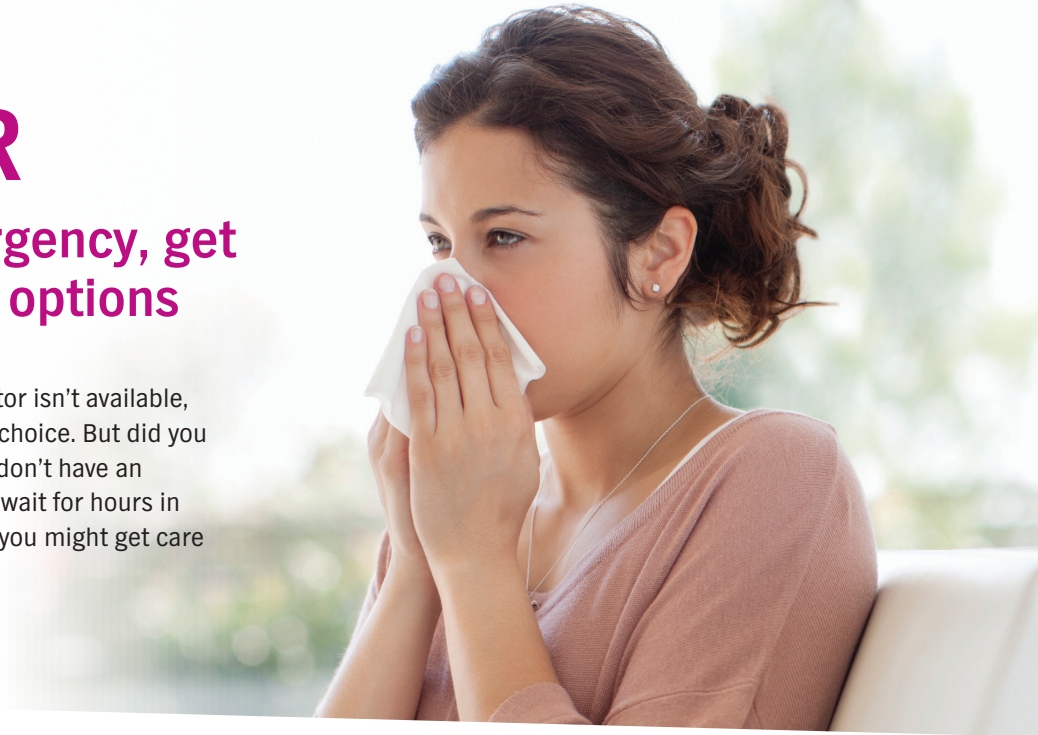
⁷ This benefit also applies to those younger than age 19.

⁸ Counseling services for breastfeeding (lactation) can be provided or supported by a doctor or facility in your plan's network, such as a pediatrician, OB-GYN, or family medicine doctor, and hospitals with no member cost share (deductible, copay, or coinsurance). Contact the provider to see if such services are available.

Skip the ER

When it's not an emergency, get quick care with these options

When you need care right away and your doctor isn't available, the emergency room (ER) might be your first choice. But did you know many ER visits are unnecessary? If you don't have an emergency, the last thing you'd want to do is wait for hours in the ER. Check out these other options where you might get care more quickly and easily.



Here's what to do when you need care fast



Step 1: Call your primary care doctor

Your doctor can help you decide where to get care, whether it's a visit to his or her office, going to the ER or somewhere else.



Step 2: If it's not an emergency, choose one of these options to save you time and money

Depending on your needs, you've got these choices:

- **Retail health clinic** — Usually in a major pharmacy or retail store where you can get basic health care services from a health care professional.
- **Walk-in doctor's office** — No appointment is needed for routine care and common illnesses.
- **Urgent care center** — For conditions that need care right away such as stitches, lab tests or X-rays.
- **MDLIVE** — If you're a PPO member, you can use MDLIVE for 24/7 access to doctors who can answer health-related questions by phone, online video or secure email. They may also prescribe medicines if needed. Just call 1-888-632-2738 or go to mdlive.com/sisc. There's a \$5 consultation fee.¹

These options are more convenient than the ER. They're often open at night and on weekends, so you don't have to wait to get treated.







When to head to the ER

When you think it's a true emergency, call **911** or go to the nearest ER.

See the other side for examples of when to go to the ER or if you should consider other options.

Where to get care²

	Who usually provides care	Average wait time ³	When to go
Emergency room 	Doctors trained in emergency medicine	2.4 hours	<ul style="list-style-type: none"> • Coughing up or vomiting blood • Symptoms feel life-threatening or disabling • Chest pain or severe shortness of breath • Major injury or broken bones • Sudden or unexplained loss of consciousness • Severe pain that cannot be controlled • If you're pregnant and having labor pain
Retail health clinic 	Physician assistants or nurse practitioners	15-45 minutes	<ul style="list-style-type: none"> • Allergic reactions (minor) • Bumps, cuts, scrapes, rashes • Burning with urination • Burns (minor) • Cold, cough and sore throat • Sinus pain and fever (minor) • Eye or ear pain or irritation • Shots
Urgent care center 	Doctors who treat conditions that should be looked at right away	15-45 minutes	Same as walk-in doctor's office plus ... <ul style="list-style-type: none"> • Animal bites • Sprains and strains • Stitches • X-rays
MDLIVE 	Board-certified doctors	15-minute call back	<ul style="list-style-type: none"> • Allergic reactions (minor) • Headache (minor) • Nausea or diarrhea • Cold, cough and sore throat • Sinus pain and fever (minor) • Eye or ear pain or irritation • Burning with urination



Need care fast?

Rather than waiting at the ER, you can save time by going to one of the quick care options shown above.



Be prepared

- **Get the right care.** Whether that's finding the right doctor, specialist, therapist or something else altogether. Just use the **Find a Doctor** tool at anthem.com/ca/sisc or call the **Member Services** number on your ID card and we'll guide you somewhere that's part of your plan.
- **Find care near you whenever you need it.** Download the **Sydney Health** app to find an urgent care center, retail health clinic or walk-in doctor's office quickly and get driving directions. Just search for **Sydney Health** at the App Store® or Google Play.™



¹ For many members, deductibles and coinsurance may apply, which can make an even greater difference in the cost between an ER visit and other options for care. This is applicable for PPO members only.

² If you use the ER and it's not a true emergency, your claim could be denied and you may be responsible for the full cost of your ER care.

³ Urgent Care Locations website: Urgent Care Center vs. Emergency Room (accessed October 2017): urgentcarelocations.com/urgent-care-101/faq/urgent-care-center-vs-emergency-room.

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Save money

with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers, which can help you save money while taking care of your health.



Dental, hearing, and vision

Dental

RefreshaDent

Save on premium dentures sent direct to your home. You can receive a 50% discount on a lifetime warranty. This program includes a lifetime digital record of your dentures for easy replacement.

Hearing

NationsHearing®

Receive hearing screenings and in-home service at no additional cost. You also can receive hearing aids at a discounted rate.

Hearing Care Solutions

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers, and offers a three-year warranty, batteries for two years, and unlimited visits for one year.

Amplifon

Save on top-quality care and ongoing service and support for your hearing aids.

Eyewear

Glasses.com® and 1-800 CONTACTS®

Shop for the latest brand-name frames at a fraction of the cost of similar frames from other retailers. You also can receive additional savings on orders of \$100 or more, plus no-cost shipping and returns.

EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

LASIK

Premier LASIK Network

Save on LASIK when you choose any featured Premier LASIK Network provider.

TruVision

Save on LASIK eye surgery at over 1,000 locations.

Health and fitness

Health

BREVENA

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

ChooseHealthy®

Discounts are available on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable health trackers, and health products such as vitamins and nutrition bars.

LifeMart®

Receive deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

Fitness

Active&Fit Direct™

Choose from more than 12,000 participating fitness centers and 5,800 premium exercise studios nationwide and receive a discounted membership. This program is offered through American Specialty Health Fitness, Inc.

Fitbit®

Work toward your fitness goals with Fitbit trackers and smartwatches that fit your lifestyle and budget.

Garmin®

Discounts are available on select Garmin wellness devices.

Husk Wellness

Discounts are available for gym memberships, fitness equipment and technology, and fitness and nutrition coaching.

Family and home

Family

23andMe®

Save on health and ancestry kits to learn about your wellness, ancestry, and more.

WINFertility®

Save up to 40% on infertility treatment. WINFertility helps make quality treatment more affordable.

Home

Nationwide® Pet Insurance

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

ASPCA® Pet Health Insurance

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

Medicine and treatment

Medicine

Puritan's Pride®

Choose from a large selection of discounted vitamins, minerals, and supplements.

Allergy Control Products and National Allergy Supply™

Save on select doctor-recommended products, such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

Treatment

The Living Well Courses

Choose one of the online wellness programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or address alcohol or substance dependence.

▶ Learn more about SpecialOffers

Log in to [anthem.com/ca](https://www.anthem.com/ca), choose **Care**, and select **Discounts**.

This program is available to SISC members on participating drug plans.

To locate a Costco near you, call Costco at 1 (800) 774-2678 and press 1.

Get Free Generic Medications at Costco and Through Mail Order

- 1 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.
- 2 Present the pharmacist with your insurance card.
- 3 Get your generic medication with a \$0 co-payment.
(excluding some narcotic pain medications and some cough medications).

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.





One Membership. Thousands of Ways to Stay Active and Save Money.

-  12,200+ Gyms
-  9,300+ On-Demand Videos
-  1:1 Well-Being Coaching
-  Enroll Your Spouse²

No annual fees or long-term contracts. Switch gyms anytime.



24/7
snap
fitness

CHŪZE
FITNESS

blink
FITNESS

Curves

EōS
FITNESS

Plus: 5,700+ Premium Gym Options at exercise studios, outdoor experiences, and others with 20% – 70% discounts at most locations³



Get Started: www.anthem.com/ca/sisc/health-wellness/

² Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

³ Costs for premium exercise studios exceed \$28/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

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Depression hurts. Let us help!



Depression affects everyone differently. Symptoms can include:



Sadness



Changes in
your appetite
or weight



Difficulty
sleeping or
oversleeping



Feelings of
hopelessness,
pessimism,
guilt and
worthlessness



Fatigue or
low energy



Poor
concentration



Loss of
interest in
activities



Irritability

Here's the good news! Depression is very treatable.

When you're ready, we're here. Your Employee Assistance Program (EAP) can help you deal with depression and the things in your life that contribute to it.

Visit the *Let's Talk Depression* toolkit on your EAP website to find expert advice, tools and resources for managing depression.

Contact your EAP for confidential, 24/7 support:

By phone: 800 999-7222

Online: anthemEAP.com

Login: SISC

Remember, EAP is available to both you and your household members!

With EAP, you also have access to myStrength, a health club for the mind; myStrength provides:

- Personalized online and mobile wellness tools for managing depression, stress and other conditions.
- Inspirational videos, articles and quotes.
- Step-by-step eLearning modules.

Check out [this video](#) to learn more.



SISC
Self-Insured Schools of California
Schools Helping Schools

Language Access Services - (TTY/TDD: 711)

Spanish - Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.

