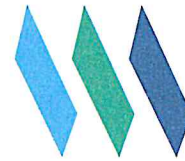


October 25, 2019



**MCSIG**  
municipalities • colleges • schools  
insurance group

Dear MCSIG Medical Plan Participant

MCSIG is excited to announce that effective January 1, 2020, MCSIG will be changing our medical plan network to Blue Shield of California.

The match of providers between our current Anthem Network and Blue Shield of California is nearly identical. If you are living outside of California, your in-network providers will be the same.

Why the move you may ask? MCSIG is committed to providing our participants with the best healthcare options which include improved access to providers. California has a shortage of primary care doctors, especially in Monterey County, as well as a shortage of mental health providers through our current MHN network.

We are addressing both of these significant member needs in a few different ways this coming year.

First, Prime Care in Salinas and Ryan Ranch - Monterey are adding providers to their network panel so our members who have an existing relationship with them can get in quicker. They have already added providers to see patients the same day and next day when the doctor's schedule is full.

Second, we will be working with Blue Shield of California to stand up an independent clinic, in a central Monterey County location by July 1<sup>st</sup> of next year. We will be working with all local providers to coordinate better care with embedding care management coordinators into both of these practices.

Mental health care coverage will be brought back into the Blue Shield network from MHN where it has been the last several years, which will increase the number of network providers. The copay will be the same as your medical primary care doctor's office visit. In addition, we are adding another option for mental health coverage through our TelaDoc service as well, for adults. This service like dermatology, pediatricians, Internal Medicine doctors, as well as family practice doctors will be free to our membership!

In addition Blue Shield is giving us significant discounts on their network fees, as well as putting the majority of fees at risk in year one to help offset rate increases if need be, as well as pledging \$6 million dollars in years two, three and four to help meet our goal to keep rate increases at or below 5%.

Blue Shield is also working with Monterey Spine and Joint at Ryan Ranch to stand up an Orthopedic Urgent Care center, so people with broken bones can get immediate care rather than triaging through an ER and then trying to schedule one of the orthopedic doctors on some future date.

Please review the FAQ on the reverse, and if you have any other questions, please call MCSIG customer service (800) 287-1442 or (831) 755-0161.

Sincerely,

Michael B. Larsen  
Executive Director