To: All Benefit Eligible Employees  
From: Laura Cyphers Benson, Associate Vice President of Human Resources  
Date: October 6, 2014  
RE: 2015 Benefit Plan Year Activities – Open Enrollment

Shasta College is pleased to continue to offer a competitive and affordable benefit package to our employees and their families. The cost of healthcare has continued to increase, particularly as a result of the new health care reform laws, and our JPA has had to raise their rates 5% across the board due to an increase in claims; the national average is 15%. Despite the cost increases, Shasta College has continued to invest in our benefits and our employees. This year we are implementing some changes that will provide greater access to coverage while maintaining cost effective options for you and your family. As we approach the beginning of a new benefit plan year, we are kicking off the 2015 Benefits Open Enrollment period.

**Benefits Open Enrollment**

Open Enrollment will begin on **October 27, 2014** and end on **November 21, 2014** for benefits effective January 1, 2015. During the Open Enrollment period you will have the opportunity to review the 2015 benefit plan offerings, add or remove dependents, and enroll in coverage.

**ALL BENEFIT ELIGIBLE EMPLOYEES MUST RE-ENROLL FOR BENEFITS**

All Employees must meet with a Counselor to sign up for Section 125 Flexible Spending Account.

During Open Enrollment you can also enroll in your Flexible Spending Account (FSA) for 2015. FSA’s offer a way to convert taxable salary dollars into tax-free benefit dollars you can use to pay health care expenses not covered by your medical, dental and vision plans. You may also use the FSA’s to pay eligible child and dependent care expenses.

We have arranged for Licensed Benefit Counselors from Worksite Communications to meet with all employees to assist with reviewing the benefit plan options and changes and enrolling in this year’s benefits program. The Benefit Counselors will be available for all shifts. Meeting times should take approximately 30 minutes.

All benefit eligible employees will need to schedule an appointment to meet with a Benefit Counselor by visiting [www.myenrollmentschedule.com/shasta](http://www.myenrollmentschedule.com/shasta) or by calling (866) 998-2915.

**NEW VOLUNTARY PLANS FOR 2015**

**NEW - Trustmark Voluntary Benefits**

We are pleased to offer new and enhanced Voluntary Benefit plans through Trustmark to all full-time and part-time benefit eligible employees. Benefit Counselors will be available to provide
information and enrollment assistance for the Trustmark Voluntary Benefit plans. All plans are optional and offered in addition to your existing benefits. All of the plans are portable, which means you can take them with you should you change jobs or retire. For cost and complete coverage details, talk to your Benefit Counselor during Open Enrollment. Effective date for Trustmark policies is January 1, 2015. First payroll deduction will be January 30, 2015.

**Trustmark Voluntary Benefit options include:**

- **Universal Life Insurance with Long Term Care Benefits**
  Trustmark’s Universal Life with Long Term Care is permanent life insurance that helps shield your family from financial hardship. It builds cash value over time, which you can access. It pays a Death benefit and a Living Benefit. The Living Benefit makes it easy to help pay for home healthcare, assisted living, and adult day care services, should you ever need them.

- **Universal Life Events with Long Term Care Benefits**
  Trustmark’s Universal Life Events with Long Term Care is designed to match your needs throughout your lifetime. It pays a higher death benefit when expenses are high and your family needs maximum protection. Then, at age 70 when financial needs are typically lower, the death benefit reduces to one-third. Living Benefits remain consistent throughout retirement when you are most likely to need long-term care services.

- **Critical Illness Insurance (Cancer included)**
  Trustmark’s Critical Illness insurance provides lump-sum payments when an insured family member is diagnosed with a covered condition. This policy serve as an ideal complement to a high deductible health plan (HDHP) plan because benefits may help offset the high deductible.

- **Short Term Disability**
  Trustmark’s Short-Term Disability will pay a portion of your income if you are unable to work due to a Total Disability. Short-Term Disability helps pay your bills and protects you and your family from financial hardship while you recover. Short-term disability insurance pays a percentage of an employee’s salary in the event that the individual becomes temporarily disabled and is unable to work for a short period of time due to a sickness or injury. This is an important insurance plan to consider since we are not participants in State Disability insurance.

- **Accident Insurance**
  Trustmark’s Accident provides a cash payment, when an insured family member is injured. The plan provides individuals with a cash benefit that helps with lost income, uncovered medical procedures, co-pays and many other expenses related to accidents. Unlike other coverage, accident coverage pays cash directly to the covered individual in addition to any other insurance. Payments received do not have to be used for any specific purpose. You can utilize the payment for any purpose you wish.