Chinese - 您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。

Anthem complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

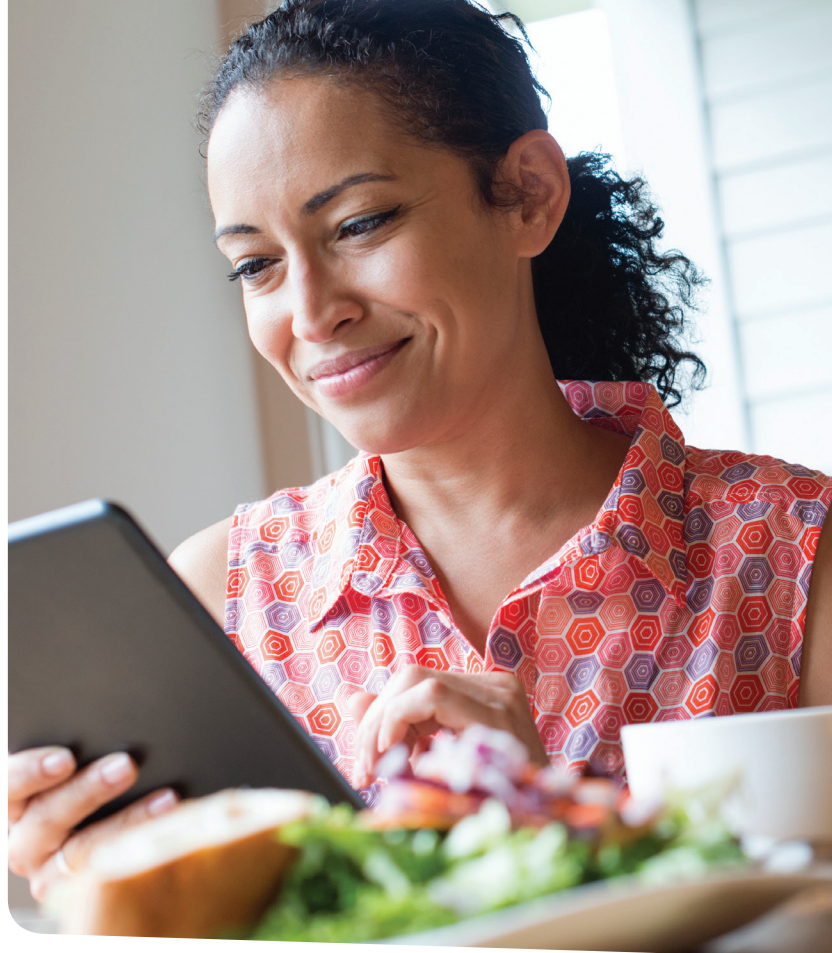
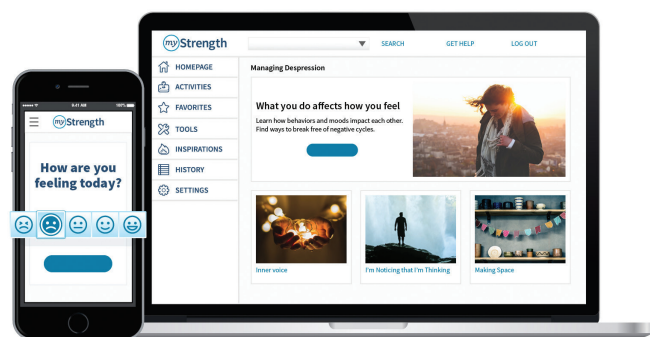
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Take a deep breath with myStrength

Your go-to for emotional well-being
and peace of mind

Life gets busy. And sometimes it's hard to keep up. That's why your Employee Assistance Program (EAP) offers myStrength, a free online and mobile program that supports emotional health and wellness.



The program's tools and resources are available to help you and your household members manage:

- Addiction
- Anxiety
- Chronic pain
- Depression
- Problems with sleep
- Stress

Think of myStrength as a private, 24/7 *health club for your mind™*. You can try out:



Positivity-training tools.



A daily mood tracker.



Inspirational videos, articles and quotes.



Step-by-step eLearning programs.

It's time you felt your best again! Let myStrength help you get there. Go to your EAP website, anthemEAP.com, and enter SISC or call 800-999-7222 to learn more.



SISC
Self-Insured Schools of California
Schools Helping Schools



The health club for your mind is a trademark of myStrength, Inc.

myStrength is not a health care provider and does not provide medical advice, diagnosis or treatment. If you are currently thinking about or planning to harm yourself or someone else, please call 911, go to the nearest hospital emergency room or call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255).

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With you every step of the way

Emotional Well-being Resources offer help when you need it

Your emotional health is an important part of your overall health. With Emotional Well-being Resources, administered by Learn to Live, you can receive support to help you live your happiest, healthiest life.

Built on the proven principles of Cognitive Behavioral Therapy (CBT), our digital tools are available anywhere, anytime. They can help you identify thoughts and behavior patterns that affect your emotional well-being – and work through them. You'll learn effective ways to manage stress, depression, anxiety, substance use, and sleep issues.

Change your mind. Change your life.™

Take a quick assessment to find the program that's right for you. To access our Emotional Well-being Resources:

Go to anthemEAP.com and enter your company code to log in: SISC. Call 800-999-7222 to learn more.

A wealth of resources at your fingertips



Personalized, one-on-one coaching

Team up with an experienced coach who can provide support and encouragement by email, text, or phone.



Build a support team

Add friends or family members as "Teammates." They can help you stay motivated and accountable while you work through programs.



Practice mindfulness on the go

Receive weekly text messages filled with positivity, quick tips, and exercises to improve your mood.



Live and on-demand webinars

Learn how to improve mental well-being with useful tips and advice from experts.

Anthem® EAP



SISC
Self-Insured Schools of California
Schools Helping Schools

 **learntolive**

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an education program and should not be considered medical treatment.

EAP products are offered by Anthem Life Insurance Company. In New York, Anthem EAP products are offered by Anthem Life & Disability Insurance Company. In California, Anthem EAP products are offered by Blue Cross of California using the trade name Anthem Blue Cross. Anthem is a registered trademark. Use of the Anthem EAP website constitutes your agreement with our Terms of Use.

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Need a doctor? No long wait. No big bill. Always open.

With MDLIVE, you can visit with a doctor
24/7 from your home, office or on-the-go.



Welcome to MDLIVE! Your anytime, anywhere doctor's office.

Avoid waiting rooms and the inconvenience of going to the doctor's office. Visit a doctor by phone, secure video, or MDLIVE App. Pediatricians are available 24/7, and family members are also eligible.



U.S. board-certified doctors with an average of 15 years of experience.



Consultations are convenient, private and secure.



Prescriptions can be sent to your nearest pharmacy, if medically necessary.

Your COPAY is just

Your copay for medical and behavioral health consultations is \$10

*** MDLIVE is not available to Kaiser members**

We treat over 50 routine medical conditions including:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems / UTI
- Vaginitis
- And More

MD

Download the app.
Join for free. Visit a doctor.

MDLIVE.com/sisc
1-800-657-6169

Need a doctor? No long wait. Now \$0 copay Always open.

With MDLIVE, you can visit with a doctor
24/7 from your home, office or on-the-go.



Welcome to MDLIVE! Your anytime, anywhere doctor's office.

Visit a doctor by phone, secure video, or MDLIVE App. Pediatricians are available 24/7, and family members are also eligible. Behavioral health and psychiatric visits are available from the convenience of your own home.

Per IRS guidelines, HSA members are responsible for the full cost of the visit until their deductible is met.



U.S. board-certified doctors with an average of 15 years of experience.



Consultations are convenient, private and secure.



Prescriptions can be sent to your nearest pharmacy, if medically necessary.

Your COPAY is \$0

**Your copay is \$0 for
all visits through
September 2023**

We treat over 50 routine medical conditions including:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems / UTI
- Vaginitis
- And More

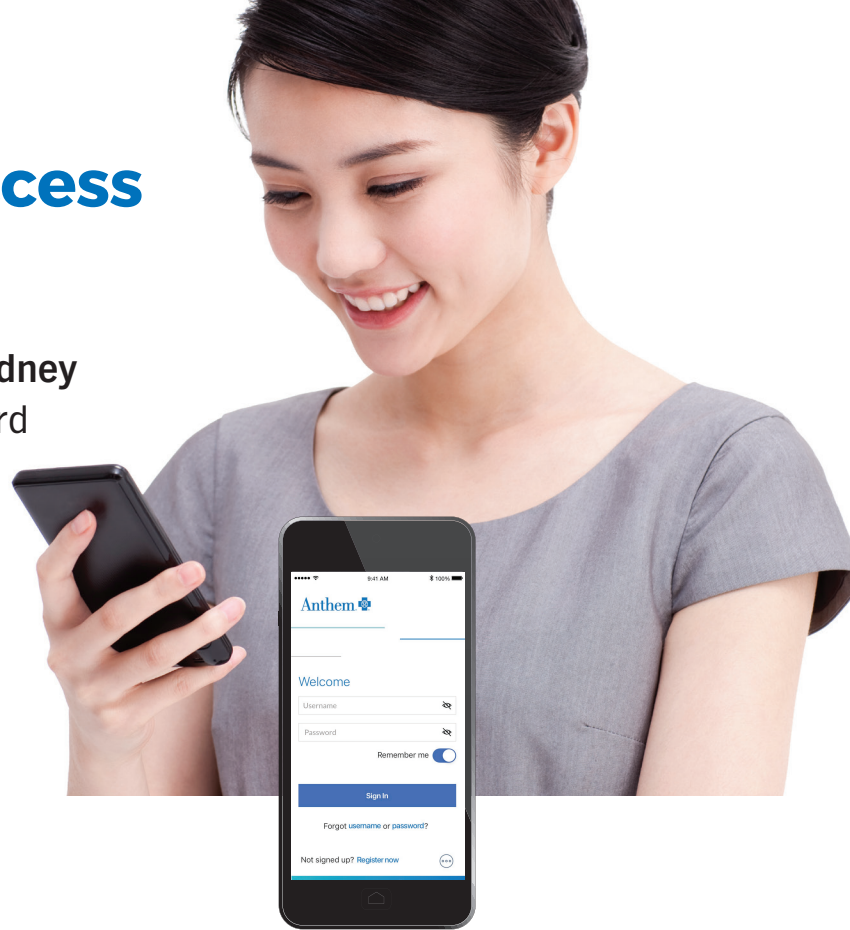
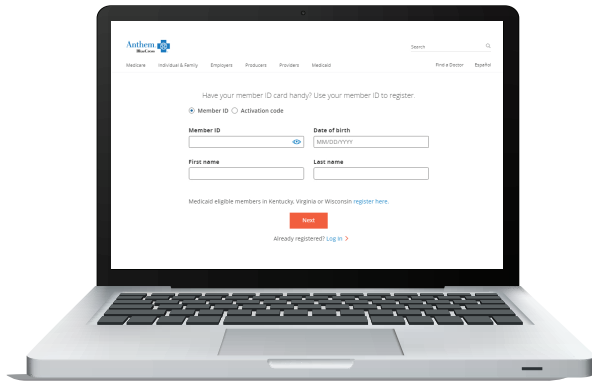
MD

Download the app.
Join for free. Visit a doctor.

MDLIVE.com/sisc
1-800-657-6169

You've got quick access to your health care!

Register on **anthem.com/ca** or the **Sydney** mobile app.* Have your member ID card handy to register



From your computer

- 1 Go to **anthem.com/ca/register**
- 2 Provide the information requested
- 3 Create a username and password
- 4 Set your email preferences
- 5 Follow the prompts to complete your registration

From your mobile device

- 1 Download the free **Sydney** mobile app and select **Register**
- 2 Confirm your identity
- 3 Create a username and password
- 4 Confirm your email preferences
- 5 Follow the prompts to complete your registration

It's easy. Everything you need to know about your plan — including medical — in one place. Making your health care journey simple, personal — all about you.

