2016 Open Enrollment

Dear STSIG Member,

There are many positive changes happening in 2016 and we are excited to present them to you during open enrollment. We encourage everyone to attend an open enrollment meeting for details of the changes.

This will be an ACTIVE open enrollment, which means that each member will need to login to PlanSource (instructions enclosed) and actively choose their plans. The current medical and pharmacy plans will end on 12-31-2015.

STSIG provides rates to districts and not to employees because each district has a different employee cap allowance. Please ask your school district’s HR staff for your specific rates.

Enclosed in this packet:

- Highlights of the 2016 Changes
- Schedule of open enrollment meetings
- 2016 Medical Plan Cost Sharing
- 2016 Plan Comparison Summary
- PlanSource open enrollment instructions
- PlanSource instructions for wellness incentive verification
- MDLIVE information
- Cost Comparison Calculator

While in PlanSource, please verify all personal information. Due to PlanSource’s security measures of passwords expiring every sixty (60) days, all passwords will automatically reset on October 12, 2015 (see enclosed instructions).

STSIG staff will be available to help members with their PlanSource online enrollments by phone at 530-221-6444. The normal office hours are Monday through Friday from 8:00am to 4:00pm. If you reach the office voice mail, please leave a message and we will return your call as quickly as possible.

Thank you,

The STSIG Staff
Highlights of the 2016 Changes, effective January 1, 2016

Medical
- 4 New PPO Plans
- 2 New High Deductible Plans
- Short plan year ends 9/30/16
- New STSIG Employee Assistance Plan
- 4th Quarter Medical Deductible Carry-over for PPO plans

Pharmacy
- New pharmacy provider for everyone: Navitus for all PPO plans and Express Scripts for all high deductible plans.

STSIG Health Saving Account Contributions
- $750 individual and $1,500 for family (more than one enrolled) for all first time enrollees in a HDHP.
- $250 individual and $500 for families (more than one enrolled) for existing or former enrollees in a HDHP.

Wellness Incentive
- PPO plan members and those not qualified for a health savings account that completed the wellness incentive for 2016 will receive a $100 gift card on January 31, 2016.
- High deductible plan members with a qualified health savings account that completed the wellness incentive for 2016 will receive an additional $100 in their health savings account on January 31, 2016.

Dental
- Qualified dependents may stay on plans until the last day of their 26th birthday month.

Vision
- Qualified dependents may stay on plans until the last day of their 26th birthday month.

Coming Soon! STSIG Medical Clinic
- STSIG has partnered with Prestige Urgent Care to provide access to their current location as well as a future location that is in the planning process. The expected timeframe of this future benefit has not been determined yet. Our hope is that it will begin January 1, 2016 but there is a possibility that it may be delayed further into the year. Further details will be forthcoming when they become available.

Important Dates
- October 26, 2015 – Open Enrollment Begins
- November 20, 2015 – Open Enrollment Ends at midnight
- January 1, 2016 – New medical/pharmacy cards will arrive in the mail
- January 31, 2016 – 2016 wellness incentives will be paid
- January 31, 2016 – 60% of health savings account contributions will be paid
- September 30, 2016 – Remaining 40% of health savings account contributions will be paid
## 2016 Medical Plan Cost Sharing