There will no longer be new enrollments into the American Fidelity plans. Shasta College will also discontinue payroll deductions for the products from American Fidelity, with the last regular payroll of the year on December 19, 2014. If you wish to continue with your American Fidelity
policies, you will need to make arrangements directly with them. You can reach American Fidelity at (800) 654-8489.

For more information, please visit the Human Resources webpage at www.shastacollege.edu/hr and click on the Benefits tab.

If you have any questions or concerns, feel free to contact Jamie Spielmann in Human Resources by phone at (530) 242-7648 or by email at jspielmann@shastacollege.edu. Thank You.
2015 Open Enrollment
Shasta-Trinity Schools Insurance Group open enrollment period begins October 27 and runs through November 21, 2014. This is your annual opportunity to make changes or additions to your medical, dental, and/or vision insurance plans. STSIG will be hosting a series of Open Enrollment meetings during October to help our members understand their benefit options. Although attendance is not mandatory, we do strongly encourage all members to attend an Open Enrollment meeting.

There have been no changes to the Dental and Vision insurance. Please visit our website if you need further detail about your dental or vision coverage.

MEDICAL INSURANCE
Similar to last year, you will have four medical plans to choose from:
➢ Premier
➢ Coinsurance Only
➢ Consumer Choice
➢ Bronze

The medical plan designs remain the same for each of these options with the following two exceptions:
1) The deductible on the Consumer Choice plan was increased by $50 to keep the plan in compliance with IRS regulations that govern rules for qualified High Deductible Health Plans.
2) The Premier and Coinsurance Only plans now have a separate Out of Pocket Max of $1,000 for prescription expenses. This means that you will never pay more than $1,000 per year toward your prescriptions. Any Rx expenses beyond $1,000/year will be covered at 100%.

WELLNESS INCENTIVE
A brief, 1-page summary of our medical plan options is included for your reference. Please visit our website for complete plan descriptions. We will continue to offer members the opportunity to lower their copays, deductibles and/or out of pocket maximum through the Wellness Incentive Program. The attached summary outlines activities you can complete between November 1, 2014-October 31, 2015 to earn Wellness Incentives for 2016.

HEALTH SAVINGS ACCOUNT
Our Consumer Choice and Bronze plans are qualified High Deductible Health Plans (HDHP), and can be combined with a Health Savings Account (HSA). For 2015, STSIG will provide an HSA contribution to active employees that meet the HSA eligibility requirements. The contribution amount is $750 for an individual and $1,500 for family. The contribution is paid out in two installments, 60% at the end of January and 40% at the end of September. The member must be employed, enrolled in a HDHP and meet eligibility requirements as of January 1 and September 1 to receive the contribution at the end of the month.
URGENT CARE MEMBERSHIP OPTION
STSIG is pleased to offer our members discounted membership fees at Prestige Urgent Care. Prestige provides comprehensive primary care and preventative services to help members achieve their wellness goals. The membership fee covers a wide variety of patient services for one low monthly fee. See enclosed flier for full details.

OPEN ENROLMENT PROCEDURES
This secure website makes it quick and easy to do your online open enrollment from the comfort of your computer. No paper, no faxing, no hassle! https://benefits.plansource.com

✓ USERNAME: Your user name is the following: the first initial of your first name, up to the first six characters of your last name, and the last four of your SSN. For example: If your name is Jane Anderson and the last four of your SSN is 1234, your user name would be janders1234

✓ PASSWORD: Your birthdate in YYYYMMDD format. For example: If you birthdate is August 14, 1962, your password would be 19620814. At initial login, you will be prompted to change your password

If you need assistance doing your enrollment online, we are offering walk-in computer lab assistance at Shasta County Office of Education (Rm 19) on Wednesday, November 19 from 8am-noon.

The deadline to complete your enrollment is November 21, 2014 at Midnight.
Changes outside of the open enrollment period are only allowed if you experience a qualifying event.
Questions? Visit our website for a full library of Open Enrollment resources!
www.stsigjpa.com (530) 221-6444
OPEN ENROLLMENT 2015 Plan Year

To review the medical plan options, the online benefit management system, and the Health Savings Account option, your attendance at an Open Enrollment meeting is more important than ever. Please take an hour to learn about your options.