Need help signing up?
Call us at **1-866-755-2680**.



* You must be 18 years or older to register your own account.

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Reduce your risk of developing Type 2 diabetes

Introducing Lark diabetes prevention coaching

Having prediabetes increases your risk of developing type 2 diabetes in the future. The good news is it's preventable. Lark provides friendly and effective coaching, available 24/7 on your smartphone, to help you prevent diabetes.



This is a fun program that helps keep you on track with weight loss goals. It's very supportive and friendly—easy to use and takes all the work out of tracking fitness. I definitely recommend!



This is exactly the kind of help I need to get my weight and health in control—private, personal, interactive, and on my own time. I've already lost 2 lbs in the first week.

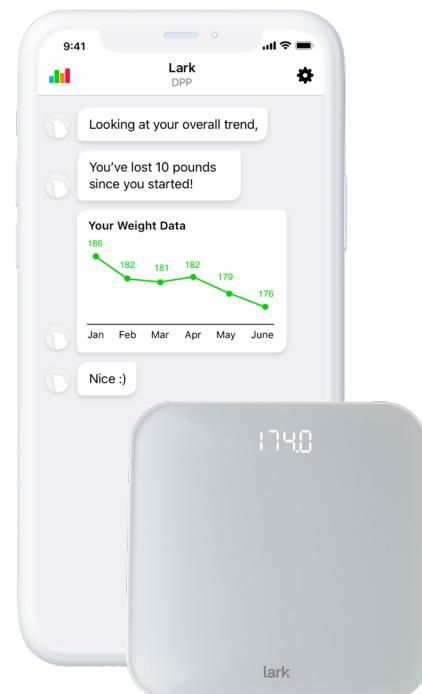
Quotes come from reviews of Lark Health on the App Store

Together we'll work on:

- Learning about prediabetes-specific nutritional needs, without calorie counting.
- Sleeping better.
- Understanding what prediabetes means for you.
- Managing stress.
- Reaching and maintaining a healthy weight.
- Introducing or increasing physical activity.

Learn more at
lark.com/new-benefit

Enrollment begins January 1st



Diabetes Prevention Program is provided by Lark, an independent company.

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Added Benefits for Anthem Blue Cross **PPO Members**



Value Added
Benefits 2025

Value Based Site-of-Care Benefit

The cost of health care has been increasing at unsustainable rates. Overpriced health care is taking money out of all of our pockets. It results in higher premiums, less money for salaries, and people moving to benefit plans with higher deductibles and co-pays. At SISC, we continually evaluate ways to limit unnecessary spending in an effort to keep benefits affordable without impacting access to high quality and safe care.

Hospitals and Ambulatory Surgery Centers (ASCs)

The facility fees for outpatient procedures at hospitals can be several times higher than at ASCs, for the same service provided to the same patient, by the same doctor with the same equipment, medications and supplies.

ASCs have established track records of providing quality outcomes that are at least as good as or better than hospitals. ASCs tend to be more specialized with less exposure to a wide range of infections. And infections can cause complications that create more problems for the patient and their recovery. In addition, hospitals tend to have more cumbersome check-in and check-out processes. Outpatient procedures can be safely performed at an ASC more quickly for a fraction of the cost.

Incenting the appropriate use of ASCs helps curb the out-of-control cost of health care.

SISC PPO plans limit the maximum benefit amount at an in-network outpatient hospital facility for the following five procedures:

	Arthroscopy	Cataract Surgery	Colonoscopy	Upper GI Endoscopy with Biopsy	Upper GI Endoscopy without Biopsy
Maximum benefit at an in-network outpatient hospital facility	\$4,500	\$2,000	\$1,500	\$1,250	\$1,000
There is no limit at an in-network Ambulatory Service Center (ASC)	There is no maximum benefit limit at an ASC.				

Note: The value-based site of care benefit applies to facility fees only. The fees paid to physicians and any other practitioners who assist in the procedure, such as an anesthesiologist or radiologist, are not affected by this change.

If you use an in-network ASC, you will only be responsible for the regular deductible and coinsurance.

If you use an in-network outpatient hospital facility, you will be responsible for the regular deductible and coinsurance **PLUS** any amount by which the hospital charge exceeds the maximum benefit.

The benefit includes a simple process to exempt the member if the physician provides clinical justification for using a hospital. It also allows exceptions when a member lives more than 30 miles from an ASC and a hospital that offers the service for less than the maximum benefit or if a procedure cannot be scheduled in a medically appropriate timely manner due to available ASCs not having capacity.

IMPORTANT: Most physicians have privileges at both hospitals and ASCs. If you need one of the outpatient procedures on the list shown above, it will be up to you to either request treatment at the in-network ASC or have your doctor obtain an advance certification from your health plan.

Hip, Knee and Spine Surgeries

Blue Distinction+ Requirement

Learn more about finding a Blue Distinction+ hospital before scheduling a procedure

In order to be covered by the Preferred Provider Organization (PPO) plan, hip and knee replacements and certain inpatient spine surgeries must be performed at an Anthem Blue Cross Blue Distinction+ center. Read more to find out key details before getting surgery.

The highest quality of care

For particular surgeries, some hospitals deliver better outcomes than others. Hospitals meeting the requirements for the Blue Distinction+ (BD+) designation outperform their peers in the areas that impact patient health care the most — quality, safety and efficiency. BD+ Centers meet affordability criteria and deliver better results — including fewer complications and readmissions — than other hospitals.

For a specific list of hip, knee and spine procedures that are part of the program, please call the Customer Service number on the back of your ID card.

Finding a Blue Distinction+ hospital

- Go to anthem.com/ca/sisc/find-care/.
- Scroll down to **Blue Distinction Centers and Centers of Medical Excellence**.

If you need help finding a surgeon who practices at a Blue Distinction+ hospital, you may want to ask your primary care doctor or orthopedic specialist to assist you. There is also often an Orthopedic Program Director at each BD+ hospital that can assist you with finding surgeons that are part of their program, as well as provide you detailed information about what their program offers.

Are you considering a hip, knee or spine surgery?

If you're considering surgery, the SISC Expert Medical Opinion program can provide a second opinion with a top specialist in the field of joint replacement and spine surgery. They'll handle the collection of medical records and provide you an expert consultation on the phone or online.

Call **1-855-201-9925** to start a second opinion, or visit advance-medical.net/sisc to learn more.

Travel Assistance

If there is no Blue Distinction+ center within 50 miles from where you live, a travel benefit is available to you. It pays for travel for the patient and a companion. It also includes a concierge service called HealthBase that serves as a link between patients and doctors. Anthem Customer Service can connect you with a HealthBase representative who will help with travel arrangements, accommodations and setting up appointments including medical record collection and transfer.

Exceptions

Although rare, there may be times when you may be able to go to a non-Blue Distinction+ center. For example:

- Emergencies.
- Additional complications such as cancer.
- Patient is under the age of 18.
- SISC is secondary to other primary benefits.
- Patient lives outside of California.

Need lab work?

Choosing wisely saves you money.

Using an in-network independent lab can help lower your health care costs

Small choices can add up to savings on health care. Say your doctor wants you to have blood drawn at a lab. You can choose what lab you go to. And it makes a difference in what you pay. Your Self Insured Schools of California (SISC) PPO plan only covers labs that are in the plan's network. Pick an in-network lab instead of an out-of-network lab to lower costs on lab services.

For even more savings, choose an in-network *independent* lab instead of an in-network *hospital* lab. There can be a big difference in prices based on whether or not a lab is located in a hospital.

Check out these examples to see what you can save*



	Independent lab	Hospital-based lab	Out-of-network lab
Basic metabolic panel	\$9	\$36+	No coverage. You pay the full amount of the charges.
Lipid (cholesterol) panel	\$14	\$65+	
Pap test	\$15	\$51+	

*Your actual cost depends upon your benefits and whether or not your deductible is met. These costs are examples only.

Talk to your doctors if they refer you to a lab

Let your doctors know that your plan only covers lab work at in-network labs. Ask them to refer you to an independent lab instead of a hospital lab. If you're at your doctor's office and they collect a lab sample from you in the office, ask the doctor or staff these questions:

- Will you be processing this lab test here?
- If not, where will you send it? Is the lab in my network?
- If you're sending it to a hospital, can you use a lower-cost choice, like an independent lab?

To search for in-network PPO labs, go to: anthem.com/ca/sisc/find-care/

Not sure if a lab is in your network or independent? No problem. Your doctor's staff should know. Or you can call us at the number on your ID card.





Conquer back or knee pain without drugs or surgery

Members on the SISC Anthem medical plan get **free access** to Hinge Health's innovative digital programs for back or knee pain.

Over 15,000 have completed the Hinge Health program. Here's just one testimonial:

"I considered back surgery, but wanted to try everything else first. Hinge Health gave me the tools I need to succeed without surgery. **I now know that surgery can be avoided.**"



Questions? Call (855) 902-2777

Eligibility: Must be 18+ and enrolled in a SISC/Anthem PPO medical plan.

To learn more and apply, visit:
HINGEHEALTH.COM/SISC

A cancer diagnosis is scary.

If you or a covered family member is facing a cancer diagnosis,
you are not alone.

The SISC Oncology Center of Excellence Program is here to help you navigate a cancer journey.

This benefit provides access to the City of Hope and is offered to SISC members on Anthem and BlueShield PPO plans at no additional cost to you*

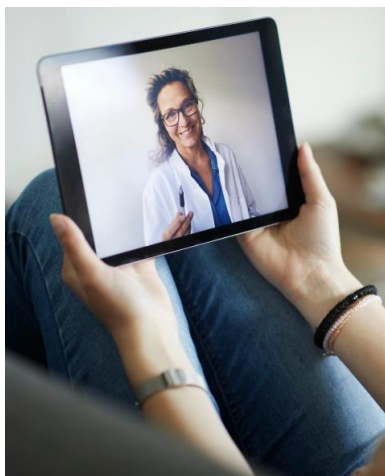
- An in-person or virtual evaluation – (travel costs covered for patient and a companion)
- A recommended care plan from a cancer expert who will discuss it with you and your treating oncologist
- Continued access to cancer care experts for 12 months following the evaluation.



SISC

Self-Insured Schools of California
Schools Helping Schools

The SISC Enhanced Cancer Benefit



We are just a phone call away.

Learn more about the program and how to initiate care by calling Contigo Health (formerly Health Design Plus) at 877-220-3556, Monday through Friday, 6 a.m. - 6 p.m. PST

*Per IRS guidelines, this benefit is subject to the deductible for members enrolled on HSA plans. Excluding 65+ PPO Plans.

The SISC Physical Medicine Review Program

Q. What are your physical medicine benefits?

- A. Your benefit plan allows for in-network physical medicine services. You can enjoy chiropractic, physical and occupational therapy without any plan limits, as long as it's medically necessary. Anthem processes claims according to the medical necessity decisions made by American Specialty Health (ASH).

Q. Who is American Specialty Health (ASH)?

- A. ASH is a national health services organization that specializes in the review of physical medicine services and health and wellness provider networks. Anthem contracts with ASH to ensure SISC physical medicine services are medically necessary. The ASH Clinical Staff is made up of a wide variety of experts in the field of physical medicine which includes: chiropractors, physical therapists (including those well-versed in pediatric physical therapy and in rehabilitation of cardio and neuro conditions), occupational therapists, acupuncturists, and medical physicians boarded on physical medicine and pain management. All have extensive backgrounds in utilization review, quality management, and the identification of fraud, waste, and abuse.

