

**Subject:** [EXTERNAL] RE: SISC Retiree Letters  
**Date:** Tuesday, September 21, 2021 at 3:05:01 PM Pacific Daylight Time  
**From:** Dan Sanger  
**To:** Hou, Cheng Yu  
**CC:** Cheryl Jackson, Maus, Donald, Loya, Diane, Martinez, Marvin  
**Attachments:** image001.png, image002.jpg, image003.png

**\*\*External Email\*\***

Hi Cheng Yu.

The benefits program can definitely be confusing so we're happy to answer your questions. Please see below.

**Why is ASCIP responding to these inquiries?**

SISC handles some of the plan administration on behalf of ASCIP so some member materials refer to SISC or have the SISC logo. However RSCCD is a member of the ASCIP pool which operates independently of SISC, and ASCIP is your primary resource for benefits administration, coverage questions, escalated member issues / exception requests, and regulatory questions.

**Who at RSCCD requested suppression of the SISC Medicare enrollment letter?**

My recollection is that the request came from a meeting we had with John Didion and Judy Chitlik. The purpose of the letter is to incent retirees to enroll in Medicare so that Medicare will pay a share of costs. That in turn lowers Anthem's share and helps reduce premiums. RSCCD requested suppression of the letter and the corresponding SISC surcharge because the college has retirees with lifetime medical coverage who have no incentive purchase Medicare and who would incur a late enrollment penalty for enrolling years after their original Medicare eligibility date. Historically suppression of the letter was a manual process that was not always applied consistently over the years but our understanding is that you *do* want the letters sent now that the college has decided to require purchase of Parts A and B. Please let me know if that's not correct.

**Why do we have retirees on the active plan who only have Medicare Part A?**

The Companion Care Medicare Supplement plan requires both Parts A and B to enroll, so retirees with only Part A are enrolled on the active plan.

**Can retirees entitled to any part of Medicare enroll on the SISC Flex Plan?**

The Flex Plan refers to SISC's Flexible Spending Account (FSA) plan where participants set aside pre-tax dollars to pay for qualified medical expenses. RSCCD is not participating in an FSA through either SISC or ASCIP.

Cheryl and I are happy to schedule another call with you and Don and Diane to provide more clarification and history. There are indeed many moving parts.

**Dan**

Dan Sanger  
Executive Director of Health Benefits



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**From:** Hou, Cheng Yu [[mailto:Hou\\_Chengyu@rscdd.edu](mailto:Hou_Chengyu@rscdd.edu)]  
**Sent:** Tuesday, September 21, 2021 10:09 AM  
**To:** Cheryl Jackson <[Jackson@ascip.org](mailto:Jackson@ascip.org)>; Lola Nickell <[lonickell@kern.org](mailto:lonickell@kern.org)>  
**Cc:** Martinez, Marvin <[Martinez\\_Marvin@rscdd.edu](mailto:Martinez_Marvin@rscdd.edu)>; Lauri Phillips <[laphillips@kern.org](mailto:laphillips@kern.org)>; Alisha Ramirez <[aramirez@kern.org](mailto:aramirez@kern.org)>; Robert Hunter <[rohunter@kern.org](mailto:rohunter@kern.org)>; Dan Sanger <[Sanger@ascip.org](mailto:Sanger@ascip.org)>  
**Subject:** Re: [EXTERNAL] RE: SISC Retiree Letters

**\*\*CAUTION: External Message\*\***

Thanks Ms. Jackson,

As you know, the letter came from SISC and not ASCIP. The Plan itself is also the SISC SPD.

Cheng Yu Hou (he/him)  
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2323 N Broadway, Santa Ana, CA 92706  
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**From:** Cheryl Jackson <[Jackson@ascip.org](mailto:Jackson@ascip.org)>  
**Date:** Tuesday, September 21, 2021 at 10:00 AM  
**To:** "Hou, Cheng Yu" <[Hou\\_Chengyu@rscdd.edu](mailto:Hou_Chengyu@rscdd.edu)>, Lola Nickell <[lonickell@kern.org](mailto:lonickell@kern.org)>  
**Cc:** "Martinez, Marvin" <[Martinez\\_Marvin@rscdd.edu](mailto:Martinez_Marvin@rscdd.edu)>, Lauri Phillips <[laphillips@kern.org](mailto:laphillips@kern.org)>, Alisha Ramirez <[aramirez@kern.org](mailto:aramirez@kern.org)>, Robert Hunter <[rohunter@kern.org](mailto:rohunter@kern.org)>, Dan Sanger <[Sanger@ascip.org](mailto:Sanger@ascip.org)>  
**Subject:** RE: [EXTERNAL] RE: SISC Retiree Letters

Good Morning Mr. Hou,

First , I apologize for the confusion. ASCIP is responding to your questions regarding the documents because your plans are under the ASCIP JPA contract. We use SISC for administrative purposes, which includes eligibility, enrollment and processing of claims. Any questions pertaining to your benefits, plan documents and rates should be directed to ASCIP. Dan and I will be in touch with you later today to address the questions in your email. In the meantime, please feel free to reach out to Dan or me if you have any other questions or concerns.

Thank you for your patience.