Open Enrollment meetings attended on or before October 31, 2014 will earn Wellness credit for the 2015 plan year – counted as a “JPA Approved Health Seminar”. All Meetings are open to all employees, with three exceptions noted below. Please attend a meeting that is convenient for you, even if it is not at your home district. On-line benefit enrollment is open from October 27th to November 21, 2014.

**Open Enrollment Meeting Schedule**

**October 20, 2014** (Monday)
- 10:30am – Shasta College Theatre
- 2:30pm – North Cottonwood Elementary School MPR
- 3:30pm – North Cottonwood Elementary School MPR

**October 21, 2014** (Tuesday)
- 7:30am – Junction City Elementary School District
- 10:00am – Burnt Ranch Elementary School District
- 1:00pm – Trinity County Office of Education Conference Room – Weaverville
- 3:30pm – Douglas City Elementary School District

**October 22, 2014** (Wednesday)
- 2:30pm – Shasta College Theatre
- 4:30pm – Turtle Bay Elementary School

**October 23, 2014** (Thursday)
- 9:30am – SCOE Transportation - Exclusively for SCOE employees.
- 2:45pm – Oasis Room 21
- 6:30pm – SCOE upstairs conference room - Exclusively for SCOE employees. Pre-registration required.

**October 24, 2014** (Friday) – no meeting scheduled

**October 27, 2014** (Monday)
- 10:00am – Southern Trinity Joint USD – Van Duzen Elementary MPR
- 11:00am – Southern Trinity Joint USD – Van Duzen Elementary MPR
- 3:15pm – Mountain Valley School District - Hayfork High School

**October 28, 2014** (Tuesday)
- 3:30pm – Columbia Elementary School Gymnasium

**October 29, 2014** (Wednesday)
- 4:00pm – Redding School District Board Room

**October 30, 2014** (Thursday)
- 4:00pm – Redding – Sequoia Middle School McLaughlin Auditorium

**November 3, 2014** (Monday)
- 2:45 – Bella Vista Elementary –Room 10 - Exclusively for Bella Vista employees

**November 12, 2014** (Wednesday) **MEDICARE RETIREE ONLY MEETING**
- 10:30 – Shasta College Theatre
- 11:30 – Computer Lab Room 2149 (walk-in lab for retirees needing assistance using PlanSource online enrollment system)
Shasta College  
2015 Plan Year  
Medical Rates, District Caps and Employee Contributions

(Employee share of cost is based upon 12 month pay, please adjust accordingly for less than 12 month pay.)

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Premium Cost 2015</th>
<th>District Contribution CAP 2015</th>
<th>Employee Share of cost 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premier Plan</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$520</td>
<td>$409</td>
<td>$111</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$936</td>
<td>$736</td>
<td>$200</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$1,040</td>
<td>$818</td>
<td>$220</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$1,455</td>
<td>$1,145</td>
<td>$310</td>
</tr>
<tr>
<td><strong>Co Insurance Plan</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$466</td>
<td>$409</td>
<td>$57</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$840</td>
<td>$736</td>
<td>$104</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$932</td>
<td>$818</td>
<td>$114</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$1,306</td>
<td>$1,145</td>
<td>$161</td>
</tr>
<tr>
<td><strong>Consumer Choice</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$432</td>
<td>$409</td>
<td>$23</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$792</td>
<td>$736</td>
<td>$56</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$880</td>
<td>$818</td>
<td>$62</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$1,232</td>
<td>$1,145</td>
<td>$87</td>
</tr>
<tr>
<td><strong>Bronze Plan</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$400</td>
<td>$409</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$719</td>
<td>$736</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$800</td>
<td>$818</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$1,119</td>
<td>$1,145</td>
<td>$0</td>
</tr>
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</table>
## DEDUCTIBLES

<table>
<thead>
<tr>
<th></th>
<th>Premier</th>
<th>Coinsurance Only</th>
<th>Consumer Choice</th>
<th>Bronze Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Base</td>
<td>Wellness</td>
<td>Base</td>
<td>Wellness</td>
</tr>
<tr>
<td>Per Individual Per Calendar Year</td>
<td>$750</td>
<td>$250</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Per Family Per Calendar Year</td>
<td>$1,250</td>
<td>$750</td>
<td>None</td>
<td>None</td>
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</tbody>
</table>