Q. Why does SISC want to have a physical medicine review program?

- A. SISC wants to ensure you have access to all the physical medicine services you need to treat your specific condition. A review program allows SISC to offer a member as many visits or treatments as needed without pre-determined plan limits.

Reviewing for medical necessity

Q. How does the review work?

- A. For in-network providers who perform physical medicine services:
- Your first five visits do not require a medical necessity review to be performed.
 - Starting with your sixth visit, participating providers are responsible for obtaining medical necessity reviews through ASH.
 - Anthem will deny claims where a medical necessity review is not on file.
 - You and your provider will be made aware of all medical necessity review decisions and how claims are processed.
 - It's important that ASH gives the OK, because the medical necessity review is needed for the provider to get paid. If ASH denies a service you are not responsible for the cost of the service if you are using an in-network provider.

Q. Do I have to have the medical necessity review done before I can get services?

- A. While it is not necessary to obtain pre-service review for these services, the corresponding claim may be rejected or delayed until medical necessity review is complete. In order for such a claim to be considered for payment, the provider will need to request a retrospective review and submit the applicable medical records, if applicable.

Q. How long does the review take?

- A. If a member has not yet had the treatment, ASH will review it between 2-15 business days. If the member has already had the treatment, ASH will review it within 30 days, as long as all the paperwork has been sent. Please remember the medical necessity review does not have to be completed before services are rendered.

Q. How should information be sent to ASH for review?

- A. Participating providers are responsible to work directly with ASH.

Your benefits

Q. How can I find a provider?

- A. Go to [anthem.com/ca/sisc/find-care/](https://www.anthem.com/ca/sisc/find-care/) to find in-network providers in your area.

You also can call the Member Services number on the back of your member ID card.

If you live and work far away from in-network providers, please contact customer service for an out-of-network referral. This is on a case-by-case basis and must be approved by Anthem before you get treatment.

Q. How does medical necessity review affect coverage?

- A. If ASH determines the service is medically necessary then:
- You pay your normal required amount, such as a copay or coinsurance.
- If ASH determines the service is not medically necessary then:
- You may not have any additional payment responsibilities when you see an in-network provider.
 - If you have used an in-network provider, you may not be responsible for services performed that do not meet ASH's guidelines for medical necessity.

Q. What if I have Medicare or another health plan as primary and my SISC plan is secondary, or if I live out of the state of California or have physical medicine services rendered in a hospital setting?

- A. A medical necessity review of physical medicine services is not required.

Q. Do all providers follow this process if they offer physical medicine services?

- A. Yes, all physical medicine services starting with the sixth visit must have a medical necessity review.

Handling claims

Q. Where are claims processed?

- A. Anthem processes claims and will apply all medical necessity review decisions made by ASH. Members will receive an explanation of benefits from Anthem on how the claim processed.

Q. What if the claim is for a service outside of California?

- A. The provider must send claims to the local Blue Cross and Blue Shield plan where you received service and the ASH review program does not apply.

Q. How do I appeal a claim or file a grievance?

- A. Just follow the Anthem process on the back of your explanation of benefits or medical necessity letter.

Where to go for more information

Q. Who should I call about a claim or a medical necessity review decision?

- A. Call the Member Services number on the back of your member ID card. Our Anthem Member Services representatives can help you.

Added Benefits for **Kaiser Members**



Value Added
Benefits 2025

Caring for the whole you

At Kaiser Permanente, mental health care goes hand in hand with all the care we provide.

☒ Primary care

As a member, you can talk to your primary care doctor about any mental health issues, anytime. They'll also do mental health and substance use screenings and help you with next steps if you need support.

☒ Specialty care

If you're already getting care through a specialty or emergency department, your care team can connect you to the right resources. No referral is needed to make an appointment with a mental health care professional.

Many ways to get care

Whether you need help with depression, stress, or addiction issues, you can connect with a mental health professional when and where it works for you.



In person



24/7 advice
by phone



Phone
appointment¹



Email



Video visit¹



E-visit

No matter how you reach out, you'll get support from a care team that can view your medical history and connect you to the right care.

(continues on back)

Connect to care that's right for you

Everyone's mental health and wellness journey is different. We're here to help you connect to the right kind of care based on your unique needs and goals.



Common conditions

We provide assessment and treatment for common conditions, including but not limited to anxiety and stress, addiction, depression, personality and eating disorders, sleep problems, and more.

Learn more at kp.org/mentalhealth/conditions



Support and resources

You can count on us to help support you with a wide range of treatment options including inpatient and outpatient services, recovery and social support, classes, webinars, and more.²

Learn more at kp.org/mentalhealth/resources



Connected care

Your entire Kaiser Permanente care team is connected to each other, and to you, through your electronic health record. So, it's easy for our doctors to consult with one another about your care. Our team includes many health professionals to support you:

- Addiction medicine specialists
- Behavioral medicine specialists
- Case managers
- Licensed clinical social workers
- Licensed marriage and family therapists
- Psychiatrists
- Psychologists
- Primary and specialty care doctors

Self-care and wellness resources at your fingertips

As a member, you'll have access to many tools including self-care apps at no cost, wellness coaching, and classes.² These apps can help you with stress, sleep, depression, and more.³



Ease your mind with **Calm**, the #1 app for meditation, relaxation, and sleep.



Try personalized programs from **myStrength** to help manage depression, stress, anxiety, and more.⁴

1. When appropriate and available. 2. Some classes may require a fee. 3. The services are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. 4. myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057

Learn more at kp.org/mentalhealth



Feeling overwhelmed? Tap into the power of self-care.

Adult members can download 2 popular apps at kp.org/selfcareapps

These apps can help you build resilience, set goals, and take meaningful steps toward becoming healthier and happier. Choose the areas you want to focus on – including managing depression, reducing stress, improving sleep, and more.

- ✓ Evidence-based and proven effective
- ✓ Hand-picked by Kaiser Permanente physicians
- ✓ Confidential and easy to use



Calm

Calm is an app for daily use that uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. With guided meditations, programs taught by world-renowned experts, sleep stories narrated by celebrities, mindful movement videos, and more, Calm offers something for everyone.



myStrength

myStrength offers personalized programs with interactive activities, daily health trackers to monitor and maintain your progress, in-the-moment coping tools, and more. It's designed to help you set goals and work toward them in ways that work for you – by making positive changes that support your mental, emotional, and overall well-being.

myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.

Get the apps at kp.org/selfcareapps.

The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.

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Center for Healthy Living ONLINE WORKSHOPS

We're now offering Kaiser Permanente members online workshops at no cost. These interactive workshops can give you tools and support from trained professionals to help get your health on track wherever you are!



Workshops

- Breastfeeding with Success
- Freedom from Tobacco
- Healthy Balance
- Heart Failure: Living Well Each Day
- Life Care Planning
- Living Well with Diabetes
- Options: Metabolic and Bariatric Surgery Preparation and Support
- Sleep Well, Live Well
- Taking Care of Your Heart



To join, you'll need:

- 1 **kp.org** account (get one at kp.org/registernow)
- 2 Computer, smartphone, or tablet with a secure and reliable internet connection
- 3 Google Chrome, Mozilla Firefox, or Apple Safari (Internet Explorer is not supported)
- 4 A scheduled appointment



For information and to schedule an appointment, call your local Center for Healthy Living.

Antelope Valley
661-726-2200

Baldwin Park
626-851-5820

Downey
562-622-4150

Kern County
661-664-3712

Los Angeles
323-783-4472

Orange County
714-748-2714

Panorama City
818-375-3018

Riverside County
1-866-883-0119

San Bernardino
County
909-609-3000

San Diego
619-641-4194

South Bay
310-816-5464

West Los
Angeles
323-421-2710

Woodland
Hills
818-719-4305

Support for emotional wellness

Try our on-demand self-care apps today at no additional cost

Get help with anxiety, stress, sleep, mood, and more. Anytime you need it.

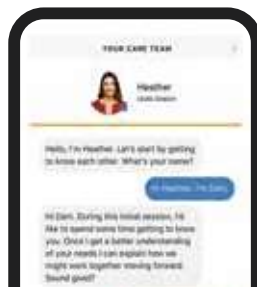
Kaiser Permanente members can explore 3 evidence-based apps:^{1,2,3}



Calm

The #1 app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



ginger

1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Ginger's text-based coaching services at no cost, no referral needed^{4,5}



myStrength[®]
by Teladoc Health

Personalized programs designed to help you:

- Set mental health goals
- Learn coping skills
- Track your progress over time
- Make positive changes



Visit kp.org/selfcareapps to get started

1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.

2. The apps and services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members who become members of Kaiser Permanente.

3. Calm and myStrength can be used by members 13 and over. The Ginger app and services are not available to any members under 18 years old.

4. Some individuals who receive health care services from Kaiser Permanente through state Medicaid programs are not eligible for the Ginger app and services.

5. Eligible Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost.

Calm, Ginger, and myStrength are not available to Kaiser Permanente Dental-only members.

Learn more at kp.org/selfcareapps

 KAISER PERMANENTE[®]

24/7 emotional support with the Ginger app

The Ginger app offers 1-on-1 support for many common challenges – from anxiety, stress, and low mood to issues with work, relationships, and more. Ginger's skilled emotional support coaches are ready to help 24/7. Kaiser Permanente members can use the app at no cost, no referral needed.^{1,2,3,4}

What can employees do with Ginger?

- Text with a coach anytime, anywhere, 24/7.
- Discuss goals, share challenges, and create an action plan with their coach.
- Get personalized, interactive skill-building tools from a library of more than 200 activities.
- View recaps from each texting session, track progress, and work with their coach to adjust action plans as needed.

Ginger's emotional support coaching can help employees with anxiety

47% of Ginger users with anxiety saw their symptoms improve.⁵

Around-the-clock support is always available

Employees can access personalized support in their moment of need.



1. The Ginger app and coaching services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. The app and coaching services are not available to any members under 18 years old. **2.** The app and coaching services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members, 18 and older, who become members of Kaiser Permanente. **3.** The app and coaching services are not available to Medi-Cal members. **4.** Kaiser Permanente members can text with a coach using the Ginger app for 90 days per year. After the 90 days, members can continue to access the other services available on the Ginger app for the remainder of the year at no cost. **5.** Sarah Kunkle et al., "Association Between Care Utilization and Anxiety Outcomes in an On-Demand Mental Health System: Retrospective Observational Study," *Journal of Medical Internet Research*, January 2021.

24/7 virtual care across the U.S.



Fast, personalized support around the clock

Health problems can get in the way of a good day's work. Getting care shouldn't. That's why we make it easy for your team to quickly connect with a Kaiser Permanente clinician, from the lunchroom to the living room.

Daytime, nighttime, anytime. That's care at the speed of your workforce.



24/7 virtual care
when your employees need it
– across the U.S.



