



Date: July 22, 2026

To: Retirees – Coast Community College District

From: Monica Marin, Benefit Plans Administration Manager

Re: NEW Health Benefits with Self-Insured Schools of California (SISC) for 2026-27

Beginning October 1, 2026, the Coast Community College District (District) will join the Self-Insured Schools of California Health (SISC) Health Benefits Program. SISC has similar plan designs and in many cases has lower out-of-pocket costs for employees.

[SISC](#) is a Joint Powers Authority (JPA) and is the largest public school health insurance pool in the United States with over 400,000 members, serving California's educational community since 1979. Through this partnership, the District will continue to provide comprehensive health benefits while helping to ensure long-term financial sustainability and more predictable health care costs.

Why is a pooled purchasing option better for employees and the District?

Across the country healthcare costs have continued to increase significantly in recent years. By moving away from self-funded and direct to market plans and instead, using the bargaining power associated with a pooled purchasing JPA, we can lower our premiums, deductibles, co-pays, and prescriptions on many of our plans for our employees and retirees.

For the 2026-2027 plan year, the District faced projected health plan cost increases of nearly \$4.4 million, including a projected 18.6% increase for the District's self-funded PPO plan, costing \$3.3 million. By joining SISC, the District is expected to avoid this expensive renewal rate and achieve an approximate \$6.6 million reduction in projected healthcare costs for 2026-2027 while continuing to offer high-quality healthcare coverage and similar plans for employees and their eligible dependents.

How does this change impact my medical plan coverage with the District?

You will have new medical plans beginning October 1, 2026. Your coverage under the current plans will end on September 30, 2026:

Plans Ending September 30

- ASO Anthem Blue Cross PPO
- ASO Anthem Blue Cross PPO Supplement
- Kaiser HMO
- Kaiser Sr. Advantage HMO
- Blue Shield Access Plus HMO
- Blue Shield Trio HMO

New Plans Beginning October 1

- SISC Anthem Blue Cross PPO
- SISC Anthem Blue Cross PPO Supplement (Medicare Plan)
- SISC Anthem Medicare Companion (Medicare Plan)
- SISC Kaiser HMO
- SISC Kaiser Sr. Advantage HMO (Medicare Plan)
- SISC Anthem HMOs
 - California Care Full Network
 - Select Network
 - Priority Select Network

Anthem Medicare Advantage PPO

The Anthem Medicare Advantage PPO is not impacted by a change in coverage, however an election to remain in this plan is **irrevocable**. You will not be able to select a SISC Medicare plan in future if you elect the Anthem Medicare Advantage Plan for your coverage.

Additionally, if you are a retiree that is age 65 or older enrolled in the Anthem Medicare Advantage PPO and you have a dependent(s) under age 65 that you cover in a District medical plan, you will not be able to remain enrolled in this plan. You will need to ALL move into SISC plans if you want to continue to cover your dependent(s) under age 65.

Informational Sessions

We realize this is a big change in your medical coverage with the District. We are hosting informational sessions for all retirees and invite you to attend a session:

Retirees Under Age 65

- 07/27/2026 Board Room 2:00 pm to 4:00 pm District Office at
1370 Adams Ave, Costa Mesa, CA 92626
- 07/28/2026 Conference Room 109 10:00 am to 12:00 pm Coastline College
Student Services Center at 11460 Warner Ave, Fountain Valley, CA 92708
- 07/29/2026 ZOOM 2:00 pm to 4:00 pm [Join Zoom Meeting https://cccd-edu.zoom.us/j/8581984800?omn=81372935710&from=addon](https://cccd-edu.zoom.us/j/8581984800?omn=81372935710&from=addon)
- 07/30/2026 RCJTC MP Room 100 1:00 pm to 3:00 pm Golden West
College at 15744 Goldenwest St, Huntington Beach, CA 92647

Retirees Age 65 and Older

- 07/27/2026 Board Room 10:00 am to 12:00 pm District Office at
1370 Adams Ave, Costa Mesa, CA 92626
- 07/29/2026 ZOOM 10:00 am to 12:00 pm [Join Zoom Meeting https://cccd-edu.zoom.us/j/8581984800?omn=81372935710&from=addon](https://cccd-edu.zoom.us/j/8581984800?omn=81372935710&from=addon)
- 08/05/2026 ZOOM 10:00 am to 12:00 pm [Join Zoom Meeting https://cccd-edu.zoom.us/j/8581984800?omn=81372935710&from=addon](https://cccd-edu.zoom.us/j/8581984800?omn=81372935710&from=addon)

Additional Information

You will receive specific communication regarding your change in coverage in the next week. Your communication will have targeted communication regarding any steps you need to take during Open Enrollment (August 1 to August 31) as well as plan and cost information.

Please expect your Open Enrollment information to arrive via US Mail to your mailing address on file with the District Benefits Office.