## CALENDAR YEAR OUT-OF-POCKET MAX

<table>
<thead>
<tr>
<th></th>
<th>Premier</th>
<th>Coinsurance Only</th>
<th>Consumer Choice</th>
<th>Bronze Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Base</td>
<td>Wellness</td>
<td>Base</td>
<td>Wellness</td>
</tr>
<tr>
<td>Per Individual per cal yr</td>
<td>$4,250</td>
<td>$3,750</td>
<td>$6,250</td>
<td>$5,750</td>
</tr>
<tr>
<td>Per Family per cal yr</td>
<td>$7,750</td>
<td>$7,250</td>
<td>$12,500</td>
<td>$11,500</td>
</tr>
</tbody>
</table>

## Components of Out-of-Pocket Max

- Includes Deductible, Copays & Coinsurance
- Includes Coinsurance & Copays
- Includes Deductible & Coinsurance & Pharmacy
- Includes Deductible & Coinsurance & Pharmacy

## COINSURANCE - Employee Portion

<table>
<thead>
<tr>
<th></th>
<th>Premier</th>
<th>Coinsurance Only</th>
<th>Consumer Choice</th>
<th>Bronze Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20%</td>
<td>40%</td>
<td>30%</td>
<td>50%</td>
</tr>
</tbody>
</table>

## CO-PAYS

<table>
<thead>
<tr>
<th></th>
<th>Premier</th>
<th>Coinsurance Only</th>
<th>Consumer Choice</th>
<th>Bronze Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visit Copay</td>
<td>$35</td>
<td>$25</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Specialist Office Visit Copay</td>
<td>$45</td>
<td>$35</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>LiveHealthOnline Consultation</td>
<td>$5</td>
<td>$5</td>
<td>$49 until deductible is met, then coinsurance applies</td>
<td>$49 until deductible is met, then coinsurance applies</td>
</tr>
</tbody>
</table>

## HEALTH SAVINGS ACCOUNT

- Not Eligible
- Covered 100% on all plans

<table>
<thead>
<tr>
<th></th>
<th>Premier</th>
<th>Coinsurance Only</th>
<th>Consumer Choice</th>
<th>Bronze Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$750 JPA Contribution*</td>
<td>$750 JPA Contribution*</td>
<td>$1500 JPA Contribution*</td>
<td>$1500 JPA Contribution*</td>
</tr>
</tbody>
</table>

## PREVENTATIVE CARE

- Covered 100% on all plans

## Prescription Drug Copays/Coinsurance

<table>
<thead>
<tr>
<th></th>
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<th>Coinsurance Only</th>
<th>Consumer Choice Plan</th>
<th>Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Base</td>
<td>Wellness</td>
<td>Base</td>
<td>Wellness</td>
</tr>
<tr>
<td>Pharmacy Annual Out-Of-Pocket Maximum</td>
<td>$1,000</td>
<td>$1,000</td>
<td>included in Medical</td>
<td>included in medical</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Retail Pharmacy 30 Day Supply</th>
<th>Preferred Retail Pharmacy 90 Day Supply</th>
<th>Costco Mail Order 90 Day Supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$7.50</td>
<td>$15.00</td>
<td>15.00</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$30.00</td>
<td>$90.00</td>
<td>60.00</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$40.00</td>
<td>$120.00</td>
<td>80.00</td>
</tr>
</tbody>
</table>

*Only eligible ACTIVE employees will receive JPA contributions to HSA.

This summary is intended for comparison purposes only and is NOT a guarantee of coverage. Refer to Summary Plan Description for full details.
STSIG Wellness Incentive Program

2016

To be eligible for wellness incentives (lower co-pay and deductible) effective January 1, 2016, the primary subscriber must complete THREE incentive activities, one of which MUST be a Wellness Exam.

New enrollees default to a base plan and will have the opportunity to earn wellness incentive effective January 1, 2016.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Wellness exam between November 1, 2014-October 31, 2015.</td>
<td>If billed to STSIG insurance, data is transmitted to STSIG automatically after 10/31/15 deadline. If billed to other insurance, member must submit verification of wellness exam to STSIG no later than 10/31/15.</td>
</tr>
<tr>
<td>2. Attend the 2015 STSIG Health Faire</td>
<td>Online registration prior to the event. Attendance tracked by STSIG.</td>
</tr>
<tr>
<td>3. Get a Flu shot between September 1-October 31, 2015 (must be billed to STSIG Rx, Envision due to substantial savings)</td>
<td>Using Envision Rx allows for automatic notification to STSIG, and offers considerable cost savings which is why it is our preferred method. Anthem is not able to report flu shots to STSIG.</td>
</tr>
<tr>
<td>4. Accumulate 400 points by participating in online exercise/activity challenges <a href="http://stsig.fitthumb.com">http://stsig.fitthumb.com</a></td>
<td>Data tracked by FitThumb and reported directly to STSIG. Activity must be completed between November 1, 2014 - October 31, 2015.</td>
</tr>
</tbody>
</table>
| 5. Attend a JPA-Approved Health Seminar:  
  - JPA or District open enrollment meeting  
  - Approved Mercy Health Seminar  
  - Other Approved Health Seminar  
  