No cost
to members
on most plans



High-quality support
from Kaiser Permanente
clinicians who coordinate
your employees' care



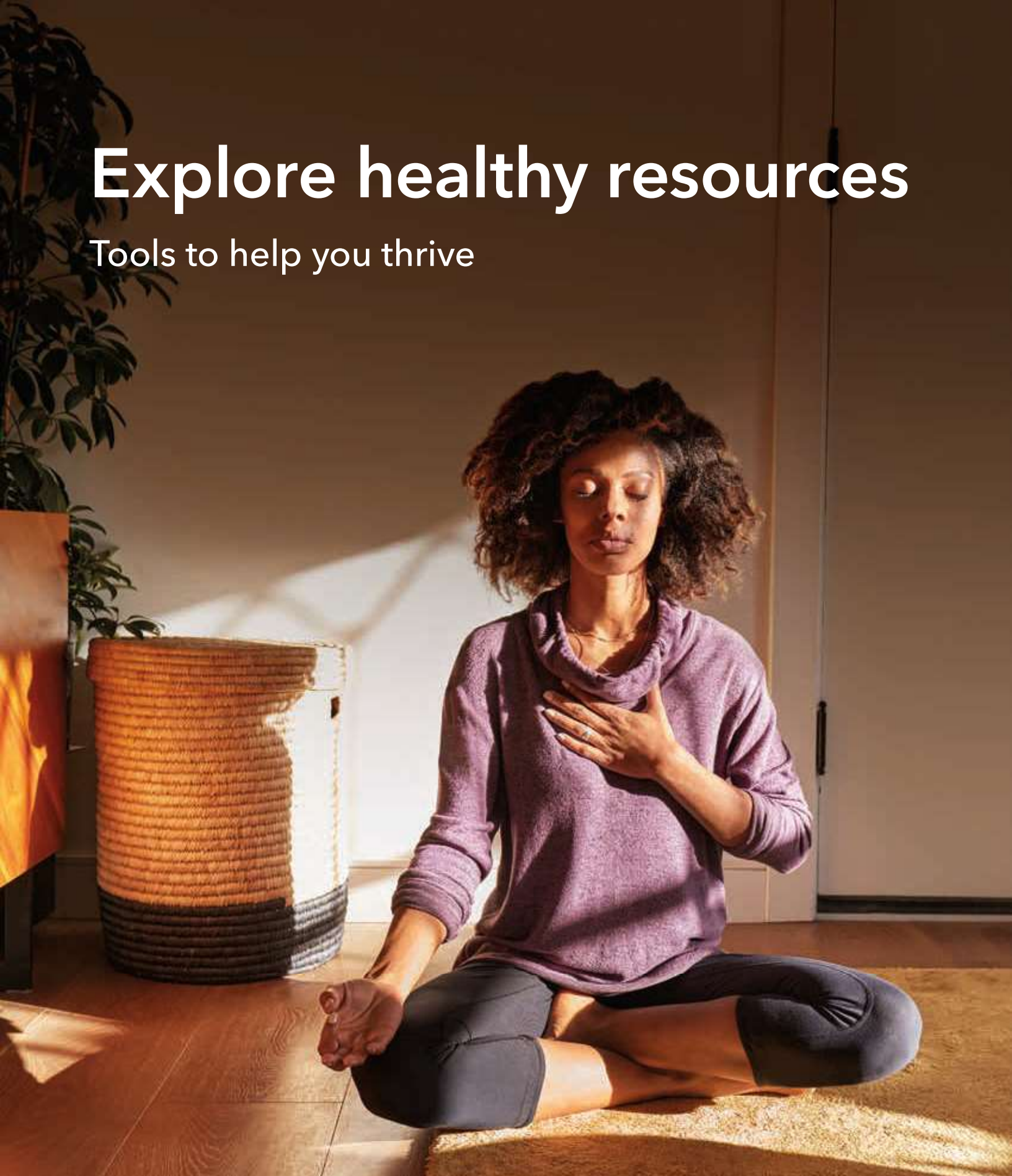
Connected care at every step

When your employees get 24/7 care by phone or online, their visit is tracked in their electronic health record. This helps make it easier for our clinicians to continue making informed care decisions and streamline your employees' follow-up care – no matter how they choose to see us.

**Contact your Kaiser Permanente
representative to learn more.**

Explore healthy resources

Tools to help you thrive



Manage your care online

See how easy it is to stay on top of your care. When you register at **kp.org**, you get the most out of your membership – and can manage your health anytime, anywhere.¹



Take charge of your care

Your connection to great health and great care is only a click away on **kp.org**. When you register for an online account, you can access many time-saving tools and tips for healthy living. Visit **kp.org** anytime, anywhere, to:

- View most lab test results
- Refill most prescriptions
- Choose your doctor based on what's important to you, and change anytime
- Email your Kaiser Permanente doctor's office with nonurgent questions
- Schedule and cancel routine appointments
- Print vaccination records for school, sports, and camp
- Manage a family member's health²



Register now – it's easy

You can register online at **kp.org** or on the Kaiser Permanente mobile app. Just follow the sign-on instructions. You'll need your health/medical record number, which you can find on your Kaiser Permanente ID card.

kp.org/register

kp.org/registreseahora (en español)



Download the Kaiser Permanente app

You can also use the Kaiser Permanente mobile app to register for an online account, message your doctor's office with nonurgent questions, find doctors and locations, view upcoming appointments, and more.

kp.org/mobile

kp.org/movil (en español)



Making the switch to great care is easy

Are you new to Kaiser Permanente? Thinking about joining? It's simple to get started with your new plan – and we're here to walk you through it. Get started with Kaiser Permanente at **kp.org/easyswitch**.

1. These features are available when you get care from Kaiser Permanente facilities. 2. Online features change when children reach age 12. Teens are entitled to additional privacy protection under state laws. When your child turns 12 years old, you will still be able to manage care for your teen, with modified access to certain features. 3. This value-added service is an extra service provided by entities other than Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), and is neither offered nor guaranteed under any KFHP-MAS contract. This entity may change or discontinue offering this service at any time. KFHP-MAS disclaims any liability for the service provided by this entity. 4. Please note that the ChooseHealthy program is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The ChooseHealthy program provides for discounts from participating specialty health care providers. You are obligated to pay for all services from those providers, but will receive a discount from those participating providers for services included in the program. The ChooseHealthy program also provides access to the Active&Fit Direct program, which provides discounted access to fitness centers. The ChooseHealthy program does not make any payments directly to those participating providers or to the Active&Fit Direct program. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on products and services available through the ChooseHealthy program are subject to change; please consult the website for current availability.

Get wellness support

Take advantage of these convenient perks – from personal health coaching to reduced rates on alternative medical therapies.



Live healthier with helpful resources³

With our wellness resources, you'll get tools, tips, and information to help you create positive changes in your life. Our complimentary resources can help you:

- Lose weight
- Eat healthier
- Quit smoking
- Reduce stress
- Manage ongoing conditions like diabetes or depression

kp.org/health-wellness

kp.org/salud-bienestar (en español)



Connect to a wellness coach

If you need more support, we offer Wellness Coaching by Phone at no cost. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals.

kp.org/wellnesscoach



Join health classes

With all kinds of health classes and support groups offered at our facilities, there's something for everyone. Classes vary at each location, and some may require a fee.

kp.org/classes

kp.org/clases (en español)



Enjoy reduced rates

Get reduced rates on a variety of health-related products and services through The ChooseHealthy® program.⁴ These include:

- Active&Fit Direct – members pay \$25 per month (plus a one-time \$25 enrollment fee) for access to a national network of more than 10,000 fitness centers
- Up to 25% off a contracted provider's regular rates for:
 - Acupuncture
 - Chiropractic care
 - Massage therapy

kp.org/choosehealthy



Take time for self-care

Manage stress, improve your mood, sleep better, and more with the help of wellness apps, available at no cost to adult members.

kp.org/selfcareapps

Colorado state law requires that an access plan be available that describes Kaiser Foundation Health Plan of Colorado's network of provider services. To obtain a copy, please call Member Services or visit kp.org.

Services covered under your health plan are provided and/or arranged by Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057

Learn more about your health

More information is just a click away. Use these interactive tools and reference guides to find answers to your health questions and help you make decisions about your care.

Drug encyclopedia	Look up detailed descriptions of thousands of drugs, including possible side effects. kp.org/medications kp.org/medicamentos (en español)
Health encyclopedia	Explore more than 40,000 pages of in-depth information on health conditions, related symptoms, and treatment options. kp.org/health kp.org/salud (en español)
Health guides	Stay informed on popular health subjects or discover something new through our healthy living guides, available in English and Spanish. kp.org/livehealthy kp.org/vidasaludable (en español)
Interactive tools and calculators	Take an interactive quiz or enter your information into one of our calculators to learn more about your health. kp.org/calculators
Medical test directory	Learn more about your options for common tests and procedures, along with their risks and benefits. kp.org/healthdecisions
Natural Medicines Comprehensive Database®	Find answers to your questions about dietary supplements, vitamins, minerals, and other natural products. kp.org/naturalmedicines kp.org/medicinasnaturales (en español)
Recipes	Get inspired to prepare delicious, healthy dishes. Browse recipes by category – like vegetarian dishes, soups, or desserts – or by what’s in season. kp.org/foodforhealth
Symptom checker	Use our interactive visual aid to gauge your symptoms. Click on the body part that’s troubling you and learn what to do next. kp.org/symptoms kp.org/sintomas (en español)
Videos and podcasts	Look, listen, and learn about your health and well-being. Watch videos or download health-related, guided meditation podcasts. kp.org/video kp.org/audio



Try yoga, cardio, and bootcamp – without leaving home

We're making it easier to exercise from anywhere

Regular workouts can help improve your mood, sharpen your mind, and help you feel healthier and happier overall. That's why we teamed up with fitness industry leader ClassPass to make it easy for you to exercise from the comfort of home.

With this special rate for ClassPass, Kaiser Permanente members can get:



On-demand video workouts at no cost

4,000+ online fitness classes – including cardio, dance, meditation, bootcamp, and more – for \$0/month.



Reduced rates on in-person fitness classes

Free trial plus 20% off a monthly package to reserve in-person fitness classes at some of the top gyms and fitness studios in your area and around the world.

Why ClassPass?

- 4,000 on-demand classes to access anytime
- 40,000 studios and gyms to choose from worldwide
- 22 types of fitness classes to choose from



Get started at kp.org/exercise

ClassPass is not available to Medi-Cal and Medicaid members. ClassPass is not available to Kaiser Permanente Dental-only members.

The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.

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More care options while away from home

No matter where life takes you or your family, Kaiser Permanente has you covered. If something unexpected happens while away from home, it's easier than ever to get care.



Care at your fingertips, anytime

Use your kp.org account or the Kaiser Permanente app to get access to:

- A licensed care provider you can speak with 24/7 for medical advice
- Care by phone¹, video¹, or e-visit. No cost for most plans.²
- Email your doctor's office for answers to routine health questions



Urgent Care from MinuteClinic and Concentra

You can visit a MinuteClinic (in select CVS and Target stores) or a Concentra urgent care center with or without an appointment. You'll pay your standard copay or coinsurance – no matter where they are.³



Emergency or urgent care, anywhere in the world

We cover emergency care anywhere in the world. We also cover urgent care when you're outside of the service area. You can go to the nearest hospital or urgent care facility. Afterward, file a claim with us for reimbursement.⁴

Support while away from home

Need help or want to learn if additional coverage may be advised? We're here to answer any questions you may have along the way.

- Call the Away from Home Travel Line at **951-268-3900⁵**
- Visit kp.org/travel

Kaiser Permanente, MinuteClinic, and Concentra locations



1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. **2.** If you have an HSA-qualified deductible plan, you may need to pay the full charges for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits. **3.** Some exceptions apply. If you're a Medicare member or in a state that has Kaiser Permanente providers, you or your dependent will be asked to pay upfront for services and will need to file a claim for reimbursement. **4.** If you believe you have an emergency medical condition, call 911 or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage* or other coverage documents. **5.** This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time, and it reopens the day after a holiday at 4 a.m. PT.