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>80C</th>
<th>80G</th>
<th>80K</th>
<th>80M</th>
<th>HSA - A</th>
<th>HSA - B</th>
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<tr>
<td>Deductible Calendar Year</td>
<td>Individual $200</td>
<td>Individual $500</td>
<td>Individual $1,000</td>
<td>Individual $3,000</td>
<td>One person $1,500</td>
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<tr>
<td></td>
<td>Family $500</td>
<td>Family $1,000</td>
<td>Family $2,000</td>
<td>Family $6,000</td>
<td>One + persons $3,000</td>
<td>One + persons $5,000</td>
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<tr>
<td>Member Coinsurance after Deductible</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
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<td>Out of Pocket Maximum</td>
<td>Individual $1,000</td>
<td>Individual $2,000</td>
<td>Individual $3,000</td>
<td>Individual $4,000</td>
<td>One person $4,000</td>
<td>One person $5,000</td>
</tr>
<tr>
<td></td>
<td>Family $3,000</td>
<td>Family $4,000</td>
<td>Family $6,000</td>
<td>Family $8,000</td>
<td>One + persons $8,000</td>
<td>One + persons $10,000</td>
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<td>Doctor Visits Copay (Deductible waived)</td>
<td>$20</td>
<td>$30</td>
<td>$30</td>
<td>$40</td>
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<td>ER Copay (in addition to deductible and coinsurance)</td>
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<td>$100 - waived if admitted</td>
<td>$100 - waived if admitted</td>
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<td>$0</td>
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<td>$0</td>
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<tr>
<td>MDLIVE Copay</td>
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<td>$5</td>
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<td>$5</td>
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<td>JPA HSA Contribution for first time enrollees</td>
<td>$750/$1,500</td>
<td>$750/$1,500</td>
<td>$750/$1,500</td>
<td>$750/$1,500</td>
<td>$750/$1,500</td>
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<tr>
<td>JPA HSA Contribution for exiting or former enrollees</td>
<td>$250/$500</td>
<td>$250/$500</td>
<td>$250/$500</td>
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</table>

The above information is for general guidance - please see full plan descriptions for complete details located at www.stsigjpa.com

## 2016 Pharmacy Plan Cost Sharing

| Out of Pocket Maximum         | Individual $2,500    | Individual $2,500    | Individual $2,500    | Individual $2,500    | see medical OOP Max          | see medical OOP Max          |
|                               | Family $3,500        | Family $3,500        | Family $3,500        | Family $3,500        | see medical deductible       | see medical deductible       |
| Deductible                    | $0                   | $0                   | $0                   | $0                   | $5 (30 day) $15 (90 day)     | $0 (30 day) after deductible |
| Costco Generics               | $0                   | $0                   | $0                   | $0                   | $0 (30 day) after deductible | $0 (30 day) after deductible |
| Generics - 30 day             | $9                   | $9                   | $9                   | $15 after deductible  | $7 after deductible          | $7 after deductible          |
| Brand - 30 day                | $35                  | $35                  | $35                  | $50 after deductible  | $25 after deductible         | $25 after deductible         |

The medical deductible runs from January 1 to December 31 every year. Beginning 10-1-2016, any amount paid towards the PPO plan’s deductible in the fourth quarter of the calendar year (October 1 - December 31) will be credited to the current year as well as the following calendar year. Does not apply to HSA-A or HSA-B plans.

Fill a 90 day supply of brand medication at Costco retail or Costco mail order and pay the mail order copay.

Specialty Pharmacy: Navitus SpecialtyRX is mandatory.