  Listing of eligible courses available at [www.stsigjpa.com](http://www.stsigjpa.com) | Members/districts must submit a signed Verification Form to confirm attendance no later than 10/31/15. Verification form at [www.stsigjpa.com](http://www.stsigjpa.com) |
| 6. Document healthy biometrics  
  a. Blood Pressure 130/85 or less  
  b. BMI 29.9 or less | Member must submit verification form signed by healthcare professional no later than 10/31/15. Authorization form at [www.stsigjpa.com](http://www.stsigjpa.com) |
| 7. Participation in a JPA or District Health Challenge | Members/districts must submit a signed Verification Form to confirm participation no later than 10/31/15. Verification form at [www.stsigjpa.com](http://www.stsigjpa.com) |

It is recommended that members fax or email proof of their wellness exam for recording to PlanSource if completed after September 15th. Remember you may get your wellness exam 11 months from your last exam.

AND any two of the following options:

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Did you know that you now have live, immediate access to doctors and other health care professionals - all from your computer screen?

A doctor is just a few clicks away with LiveHealth Online, a new online service we're offering to our employees that allows you to get online care by connecting you with network doctors over the Internet. It's private, secure and easy to use. You can talk, instant message or two-way video conference with doctors seven days a week.

We value your time. That's why we're bringing health professionals to you!

Whenever you need to discuss a health issue, simply go to LiveHealthOnline.com, select your geographic area, answer a few questions and you can see a doctor for:

- **Premier plan** $5 copay
- **Consumer Choice plan** $49 office visit
- **Bronze Basic and Wellness plans** $49 office visit
- **Coinsurance Only plan** $5 copay

Once you enroll in LiveHealth Online and set up a personal account, you can see a doctor for the office visit copay listed above.

**Members that create a LiveHealth Online account by November 21, 2014 will be entered into a raffle to win a FitBit wristband! 10 FitBits will be given away.**

There is no charge to set up an account. This will just establish your account so when you need a doctor, your information is loaded and ready to go.

[www.livehealthonline.com](http://www.livehealthonline.com)
ONLINE OPEN ENROLLMENT INSTRUCTIONS - 2015

1. Login

ENROLLMENT URL:
https://benefits.plansource.com

- **USERNAME**: Your user name is the following: the first initial of your first name, up to the first six characters of your last name, and the last four of your SSN. For example: If your name is Jane Anderson and the last four of your SSN is 1234, your user name would be janders1234

- **PASSWORD**: Your birthdate in YYYYMMDD format. For example: If you birthdate is August 14, 1962, your password would be 19620814. At initial login, you will be prompted to change your password.

All previous passwords will reset to the above format on October 20th.

2. Launch Enrollment

- Click on “Make a Change to My Benefits”
- Click on “Enroll – Annual” to begin the annual open enrollment process.

Be sure to verify all personal information is correct.
3. Enroll

- Follow the enrollment through each step of the enrollment process from top to bottom
- In making your elections, choose the plan option of choice or select the “Decline” option (full-time employees may not decline coverage) and then select “Continue” after each election has been made until you reach the confirm page.

4. Confirm Enrollment Selections

- Once you complete all coverage elections, you will land on the Confirmation Statement. Click the “Confirm Enrollment” button at the bottom of the page to complete your enrollment process.
Affordable Hassle-Free Healthcare

**OPEN:**
Monday – Saturday 9 AM to 9 PM
Sunday 10AM – 6 PM

**OPEN 80 HOURS, 7 DAYS/ WEEK**
- Walk-in Visits
- Same-Day/Regular Appointments

**MEDICAL SERVICES AVAILABLE:**
- Urgent Care/ Injury Care
- Family Medicine
- Well Woman Care

**LOCATION:**
3689 Eureka Way
Redding, CA 96001
(530) 244-4577
www. prestigeuc.com

**NO COPAY OR DEDUCTIBLE** -
Low monthly membership fee covers all patient visits and in-house services.

**UNLIMITED ACCESS**
See a physician whenever you need; as often as you need.
- Urgent Care/ Injury Care
  - Family Medicine
  - Well Woman Care

**SPECIAL OFFERING**
For:
SHASTA – TRINITY SCHOOLS INSURANCE GROUP

**MONTHLY MEMBERSHIP FEES:**
- Employee - $45/month
- Spouse/Cohabitant - $39/month
- Children –Add for $19/month each

One-time registration fee of $59 waived.
Membership requires automatic monthly credit card or bank draft.