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Whole-body health made easier

Get help reaching your wellness goals

Choose a One Pass Select Affinity fitness plan that fits your lifestyle

Make a commitment to your overall well-being by joining One Pass Select Affinity from Optum.¹ Choose a fitness plan and get unlimited access to all locations available within that plan, plus extensive digital resources.

- 5 membership tiers with different monthly fees²
- 19,000 gym locations and boutique studios
- 23,000+ on-demand and livestreamed classes
- Digital tools to track progress and an AI workout builder
- 10% off memberships for family and friends
- No contracts – change tiers monthly or cancel within 30 days
- Groceries and household essentials delivered with Walmart+ and Shipt

Save on wellness services

All members who sign up for One Pass Select Affinity can access Optum's affinity musculoskeletal program.

Get 20% off chiropractors, acupuncturists, and massage therapists when you visit a participating provider.³

1. The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. 2. In Colorado, eligible employees who have the One Pass Select program have access to the classic tier after paying a \$100 annual fee. Employees with the classic tier may access other tiers within the gym network after paying an additional fee. In Hawaii, members pay a \$200 annual fee to access the classic tier (aka Fit Rewards program). Members who work out for 45 days for at least 30 minutes each session over the year will earn a \$200 reward. Only 1 training session per day counts toward the 45-day total. 3. See note 1.

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Learn more at kp.org/exercise



Added Benefits for All Benefit's Eligible Employees



Value Added
Benefits 2025

HONORING YOUR LOVED ONE SHOULD BE YOUR FOCUS. WE CAN HELP WITH THE REST.

COMPASSIONATE SUPPORT FOR YOU

Grief is hard. And when you add things like estate planning and probate management, immediate arrangements and taxes, it can be overwhelming and stressful. But you don't have to deal with it all on your own. You have access to resources and real, trained professionals who are there to listen and offer support during this difficult time thanks to your loved one's Life insurance.

How we can help support you:



Easy-to-use App: Access resources and services in one place to help you navigate the challenges of loss.



Grief Counseling: Licensed social workers are available to listen and give support.



Funeral Planning: Detailed instructions and on-demand assistance are available to manage the logistics of funeral planning, burial, cremation and other related services.



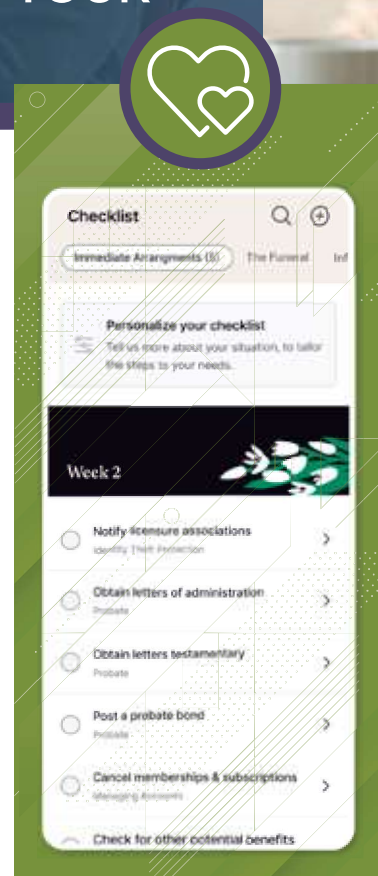
Estate Administration: Guidance is available for navigating estate and probate processes.



Account Deactivation: Get help closing unneeded financial accounts, memberships and subscriptions.



Identity Theft Protection: Step-by-step instructions to freeze credit and protect the identity of your loved one.



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Contact: hartford@empathy.com

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Let us help take care of you.
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Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent.

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BrushSmart™ transforms your oral health

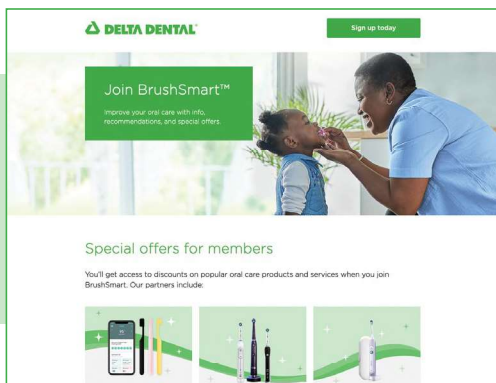


**Sign up today for special offers
on popular oral health care brands**

Keeping a solid oral hygiene routine helps prevent all sorts of costly dental problems down the road, and it decreases your risk of tooth decay and gum disease. Make sure you have the tools you need for the best home dental care.

As a Delta Dental member, you have access to BrushSmart, a free oral wellness program designed to help you improve your oral care at home. When you sign up, you'll also get special offers on dental products and incentives for maintaining a healthy smile.

We've partnered with great brands like Oral-B, Philips Sonicare and quip to bring you deals and products tailored to your specific needs and lifestyle.



Join at brushsmart.org

Fill out the online form to get immediate access to your exclusive BrushSmart offers.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

BrushSmart is a trademark of Delta Dental of California.



deltadentalins.com/enrollees

Your mouth and body

Tooth loss and gum disease can increase your risk for a number of health issues and chronic conditions. All of these are linked to an unhealthy mouth:



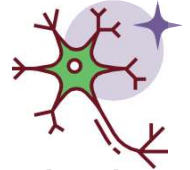
Glaucoma
linked to
gum disease



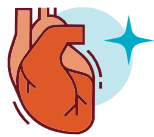
Dementia
related to
gum disease



Respiratory disease
worsened by
gum infection



Migraine
connected to
oral bacteria



Cardiovascular disease
related to gum
disease



Pre-term baby
more likely to
occur in women
with gum disease



Acid reflux
can be detected
from tooth
damage



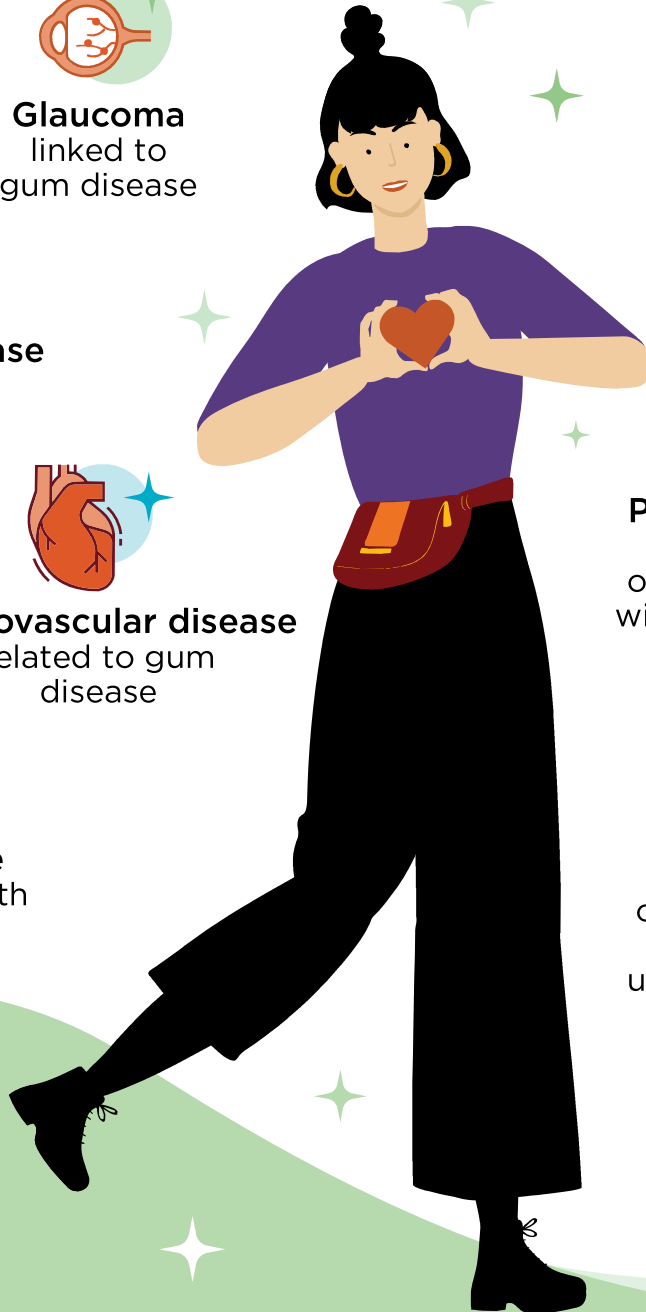
Kidney disease
more common with
tooth loss



Diabetes
can develop or
worsen with
unhealthy gums



Rheumatoid arthritis
linked to
unhealthy gums



 **DELTA DENTAL®**



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Savings you can see and hear

Get exclusive discounts on LASIK eye surgery and Amplifon hearing aids

Your wellness is more than oral health

That's why, as a Delta Dental enrollee, you have access to preferred pricing on hearing aids and LASIK vision services through Amplifon Hearing Services and QualSight.¹

How do I get the discounts?

It's easy. Just give Amplifon or QualSight a call. A dedicated representative will walk you through the program and help you pick a provider, make an appointment and receive your discount.

	Amplifon	QualSight
Products and services	Discounts on hearing aids and one year of free follow-up care	Discount on LASIK eye surgery, including pre- and post-operative visits
Savings	66% average savings off retail hearing aid pricing ² .	35% off the national average price of LASIK eye surgery ³
Access	Nationwide network of providers	Over 900 LASIK locations nationwide ⁴
Quality	Leading brands featuring the latest hearing aid technology and a three-year product warranty	Experienced LASIK surgeons who have collectively performed over 7.5 million procedures ⁵
Get started	<ol style="list-style-type: none">1. Call Amplifon.2. A patient care advocate will explain the program, help you find a hearing care provider and help you make an appointment.3. Amplifon will send you and your provider the details to enroll you in the program.4. Save on hearing aids, and receive complimentary batteries for two years or a standard charging station.	<ol style="list-style-type: none">1. Call QualSight.2. A care manager will explain the program, answer any questions, help you pick a provider and set up a free consultation to see if you're eligible for LASIK eye surgery.3. Receive written confirmation, including pricing information and directions to your provider's office.4. Pay a contracted price for LASIK services.
Website	amplifonusa.com/deltadentalins	qualsight.com/-delta-dental
Phone	888-779-1429	855-248-2020

¹ Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.

² According to Amplifon's internal analysis of Amplifon savings off MSRP in 2021. Discounts or savings may vary by manufacturer and technology level of the hearing aid device.

³ As compared to the reported overall national LASIK eye surgery cost by Market Scope LLC 2020. Discounts or savings may vary by provider.

⁴ QualSight provider file.

⁵ "QualSight LASIK Welcomes Delta Dental Enrollees!" November 4, 2022. <https://www.qualsight.com/-delta-dental>.

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Boost your dental IQ with *Grin!*



Packed with informative articles, fun facts and tasty recipes, *Grin!* e-magazine is the perfect way to boost your dental health IQ. Sign up, and you'll get a new issue delivered by email every season. **Here are five great reasons to sign up.**

- 1 Get advice on oral health questions submitted by readers like you..
- 2 Try new, tooth-friendly recipes like stuffed butternut squash and berry ice cream.
- 3 Learn how popular trends like intermittent fasting and essential oils can effect your oral health.
- 4 Be the first to hear about fascinating developments in dental technology.
- 5 Empower yourself with information on all kinds of dental conditions, from cavities to cracked teeth.