The above information is for general guidance - please see full plan descriptions for complete details located at www.stsigjpa.com
<table>
<thead>
<tr>
<th>PLAN NAME</th>
<th>PPO Anthem 80-C $20</th>
<th>PPO Anthem 80-G $30</th>
<th>PPO Anthem 80-K $30</th>
<th>PPO Anthem 80-M $40</th>
<th>HSA-A PLAN</th>
<th>HSA-B PLAN</th>
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<tr>
<td><strong>MEDICAL - CALENDAR YEAR Deductibles &amp; Maximums</strong></td>
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<tr>
<td>Individual/Family Deductibles</td>
<td>$200/500</td>
<td>$500/1,000</td>
<td>$1,000/2,000</td>
<td>$3,000/6,000</td>
<td>$1,500/3,000*</td>
<td>$3,000/5,000*</td>
</tr>
<tr>
<td>Individual/Family Out-of-Pocket (OOP) Max (includes medical deductibles, co-insurance and co-pays)</td>
<td>$1,000/3,000</td>
<td>$2,000/4,000</td>
<td>$3,000/6,000</td>
<td>$4,000/8,000</td>
<td>$4,000/8,000*</td>
<td>$5,000/10,000*</td>
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<tr>
<td><strong>PROFESSIONAL SERVICES</strong></td>
<td></td>
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<td></td>
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<tr>
<td>Office Visit (OV) co-pay</td>
<td>$20</td>
<td>$30</td>
<td>$30</td>
<td>$40</td>
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<td>Urgent Care co-pay</td>
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<td>$40</td>
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<td>10%</td>
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<tr>
<td>Specialists/Consultants co-pay</td>
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<tr>
<td>Prenatal, postnatal office visit co-pay</td>
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<td>$40</td>
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<tr>
<td>Scans: CT, CAT, MRI, PET etc.</td>
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<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
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<tr>
<td>Diagnostic X-ray &amp; Laboratory Procedures</td>
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<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
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<tr>
<td>Infertility (diagnosis/treatment of causes of infertility)</td>
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<td>Not covered</td>
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<tr>
<td>Preventive Care (includes physical exams &amp; screenings)</td>
<td>0% Ded Waived</td>
<td>0% Ded Waived</td>
<td>0% Ded Waived</td>
<td>0% Ded Waived</td>
<td>0% Ded Waived</td>
<td>0% Ded Waived</td>
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<td><strong>HOSPITAL &amp; SKILLED NURSING FACILITY SERVICES</strong></td>
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<tr>
<td>Emergency Room visit (waived if admitted)</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td>Inpatient Hospital (preauthorization required)</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
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<tr>
<td>Outpatient Hospital</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
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<tr>
<td>Surgery, Outpatient (performed in Surgery Center)</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
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<tr>
<td>Surgery, Outpatient (performed in a Hospital)</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
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<td><strong>MENTAL HEALTH &amp; SUBSTANCE ABUSE TREATMENT</strong></td>
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<td>INPATIENT: Facility Based Care (preauth required)</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td>OUTPATIENT: Facility Based Care (preauth required)</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
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<tr>
<td><strong>OTHER SERVICES</strong></td>
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<tr>
<td>Acupuncture - Limits apply</td>
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<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
<td>10%</td>
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<tr>
<td>Ambulance (Ground or Air)</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>10%</td>
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<tr>
<td>Chiropractic - Limits apply</td>
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<td>20%</td>
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<tr>
<td>Durable Medical Equipment (DME)</td>
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<td>20%</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td>Physical and Occupational Therapy - Limits apply</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td><strong>PHARMACY BENEFITS</strong></td>
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<td><strong>PHARMACY PLAN NAME</strong></td>
<td>9-35</td>
<td>9-35</td>
<td>9-35</td>
<td>200/15-50</td>
<td>HSA RX</td>
<td>HSA RX</td>
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<td>Individual/Family Brand &amp; Specialty Rx Deductibles</td>
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<td>none</td>
<td>none</td>
<td>$200/$500</td>
<td>Included w/ Medical ded</td>
<td>Included w/ Medical ded</td>
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<td>$2,500/3,500</td>
<td>$2,500/3,500</td>
<td>$2,500/3,500</td>
<td>$2,500/3,500</td>
<td>Included w/ Med OOP Max</td>
<td>Included w/ Med OOP Max</td>
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<tr>
<td>Generic co-pay/30 days supply</td>
<td>$0 at Costco</td>
<td>$0 at Costco</td>
<td>$0 at Costco</td>
<td>$5 at Costco</td>
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<td>$7 after deductible</td>
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<td>Brand co-pay/30 days supply</td>
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<td>$35</td>
<td>$35</td>
<td>$50</td>
<td>$25 after deductible</td>
<td>$25 after deductible</td>
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<tr>
<td>Specialty co-pay/up to 30 days supply</td>
<td>$35 Must Use Navitus Mail</td>
<td>$35 Must Use Navitus Mail</td>
<td>$35 Must Use Navitus Mail</td>
<td>$50 Must Use Navitus Mail</td>
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<td>Mail Order (Generic-Brand co-pay/90 days supply)</td>
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<td>$0-$90</td>
<td>$0-$90</td>
<td>$15-$135</td>
<td>$14-$60 after deductible</td>
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<tr>
<td>80C</td>
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<tr>
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<td>$273</td>
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<td>Employee + Spouse</td>
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<td>HSA-A</td>
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<td>HSA-B</td>
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<td>Employee + Children</td>
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<td>$1,145</td>
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STSIG Open Enrollment Meeting Schedule for 2016 Plan Year