**NO LONG TERM COMMITMENT**
Membership can be cancelled at any time.

**PRESTIGE HEALTHCARE MODEL**
Prestige uses a Direct Primary Care (DPC) medical model. It eliminates insurance companies and the Government as middlemen between patient and physician. This enables us to offer unlimited access to our services at a low monthly fee with no copay or deductible. We see patients as often as necessary and for as long as it takes to fully address their medical needs. Our patients (not insurance companies) are our customers. We are rewarded by keeping them healthy and happy.

**SHORT WAIT TIMES**
Normally 5 to 10 minutes, or less, in most cases and for scheduled appointments.

**LONGER PATIENT VISITS**
We take as much time as necessary to fully address patient needs.
URGENT CARE
Prestige provides walk-in or same day care for urgent medical conditions, such as:

- Abscess
- Allergies
- Arthritis
- Asthma, COPD
- Breathing Treatments
- Athlete’s Foot/Fungus infection
- Bronchitis
- Cold/ Cough
- Dehydration
- Diaper Rash
- Ear Aches
- Ear Infections and Ear Wax Removal
- Eye Infections, Pink Eye and Styes
- Fever
- Flu Symptoms
- Gastrointestinal disorders
- Hemorrhoids
- Insect Bites
- Migraine and Headaches
- Nausea/Vomiting
- Rashes and Poison Ivy
- Sinus Infection
- Skin Conditions
- Sore Throat
- STD Testing
- Stomachaches and Stomach Pain
- Urinary Tract and Bladder Infections
- Wound infection

Injury Care
Prestige provides comprehensive care for injuries such as sprains, cuts requiring stitches, fractures, removal of foreign bodies or splinters, and more.

- On-site Digital X-Ray
- Dedicated Procedures Room
- Slit Lamp
- ER-Trained Providers

AVOID COSTLY ER VISITS
Only 13.3% of Emergency Room (ER) Visits result in hospitalization. Prestige effectively treats 75% - 80% of injuries and illness that would normally go to the ER and be discharged.

KEY FEATURES OF PRESTIGE CARE

<table>
<thead>
<tr>
<th>Access</th>
<th>Unlimited access to everyday healthcare. No copay or deductible removes financial barrier to healthcare Care conveniently available according to your schedule.</th>
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<tbody>
<tr>
<td>Quality Of Care</td>
<td>Number of patients limited to 600 per healthcare Provider (National average is 2500) A small patient panel enables us to spend as much time as necessary to fully address each patient’s healthcare needs.</td>
</tr>
<tr>
<td>Benefits Of Care</td>
<td>Improved access and quality of care allows Prestige to treat conditions normally referred to outside services. Potential reductions include: 35% Fewer Hospitalizations 65% Fewer ER Visits 82% Fewer Surgeries 66% Fewer Specialists Visits 50% Less Rx Drug Usage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>70% - 90% cash discounts for outside labs 50% - 60% cash discounts for outside imaging (CAT, MRI) Lab reports and Rx refills via phone - no visit necessary In-house pharmacy (Coming)</td>
</tr>
</tbody>
</table>

FAMILY MEDICINE & WELLNESS CARE
Prestige provides comprehensive primary care and offers preventative visits to help members achieve their wellness goals. Our Board Certified Family Practice physicians offer:

- Annual Physical Exams
- Health Risk Assessment
- Wellness Assessment
- Preventative Medicine & Wellness Coaching
- Well Woman Care

MANAGEMENT OF CHRONIC HEALTH CONDITIONS
Prestige providers will help manage chronic health conditions such as:

<table>
<thead>
<tr>
<th>Asthma</th>
<th>COPD</th>
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<tbody>
<tr>
<td>Depression</td>
<td>Diabetes High</td>
</tr>
<tr>
<td>Hypertension</td>
<td>Thyroid Disorder</td>
</tr>
<tr>
<td>Osteoarthritis</td>
<td>Obesity</td>
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</tbody>
</table>

Walk in injury care