

FAQ

Health Plans

What medical plans does SCOE offer?

Kaiser Permanente HMO (Health Maintenance Organization)
Kaiser Permanente HMO High Deductible with a Health Savings Account (HSA)
Blue Shield PPO (Preferred Provider Organization)

What is the difference between an HMO and a PPO?

In a health maintenance organization (HMO), you receive all or most of your healthcare from a network provider. HMOs require that you select a primary care physician who is responsible for managing and coordinating all of your healthcare. Primary care physicians include internal medicine physicians, family physicians, and in some cases, gynecologists who provide basic healthcare for women. You may select a pediatrician or family physician as your children's primary care physician.

A preferred provider organization (PPO) is a health plan that has contracts with a network of "preferred providers" from which you can choose. You do not need to select a primary care physician and you do not need referrals to see other providers in the network. If you receive your care from a doctor in the preferred network, you will be responsible for only your annual deductible and a co-payment for your visit. If you receive health services from a doctor or hospital that is not in the preferred network (known as going "out of network"), you will pay a higher amount. When obtaining out-of-network care, you pay the doctor directly and file a claim with the plan for reimbursement.

Does SCOE offer dental and vision coverage?

Yes. See the FAQ documents on Dental Plan and Vision Plan for more details.

What are the eligibility requirements for benefit plans?

For Kaiser, you must have a work schedule of 17 hours or more per week.
For Blue Shield, you must have a work schedule of 20 hours or more per week.

Delta Dental and Vision Service Plan (VSP) also require a work schedule of 20 hours or more per week.

How much do I have to pay for healthcare?

Each employee group pays a different share of premium costs. Please read your new employee packet or open enrollment materials carefully for information on your costs.

If I retire and move out of the county, will I still be covered by my medical plan?

Kaiser coverage continues as long as you continue to live in the Northern California Kaiser Permanente service area. Blue Shield members can receive care anywhere in the United States.

What does the term “service area” mean?

For Kaiser medical coverage, you reside in a “service area” if you live or work within 20 miles of a Kaiser Permanente facility.

Are retirees covered by the group dental and/or vision plans?

If you are covered by the group dental and/or vision plan at the time of retirement, you will be given the opportunity to continue coverage. For some employee groups, continued participation in the vision plan is available only through COBRA.

For more information on SCOE health benefits, see the FAQ documents on Dependent Coverage, Dental Plan, Vision Plan, and Open Enrollment.