Join one of the meetings below to learn about the 2016 changes. All meetings listed below will earn credit towards the 2016 wellness incentive, even if scheduled after October 31st (excluding the Medicare retiree meeting).

October 14, 2015 (Wednesday)
• 10:30am – Medicare Retiree Meeting – McLaughlin Auditorium (no wellness credit)

October 19, 2015 (Monday)
• 10:00am – SCOE – Exclusively for SCOE employees
• 2:00pm – SCOE – Exclusively for SCOE employees

October 20, 2015 (Tuesday)
• 2:00pm – Early Childhood Services, Hilltop conference room

October 21, 2015 (Wednesday)
• 9:30am – SCOE Transportation – Exclusively for SCOE employees
• 4:00pm – McLaughlin Auditorium – open to all districts

October 22, 2015 (Thursday)
• 3:00pm – Oasis room 8

October 23, 2015 (Friday)
• 4:00pm – Cypress School

October 26, 2015 (Monday)
• 9:30am – So. Trinity
• 10:30am – So. Trinity
• 3:30pm – Hayfork

October 27, 2015 (Tuesday)
• 4:00pm – Turtle Bay

October 28, 2015 (Wednesday)
• 4:00pm – Manzanita Cafeteria

October 29, 2015 (Thursday)
• 10:30am – Shasta College Theatre – open to all districts
• 4:00pm – Redding SD Board Room – Exclusively for RSD employees only

November 2, 2015 (Monday)
• 3:30pm – Mountain View Middle School MPR (Columbia District)

November 4, 2015 (Wednesday)
• 3:30pm – TCOE Weaverville

November 5, 2015 (Thursday)
• Walk-in lab to assist with enrollment at SCOE 10am-noon and 2pm - 4pm. (no wellness credit)
• 2:30pm – Cottonwood
• 3:30pm – Cottonwood

November 6, 2015 (Friday)
• 9:30am – Burnt Ranch
• 1:00pm – Douglas City

November 9, 2015 (Monday)
• 2:45pm – Bella Vista

November 10, 2015 (Tuesday)
• 2:30pm – Shasta College Theatre – open to all districts
24/7/365 on-demand access to affordable, quality healthcare. Anytime, Anywhere.

With MDLIVE, you can visit with a doctor 24/7 from your home, office or on the go. Our network of Board Certified doctors is available by phone or secure video to assist with non-emergency medical conditions.

Who are our doctors?
MDLIVE has the nation’s largest network of telehealth doctors. On average, our doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine and family medicine. Our doctors are committed to providing convenient, quality care and are always ready to take your call.

Are my children eligible?
Yes. MDLIVE has pediatricians on call 24/7/365. Please note, a parent or guardian must be present during any interactions involving minors.

Common Conditions We Treat
- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Diarrhea
- Ear Infections
- Fever
- Headache
- Infections
- Insect Bites
- Joint Aches
- Rashes
- Respiratory Infections
- Sinus Infections
- Skin Infections
- Sore Throat
- Urinary Tract Infections
- And More!

Pediatric Care
- Cold & Flu
- Constipation
- Ear Infections
- Nausea
- Pink Eye
- And More!