## Cheryl

Cheryl Jackson  
Benefit Services Consultant  
**Alliance of Schools for Cooperative Insurance Programs (ASCIP)**  
16550 Bloomfield Avenue  
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**From:** Hou, Cheng Yu [[mailto:Hou\\_Chengyu@rscgd.edu](mailto:Hou_Chengyu@rscgd.edu)]  
**Sent:** Monday, September 20, 2021 7:13 PM  
**To:** Lola Nickell <[lonickell@kern.org](mailto:lonickell@kern.org)>  
**Cc:** Cheryl Jackson <[Jackson@ascip.org](mailto:Jackson@ascip.org)>; Martinez, Marvin <[Martinez\\_Marvin@rscgd.edu](mailto:Martinez_Marvin@rscgd.edu)>; Lauri Phillips <[laphillips@kern.org](mailto:laphillips@kern.org)>; Alisha Ramirez <[alramirez@kern.org](mailto:alramirez@kern.org)>; Robert Hunter <[rohunter@kern.org](mailto:rohunter@kern.org)>  
**Subject:** Re: [EXTERNAL] RE: SISC Retiree Letters

**\*\*CAUTION: External Message\*\***

Hi Lola,

I am confused as to why Ascip would be answering questions on behalf of SISC documents.

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**From:** Lola Nickell <[lonickell@kern.org](mailto:lonickell@kern.org)>  
**Sent:** Monday, September 20, 2021 6:07:02 PM  
**To:** 'Hou, Cheng Yu' <[Hou\\_Chengyu@rscgd.edu](mailto:Hou_Chengyu@rscgd.edu)>  
**Cc:** Cheryl Jackson <[Jackson@ascip.org](mailto:Jackson@ascip.org)>; Martinez, Marvin <[Martinez\\_Marvin@rscgd.edu](mailto:Martinez_Marvin@rscgd.edu)>; Lauri Phillips <[laphillips@kern.org](mailto:laphillips@kern.org)>; Alisha Ramirez <[alramirez@kern.org](mailto:alramirez@kern.org)>; Robert Hunter <[rohunter@kern.org](mailto:rohunter@kern.org)>  
**Subject:** RE: [EXTERNAL] RE: SISC Retiree Letters

Hello Mr. Hou:

I have discussed your message with Cheryl Jackson. The ASCIP team will be in touch to assist with your questions. Thank you.

Kind regards,

Lola Nickell  
Supervisor - Health Benefits  
**Self-Insured Schools of California (SISC)**  
Phone: 661.636.4533  
[lonickell@kern.org](mailto:lonickell@kern.org)



SISC provides various ways for members to access behavioral, mental and emotional wellness benefits. Visit [SISC Mental Health Resources](#) for more information.

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**From:** Hou, Cheng Yu <[Hou\\_Chengyu@rscdd.edu](mailto:Hou_Chengyu@rscdd.edu)>  
**Sent:** Sunday, September 19, 2021 12:08 PM  
**To:** Robert Hunter <[rohunter@kern.org](mailto:rohunter@kern.org)>  
**Cc:** Cheryl Jackson <[Jackson@ascip.org](mailto:Jackson@ascip.org)>; Lola Nickell <[lonickell@kern.org](mailto:lonickell@kern.org)>; Martinez, Marvin <[Martinez\\_Marvin@rscdd.edu](mailto:Martinez_Marvin@rscdd.edu)>  
**Subject:** Re: [EXTERNAL] RE: SISC Retiree Letters

Thanks Mr. Hunter,

I am also reviewing the SISC California Flex Plan SPD and it seems to show that when a qualifying event (such as entitlement to Medicare and/or enrollment in any portion of Medicare such as Medicare A) would trigger termination of SISC coverage and therefore puts the insuree on COBRA.

I am very new to this District and it seems like we have retirees who have been enrolled in Medicare Part A

and are still enrolled in active coverage with the District's active employee insurance pool.

Can you please help us clarify also, in addition to the letter below, whether retirees/eligible spouses receiving and/or entitled to any part of Medicare should be able to enroll in the SISC California Flex Plan SPD? If not, it would make sense the letter should be going out to our retirees who are at the Medicare age and/or qualifying under the special enrollment period if the retiree/eligible spouse worked past 65.

Many districts seem to have the enroll in Medicare or lose coverage language in their benefits.

Please advise.

Thank you.

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**From:** Robert Hunter <[rohunter@kern.org](mailto:rohunter@kern.org)>  
**Date:** Friday, September 17, 2021 at 4:55 PM  
**To:** "Hou, Cheng Yu" <[Hou\\_Chengyu@rscgd.edu](mailto:Hou_Chengyu@rscgd.edu)>  
**Cc:** Cheryl Jackson <[Jackson@ascip.org](mailto:Jackson@ascip.org)>, Lola Nickell <[lonickell@kern.org](mailto:lonickell@kern.org)>  
**Subject:** [EXTERNAL] RE: SISC Retiree Letters

**\*\*External Email\*\***

Hello Mr. Hou,

Got it. We are researching the turning 65 letters with our team, and aim to touch base early next week.

Robert Hunter  
Underwriting Coordinator  
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**From:** Hou, Cheng Yu <[Hou\\_Chengyu@rsccd.edu](mailto:Hou_Chengyu@rsccd.edu)>  
**Sent:** Friday, September 17, 2021 3:10 PM  
**To:** Robert Hunter <[rohunter@kern.org](mailto:rohunter@kern.org)>  
**Subject:** SISC Retiree Letters

Mr. Hunter:

Our retirees recently got this letter. I understand that from our risk manager that at some point back in 2015, my predecessors asked SISC to stop sending this letter. Is it possible if you can let me know who exactly asked for this letter to stop and for what reason? We have some retirees that are recently enrolling in Medicare and will incur penalty because they were not aware they need to sign up for Medicare at the age as described on this letter. Some retirees are just recently receiving this letter years after they have retired from the District and they asked why they didn't receive this letter sooner.

Your assistance is appreciated.

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