Check it out in English and Spanish!
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 EF43 #133481 (rev. 2/22)

With the power of sleep, peace of mind is in the cards

If you slept well last night, you likely feel renewed energy, stamina and focus. But what if you didn't? We live in a fast-paced world powered by technology and 24-hour access to stress-inducing developments affecting our work, families, health and finances. According to a New York Times health report, approximately 60 million Americans are impacted by insomnia, caught up in a vicious cycle of stress and anxiety that prevents sleep. Lack of sleep leads to daytime sleepiness or fatigue that, in turn, increases stress and anxiety and again prohibits natural sleep. So, what can you do to promote proper sleep and recovery?

Add these mindful techniques to your bedtime routine:

Gratitude



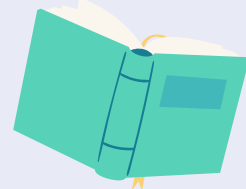
Take time at the end of each day to focus on the positive aspects of your life to help balance your mind.

Meditation



Empty your mind of distractions and slow down the speed of mental processing with a singular focus.

Reading



Enjoy a good book (preferably a paper one to avoid the blue light from a screen) for a positive mental break, to help you unwind and even fall asleep.

Reflection



Keep a journal to reflect on your day, process feelings and track personal developments.



More than 1/3 of American adults are not getting enough sleep on a regular basis.

Sources: Centers for Disease Control and Prevention, New York Times, Willis Towers Watson

To learn more go to sleepcharge.com/ascip or scan the QR code.



SCAN ME



Sleep or fatigue?

There is a
difference

Are you sleepy, tired, exhausted, fatigued? Whether you're dozing off in front of your computer or taking a twenty-minute nap that turns into two hours, it can be hard to know at which point to seek help for a sleep problem. But if a lack of sleep is making it hard to get through the day, it's time to consider whether you might have an underlying sleep disorder. Although sleepiness and fatigue are often used interchangeably, we make a distinction between the terms.

Sleepiness at the right time is normal.

You naturally feel sleepy in the evening as a reflection of your circadian rhythm, the 24-hour sleep-wake cycle. Feeling sleepy is your body's signal that it's time to wind down and get ready for bed.

A good night's sleep typically solves the problem of feeling sleepy. If you've gotten a full night of sleep (adults need 7-9 hours every night, consistently) and you still feel like you need a nap whenever you're at rest, that could be a sign of a sleep disorder. Sleep apnea, narcolepsy, or hypersomnia could all be potential causes of your excessive daytime sleepiness.

Fatigue can mean many different things.

Feeling fatigued or exhausted can also be a red flag. When you're fatigued or exhausted, you have little energy and motivation, and feel as if you're pulling a heavy weight to get through your day. If you try to sleep, you can't because you're not actually sleepy. There are a number of medical (both physical and mental health) reasons for feeling fatigued/exhausted, including heart disease, anemia, autoimmune disorders, and depression, to name a few.

Although sleep disorders such as obstructive sleep apnea are typically associated with excessive daytime sleepiness, some patients may experience fatigue instead. Consult with a doctor to help clarify what's going on.

Do you feel like your symptoms just won't go away?

Whether you feel sleepy or fatigued/exhausted, you are not at your best. If your symptoms persist even after consistently getting enough sleep, take our Sleep Checkup™.

SleepCharge can help you identify potential issues and put you on the road to better sleep.

SOURCES: Johns Hopkins Medicine, Sleep Foundation, NCBI, Mayo Clinic

**To learn more go to sleepcharge.com/ascip
or scan the QR code.**



Don't let sleep loss steal your magic

Have you ever had a really, really stressful day? The kind of day where it feels like a dark cloud is following you around, causing everything to go wrong – almost as if someone put a curse on you. Maybe you didn't get enough sleep the night before, or maybe you just need a chance to breathe. Either way, you crawl into bed at the end of the day, convinced that tomorrow will be just as stressful... but then you wake up and poof! You feel magically renewed, ready to take on a new day.

Believe it or not, there's a scientific reason for this! A large, comprehensive study (compiling over 50 years of research!) backed up what we already knew to be true: sleep has a huge impact on our mood, stress level, and emotions.

Here are some of the ways that sleep loss – whether due to poor sleep, a busy schedule, or an underlying sleep disorder – can affect your emotional state:

You're more likely to wake up on the wrong side of the bed.

In other words, sleep loss puts you in a worse mood throughout the day, which can lead to reduced quality of life and psychiatric difficulties.

You might be more emotionally reactive.

When you don't get enough quality sleep, your brain's emotional processing functions are impaired...meaning small things might seem like a bigger deal than they really are.

You're more likely to experience symptoms of anxiety.

You might have trouble concentrating or making decisions and feel more tense than usual.

Given these effects, it's easy to see how losing sleep could create a vicious cycle of stress and negative emotions in your day-to-day life. You might be more likely to start an argument with your partner or snap at a coworker. For a much-needed attitude adjustment, aim for 7-9 hours of sleep each day – and take the Sleep Checkup to see specific areas where your sleep can be improved.

Source: <https://www.apa.org/pubs/journals/releases/bul-bul0000410.pdf>

To learn more go to sleepcharge.com/ascip or scan the QR code.



scan me



Sleep and mental health: Two sides of the same coin

Research has shown a direct link between chronic sleep deprivation and depression, anxiety, stress, and bipolar disorder. Poor sleep and mental health frequently go hand-in-hand; in fact, more than 80% of people with depression also suffer from sleep problems.

Untreated sleep disorders can lead to mental health problems

Sleep disorders such as insomnia, narcolepsy, and sleep apnea can lead to the development of mood swings, grumpiness, irregular emotional reactivity, depressed mood and depression. Sleep deprivation affects the brain's ability to properly control emotions and negative thoughts, and chronic sleep loss due to an untreated sleep disorder leads to exhaustion and an increased risk for developing deadly chronic health conditions.

Mental health issues can cause problems with sleep

On the other hand, mental health conditions such as depression and bipolar disorder can lead to poor sleep quality or insomnia, which is when you have difficulty falling and/or staying asleep. When assessing the quality of your mental health, medical professionals may ask about your sleep quality for clues on how to help you manage mental health issues.

Sleep and mental health go hand-in-hand

Matthew Walker, the author of *Why We Sleep*, wrote "sleep loss and mental illness is best described as a two-way street of interaction." Poor sleep and/or mental health tends to aggravate the other, while improving your sleep or mental health can improve the state of the other. To avoid the development or worsening of mental health illnesses, it's important to be evaluated for any sleep disorders and tackle poor sleep habits.

Source: Bonnet, M., & Arand, D. (2022, April 15). Risk factors, comorbidities, and consequences of insomnia in adults. In R. Benca (Ed.). UpToDate., Retrieved January 30, 2023, from <https://www.uptodate.com/contents/risk-factors-comorbidities-and-consequences-of-insomnia-in-adults>

**To learn more go to sleepcharge.com/ascip
or scan the QR code.**



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A good day starts with a good night's rest

For people with a mental health condition, just getting out of bed can feel difficult some days. And if you also struggle with chronic insomnia, it can be especially challenging to take care of your mental health. People with insomnia are almost 10 times as likely to have anxiety, 17 times as likely to have depression, and 2-3 times as likely to experience suicidal ideation.

With that in mind, here's your step-by-step guide to giving yourself the best chance of having a good day, no matter what else is going on in your life. Sleep is the foundation of all other healthy habits.

Step 1: Wake up and go to bed at the same time each day.

Our bodies thrive on routine. A consistent sleep schedule tells your mind and body when it's time to rest and when it's time to get movin' and groovin'. If you're struggling to adhere to your planned sleep routine, breathing exercises could help you relax. And remember, one bad night of sleep doesn't mean the whole day is ruined – just make gradual changes until good sleep becomes a habit.

Step 2: Soak up the sun.

Not only is natural sunlight good for our mental health, it also helps our sleep! Just 15 minutes of sunlight a day can make a world of difference. Set aside time for some morning sun – you can even combine it with other serotonin-boosting habits like journaling or going for a walk.

Step 3: Make sleep a safe space.

Create a sleep environment that's cool, dark, and quiet – perfect for settling in after a long day. You can add personal touches to make your sleep space feel like you, whether that's keeping a favorite book by your bed, playing soothing soundscapes, or using a weighted blanket. Charge your phone away from the bed so it's less tempting to stay up late scrolling.

Finally, **take the Sleep Checkup** to diagnose any underlying sleep problems and receive one-on-one support from our care team. No matter what challenges you're facing, you're not alone.

To learn more go to sleepcharge.com/ascip or scan the QR code.



scan me

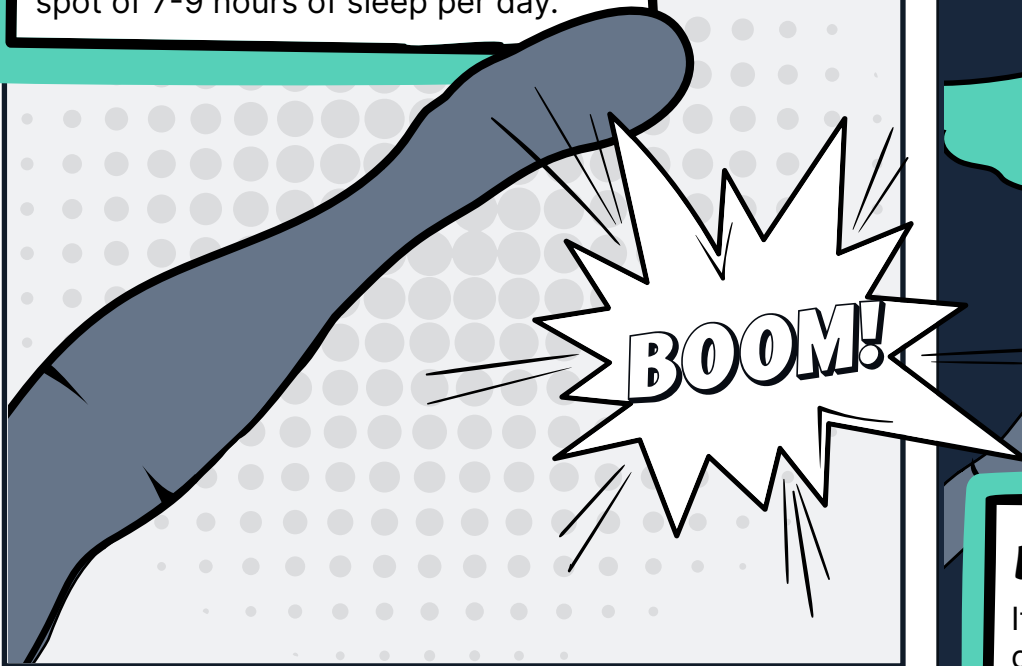
Meet your new favorite superhero:



SLEEP!!

KICK DIABETES TO THE CURB

Did you know that getting too much or too little sleep can increase your risk of developing type 2 diabetes? Not only does poor sleep increase diabetes risk, but diabetes symptoms can also lead to insufficient sleep. To prevent and manage diabetes, aim for the sweet spot of 7-9 hours of sleep per day.