How much does it cost?
Your copay for this service is: $5
*All enrolled SISC PPO members and Anthem HMO members.

When should I use MDLIVE?
- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care doctor is not available
- To request prescription refills (when appropriate)
- If traveling and in need of medical care

When should I use MDLIVE?

MDLIVE.com/SISC
1-888-632-2738

Disclaimers: MDLIVE does not replace the primary care physician. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit www.mdlive.com/pages/terms.html 010113
ONLINE OPEN ENROLLMENT INSTRUCTIONS - 2016

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 your 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 12th.

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.
INSTRUCTIONS TO CHECK WELLNESS INCENTIVE PROGRESS - 2016

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.

On October 12th, all passwords will be reset to the birthday format. Passwords expire every 60 days. If your password has expired - click on "forgot your password" for email instructions to reset it.

2. Launch Page

Click on “View my Personal Info”

Be sure to verify all personal information is correct.

There are four 2016 wellness incentive fields.

* Wellness Exam 2016 - will be recorded by December 15th.

* 1 and 2-Wellness Activities completed 2016 - will be recorded through-out the year as completed. FitThumb will be recorded by November 15th.

*Wellness Incentive 2016 (Yes or No) if this field says Yes then you have completed all the requirements.
Benefits Calculator
Online Cost Comparison Tool
(For Active and Early Retirees)

http://www.inovius.com/swfhtml/swfhtml_main.cfm?swfID=16007

![Benefits Calculator](Image)

### STSIG Enrollment Comparison

**Your Coverage Type:**
- Employee Only

**Employment Type:**
- Active Employee

**HSA Eligible:**
- Yes

**Comparison Plan 1:**
- 80C

**Comparison Plan 2:**
- HSA-A

### Employee Out-of-Pocket Comparison

#### 80C vs. HSA-A

<table>
<thead>
<tr>
<th>Claims Scenario</th>
<th>Cost ($)</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit(s)</td>
<td>$85</td>
<td>2</td>
</tr>
<tr>
<td>Lab / X-ray(s)</td>
<td>$100</td>
<td>1</td>
</tr>
<tr>
<td>Inpatient Surgery(ies)</td>
<td>$50,000</td>
<td>0</td>
</tr>
<tr>
<td>Outpatient Surgery(ies)</td>
<td>$4,000</td>
<td>0</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$750</td>
<td>0</td>
</tr>
<tr>
<td>Generic Rx</td>
<td>$30</td>
<td>5</td>
</tr>
<tr>
<td>Brand Rx</td>
<td>$100</td>
<td>2</td>
</tr>
</tbody>
</table>

### Comparison Details
- **Annual Medical Cap:**
  - $0 (80C) vs. $0 (HSA-A)

- **Your Annual Premium:**
  - $6,240 (80C) vs. $4,800 (HSA-A)

- **Annual Cost:**
  - $6,240 (80C) vs. $4,800 (HSA-A)

- **+ Medical Costs:**
  - $329 (80C) vs. $620 (HSA-A)

- **- Total HSA:**
  - $0 (80C) vs. $250 (HSA-A)

- **- Net Expenses:**
  - $6,569 (80C) vs. $5,170 (HSA-A)

**HSA Balance:**
- $0 (80C) vs. $0 (HSA-A)

Note: Medical costs shown in the above scenarios are estimates. Your claims cost and frequency may vary. For specific medical costs select Custom Claims Scenario.
DATE: October 2015

TO: Shasta College Permanent Employees

FROM: Laura Cyphers Benson, Associate Vice President of Human Resources

SUBJECT: Section 125 Benefit Enrollment (Pretax Medical, Dependent Day Care and Medical Flexible Spending Accounts) and Voluntary Benefit Enrollment (including Short and Long-Term Disability, Cancer, Accident and Life Insurance)

**IMPORTANT:** Section 125 Benefit Enrollment (Pretax Medical, Dependent Day Care and Medical Flexible Spending Accounts), and Voluntary Benefit Enrollment including Short and Long Term Disability, Cancer, Accident and Life Insurance

