

Waiver of Active Benefit Enrollment (WABE)

RESIG (Redwood Empire Schools' Insurance Group) and SISC (Self-Insured Schools of California) require 100% participation in a group health plan for full time employees. Employees who may have other coverage or wish to decline coverage through their district can elect the WABE (Waiver of Active Benefit Enrollment) option as a way to "opt out" of a medical plan, while still satisfying the group participation requirements and protecting the pool's stability.

There is no medical plan or prescription drug coverage through WABE, however, there are some Value-Added Benefits available to the employee through WABE; the EAP (Employee Assistance Program), Teledoc Expert Medical Opinion, MDLive (24/7 physician line), personal health coaching through Vida Health, health screening through and flu shots through Quest Diagnostics. (See corresponding flier on the reverse side for more information).

Employees must understand that if they select the WABE option, they cannot dis-enroll or change their election until the next Open Enrollment period, or until they experience a mid-year qualifying event, **no exceptions**.

The monthly premium cost of the WABE effective October 1, 2024, will be the single rate of the districts selected 2-tier plan option: 2-Tier \$5000 (\$573) or 2-tier \$9000 (\$506). The WABE premium is subject to the annual rate renewal. This premium may be partially covered or covered in full by your district's contribution.

Dental and vision benefits are not affected by the WABE election, therefore an employee can elect the WABE and still participate in the dental and/or vision program(s).

If the employee has other coverage through a spouse or Domestic Partner, the member needs to be sure they understand the requirements of *that* groups health plan before electing the WABE option. Some employer group health plans may require that dependents accept coverage through their own group coverage, if available.

Employees interested in electing the WABE option will need to complete the Employee Election Form and the SISC III Enrollment Form. Once completed, these forms should be submitted to the districts Payroll or HR contact. Proof of other coverage is required to be submitted along with the completed documents.

You get access and convenience to these innovative programs



BENEFIT HIGHLIGHTS



HOW TO GET STARTED

24/7 Help with Personal Concerns

SISC Employee Assistance Program

Access free, confidential resources for help with emotional, marital, financial, addiction, legal, or stress issues.

Call 800-999-7222

Visit anthemEAP.com/SISC



Expert Medical Opinions

Teladoc Medical Experts

Get answers to health care questions and second opinions from world-leading experts.

Call 855-380-7828

Visit teladoc.com/SISC



24/7 Physician Access—Anytime, Anywhere

MDLive

Consult with doctors and pediatricians over the phone or using online video for common medical conditions and behavioral health issues. Physicians can prescribe medication when appropriate. *copays may apply

Call 800-657-6169

Visit mdlive.com/sisc



Personal Health Coaching

Vida Health

Get one-on-one health coaching, therapy, chronic condition management, health trackers and other tools and resources online or via phone.

Call 855-442-5885

Visit vida.com/sisc



Health Screening Program

Quest

Health screening measures your blood pressure, cholesterol, glucose and other important health-risk indicators. You immediately receive your confidential results; no one at your school will have access. Every participant gets a \$25 Amazon gift code by email within 30 days of the event.

If your district participates, you will be provided with event information.



Flu Shot Program

Costco

Flu shot clinics are hosted at your school and available to every WABE member and covered family members.

If your district participates, you will be provided with event information.