FIGHT FATIGUE

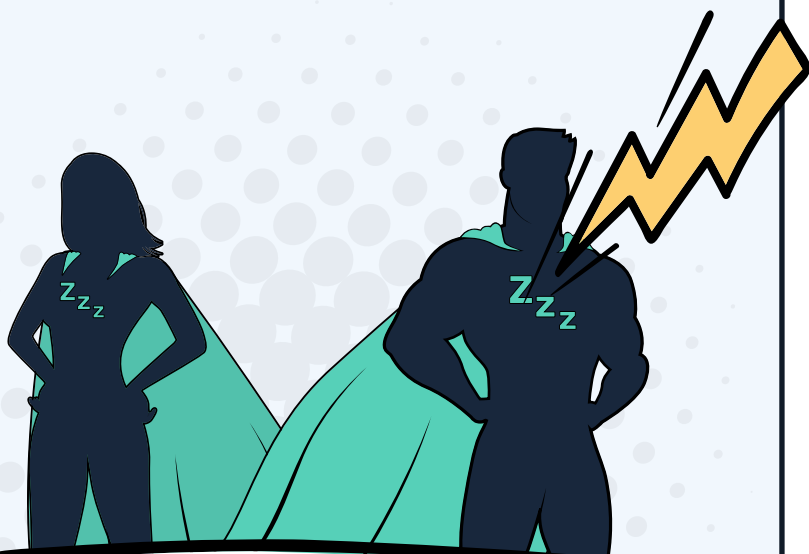
It sounds obvious, but getting quality sleep each day can make it easier to hop out of bed and avoid the midday slump. Poor sleep increases inflammation and stress in the body, leading to trouble concentrating, oversleeping, reduced emotional regulation, and other undesirable effects. Become your best-rested self by improving your sleep habits one day at a time.

**TAKE THE SLEEP CHECKUP
OR SCAN THE QR CODE**



POWER UP YOUR HEART HEALTH

Sleep is also excellent for your cardiovascular health. In fact, one large-scale study found that people with insomnia were 69% more likely to have a heart attack over a 9-year period than those without (1). Sticking to a consistent sleep schedule and getting high-quality sleep can lower your risk of heart disease.



Welcome to SleepCharge

Wake up to a brighter world!



All
Health Plan
Members
Are
Eligible

Get your personalized sleep report

Complete the Sleep Checkup to get your personalized sleep report, which includes an analysis of your Duration, Timing & Quality (DTQ). Use your report to lay the foundation for sleep improvement.

Access the Sleep Life Learning Center

Explore our virtual, self-guided library of sleep education and guided bedtime mindfulness, to help you achieve a healthier sleep lifestyle.

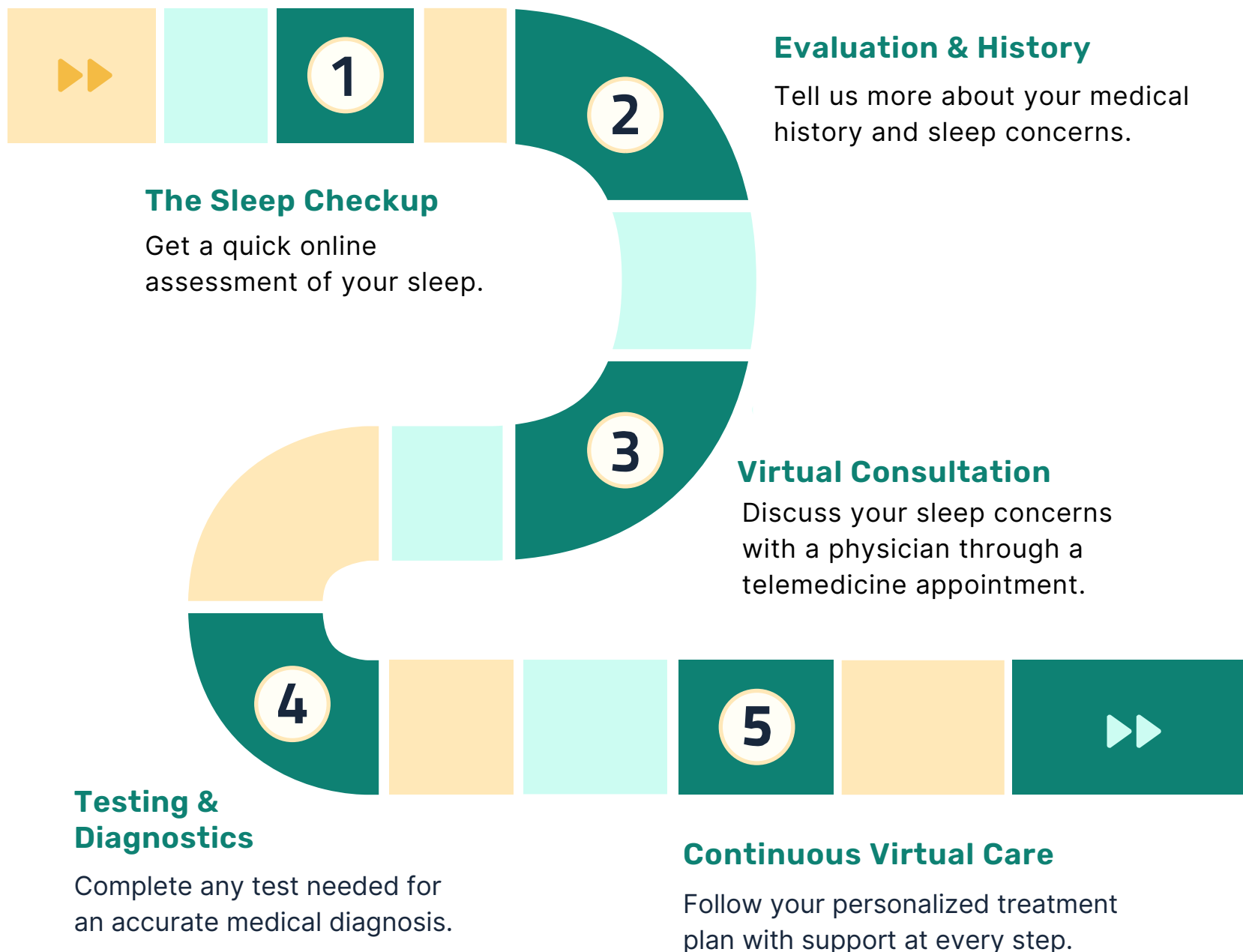
Receive sleep health support

From sleep coaching to treatment for sleep disorders such as insomnia, sleep apnea and restless legs syndrome, SleepCharge provides proactive and virtual sleep care tailored to your needs.

To get started, take the Sleep Checkup by
visiting sleepcharge.com/ascip

All confidential medical information obtained through SleepCharge will be maintained in accordance with federal HIPAA requirements.

YOUR GUIDE TO The SleepCharge Journey



Currently being treated for a sleep disorder?

Now is the time to move your care and experience the SleepCharge difference. Call 877-615-7257, option 2.



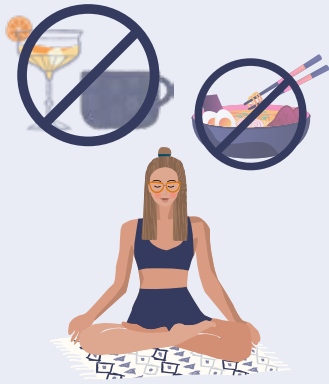
Get started with the Sleep Checkup at sleepcharge.com/ascip

Sleep and mental health: It's all connected

This Mental Health Awareness Month, we're thinking about the cycle of sleep and mental health. One of the basic tenets of Cognitive Behavioral Therapy (CBT) is that your thoughts, feelings, and behaviors all influence each other. This concept applies to many different situations in life, but it can also be a helpful way of thinking about our sleep habits.

We know that one behavior can quickly lead to another. Maybe you're having a bad day at work and dealing with a lot of negative thoughts. When you finally get home, you feel so overwhelmed that you decide not to hang out with your friends. When it's time for bed, you start to feel sad about missing time with your friends, and you stay up late worrying. The next day, you feel extra exhausted. And so the cycle continues.

If this sounds familiar, worry not! Here's how you can break the cycle and strike a harmonious balance between your sleep and mental health.



Make sleep a priority.

If you're extra busy with work or other responsibilities, sleep might feel like the very last thing on your to-do list. But ensuring that you're getting enough sleep can help give you the energy and mental clarity you need to tackle tasks more efficiently while you're awake. After all, sleep is essential for learning, memory, and other key brain functions.

Do you struggle to fall asleep? Try these:

- Avoid heavy meals, alcohol, and caffeine 3-4 hours before bed to reduce your chances of tossing and turning.
- Practice deep breathing techniques to slow a racing mind or reduce anxiety.
- If you find yourself still awake after 20 minutes, get out of bed and do a simple task (such as folding laundry or light stretching) before laying back down to try again.



Spot the signs.

Sleep disturbances can negatively impact your mood, and high levels of stress and anxiety can make it difficult to sleep. When either your mental health or sleep is off-balance, your whole world can feel topsy-turvy. Pay attention to when you're consistently not getting enough sleep (less than 7 hours for adults) or having trouble getting through the day due to stress, anxiety, depression, or other mental health concerns.



Don't be afraid to ask for help.

You don't have to do it all on your own. Reach out to loved ones, doctors, and mental health professionals who can help you troubleshoot your sleep and your mental health. SleepCharge can connect you to whole-person care.

Take the Sleep Checkup to get started.

To learn more go to sleepcharge.com/ascip or scan the QR code.











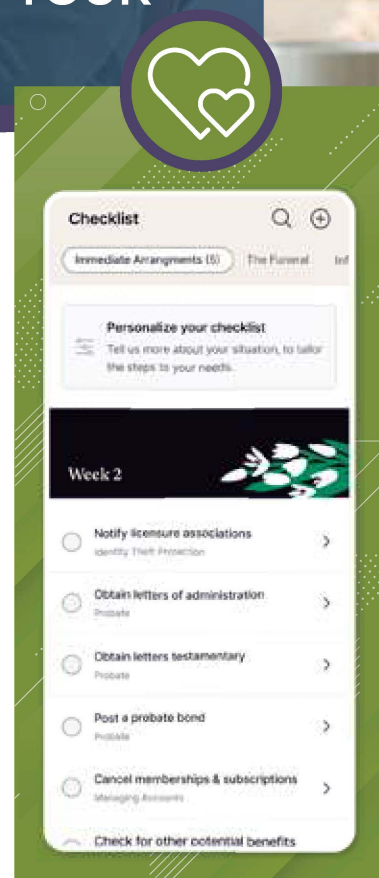
HONORING YOUR LOVED ONE SHOULD BE YOUR FOCUS. WE CAN HELP WITH THE REST.

COMPASSIONATE SUPPORT FOR YOU

Grief is hard. And when you add things like estate planning and probate management, immediate arrangements and taxes, it can be overwhelming and stressful. But you don't have to deal with it all on your own. You have access to resources and real, trained professionals who are there to listen and offer support during this difficult time thanks to your loved one's Life insurance.

How we can help support you:

-  **Easy-to-use App:** Access resources and services in one place to help you navigate the challenges of loss.
-  **Grief Counseling:** Licensed social workers are available to listen and give support.
-  **Funeral Planning:** Detailed instructions and on-demand assistance are available to manage the logistics of funeral planning, burial, cremation and other related services.
-  **Estate Administration:** Guidance is available for navigating estate and probate processes.
-  **Account Deactivation:** Get help closing unneeded financial accounts, memberships and subscriptions.
-  **Identity Theft Protection:** Step-by-step instructions to freeze credit and protect the identity of your loved one.



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