As part of our total benefit package, a Section 125 benefit program is available to all Shasta College benefit eligible employees. **Effective January 1, 2016 the College is changing Section 125 Administrative services to American Fidelity.**

Section 125 allows you the opportunity to save money and increase take home pay. Most of you pay a portion of the cost to participate in medical, dental and vision plans. A Section 125 plan allows employees to pay for their portion of medical premiums on a "tax-exempt" basis thereby reducing gross taxable income and potentially increasing take home pay. The Section 125 Benefit Plan can also mean significant tax savings to you if you have unavoidable "out of pocket" costs for you and your family such as dependent day care, medical and dental expenses, deductibles, co-payments, chiropractic care, additional eye classes, contact lenses, laser eye surgery, or orthodontia expenses to name a few that are not covered by insurance or employer contribution. The cost saving advantage of the plan is simple. Any benefit costs or allowable insurance premiums paid for under the Section 125 benefit plan are paid for with pre-tax dollars.

You will now have the ability to enroll in Section 125 and voluntary benefits online with our new Section 125 provider. American Fidelity Representatives will be available to walk all benefit eligible employees through the online enrollment process step-by-step and answer questions. This online enrollment process will help streamline the Section 125 Benefit open enrollment, providing you with information and efficiency as you make your benefit elections each year.

**IMPORTANT:** Here are a few question and answers to further explain why you have received this information and what is required of you:
Q: How does this information affect you?

A: This information affects every Shasta College benefit eligible employee. Section 125 is an IRS sponsored program. Due to IRS rules and regulations it is important that all employees be counseled on the program and educated about Section 125 benefits. American Fidelity will provide you with Section 125 plan options to take advantage of all possible opportunities to save money and taxes. For compliance reasons, a new Section 125 Benefit authorization must be obtained from every benefit eligible employee currently paying a portion of their health benefit pretax. Thus, all benefit eligible employees must authorize pretax election with our new provider. Failure to do so will result in your medical premium being after tax beginning with your January 2016 paycheck.

Q: When will individual meetings be scheduled at your campus/department with American Fidelity?

A: An American Fidelity Representative will be on campus October 26th-November 13th. See also the attached schedule of appointments. You must schedule your appointment to meet with American Fidelity online at https://benefits.americanfidelity.com/scheduler/Shasta-college or call American Fidelity at (800) 365-8306 x 0.

Q: What will be covered during the meeting with American Fidelity?

A. First, American Fidelity will review available Section 125 plan options being offered to you using the new online enrollment system allowing you to authorize your Section 125 pretax benefit election. You will also be educated on voluntary Section 125 Flexible Spending Account (FSA) options available, and Day Care Account to cover other “out of pocket” medical, dental and vision expenses or day care expenses that may help reduce your gross taxable income. All Employees must meet with an American Fidelity Representative to sign up for Section 125 FSA. During the meeting, you will have the opportunity to receive more information from American Fidelity on voluntary benefit options that may be important to you and your family such as disability insurance, life insurance, Critical Illness, Cancer and Accident Insurance. There will no longer be new enrollments into Trustmark or Unum plans. Shasta College will also discontinue payroll deduction for Trustmark plans, Unum Short and Long-Disability plans, and Wageworks products with the last regular payroll of the year December 18, 2015. If you wish to continue with your Trustmark or Unum policies you will need to make arrangements with them directly. If you do not make arrangements with them directly, your policies will automatically expire on December 31, 2015.

American Fidelity will be on campus to give an overview of Section 125 Benefit program, optional voluntary benefits and answer questions at the Shasta Campus Theatre on Tuesday, October 20th at 3:00pm and Wednesday, October 21st at 8:30am.

For any questions, please do not hesitate to contact Jamie Spielmann, Lead Human Resources Specialist, at (530) 242-7641 or by email at jspielmann@shastacollege.edu.
It’s Time to Enroll

Shasta College Voluntary Benefits Enrollment

NOVEMBER 2ND - 13TH

It’s time to review your voluntary benefits for the upcoming plan year. Sign up for your enrollment appointment at https://benefits.americanfidelity.com/scheduler/shasta-college or contact us at 800-365-8306, Ext. 0 to schedule your appointment over the phone. See your American Fidelity Assurance Company account manager during your enrollment to complete your benefit review and discuss the options that are available to you.

Section 125 Plan

Participating in your employer’s Section 125 Plan helps reduce your tax and increase your spendable income. Most qualified benefit premiums you pay under the plan are paid on a pre-tax basis.

Flexible Spending Accounts (FSAs) are a great cost-saving tool to help with Dependent Day Care expenses and eligible out-of-pocket medical expenses. You can elect the amount to deduct pre-tax from your paycheck, and use the funds for eligible expenses throughout the plan year.

Benefits Available:

- **Disability Income Insurance** — Disability Income Insurance helps protect your income. When you are unable to work due to a covered injury or sickness, your benefits can help pay for necessities until you are able to return to work.

- **Life Insurance** — Did you know your group life policy may not be portable? American Fidelity has several life insurance options that you can take with you after employment. Take steps to protect your loved ones and secure a life insurance policy today.

- **Cancer Insurance** — A cancer diagnosis can be expensive. Benefit payments from American Fidelity’s Limited Benefit Cancer Insurance Plan can be used however you’d like, including house payments, utilities, and meals/lodging expenses.

- **403(b) Annuities** — American Fidelity’s 403(b) Annuities allows participating employees to defer current taxable income to possibly use as an additional source of retirement income.

1 This product is inappropriate for people who are eligible for Medicaid coverage. 2 Not generally qualified benefits under Section 125 plans. 3 Please contact a tax advisor for information regarding your specific tax situation. These policies may contain limitations, exclusions and/or waiting periods. These are brief descriptions of the actual policies. All products may not be available in all states.

Meet with your American Fidelity account manager to sign your Section 125 benefit election form and register to win one of three $100 gift cards!

No purchase necessary to win.

Northern California Branch Office
9355 E. Stockton Blvd. Suite #110
Elk Grove, CA 95624
800-365-8306 • 916-683-8306
americanfidelity.com

American Fidelity Assurance Company
Our Family, Dedicated To Yours.
Prepare For Your Enrollment

Since your American Fidelity Representative will be on-site, now is the perfect time to evaluate your coverage and how well it serves the needs of you and your family.

Consider These Before Your Appointment

- Figure an estimate of out-of-pocket medical expenses for the plan year. An FSA expense worksheet is available at www.americanfidelity.com to help calculate these costs.
- Figure an estimate of annual dependent care expenses for the plan year.
- Review your beneficiaries.
- Review American Fidelity’s options of portable insurance plans that you can keep if your employment changes.

What to Bring to Your Appointment

- Driver’s license.
- Bank account information (for direct deposit).
- Spouse and children’s DOB and Social Security number, if considering coverage.
- Beneficiary information, including (if a trust) full name and date of trust.

DON’T MISS YOUR REVIEW

Regardless if you are a new employee or existing employee, it’s important to make sure your benefits meet your current and future needs.

If you think you do not have any changes or need to meet with your American Fidelity representative, ask yourself:

- Have I recently received a pay increase?
- Have I or am I planning on: getting married, having children, or buying a home?
- What if I suddenly experienced an unexpected medical condition?
- Am I preparing for life after retirement?

Remember: Insurance is designed to help protect you and your family from those unexpected moments or changes in life. Evaluate your benefit choices to ensure you are covered if those changes occur.

Sign up for your appointment by visiting https://benefits.americanfidelity.com/scheduler/shasta-college or contact us at 800-365-8306, Ext. 0 to schedule your appointment over the phone.