



SISC

Self-Insured Schools
of California

Schools Helping Schools

**HEALTH BENEFITS
BOARD OF DIRECTORS MEETING
SEPTEMBER 25, 2025
1:00 P.M.**

AGENDA

I. Consent Agenda

- A. Approval of Minutes for August 2025 Board of Directors Meeting Dave Ostash
- B. Report of Activity for the Month of August 2025 and the Ratification of Payment as follows: Dave Ostash

DELTA DENTAL CLAIMS		12,656,183.56	
DELTA DENTAL ASO		739,121.13	
ANTHEM DENTAL CLAIMS		300,736.95	
ANTHEM DENTAL ASO		13,469.40	
		TOTAL DENTAL	13,709,511.04
VSP CLAIMS		1,874,120.18	

EYE MED CLAIMS		119,112.97	
VSP ASO		125,453.48	
EYEMED ASO		11,522.98	
		TOTAL VISION	2,130,209.61
ANTHEM BLUE CROSS HEALTH CLAIMS		161,405,414.73	
BLUE SHIELD HEALTH CLAIMS		43,042,167.13	
ANTHEM BC COMPANION CARE RETIREE CLAIMS		1,001,079.43	
	TOTAL HEALTH CLAIMS	205,448,661.29	
ANTHEM BLUE CROSS ASO		5,327,248.84	
BLUE SHIELD PPO ASO		717,456.97	
AMERIBEN PPO ASO		8,381.00	
ANTHEM BC COMPANION CARE RETIREE ASO		130,357.21	
FOUNDATION CLMS PROCESSING ASO		689,073.57	
	TOTAL HEALTH ASO	6,872,517.59	
		TOTAL HEALTH	212,321,178.88
EXPRESS SCRIPTS CLAIMS		14,092,638.07	
NAVITUS RX CLAIMS		51,983,134.45	
EXPRESS SCRIPTS ASO		519,202.10	
NAVITUS RX ASO		610,986.44	
RX N GO		119,738.04	
		TOTAL RX	67,325,699.10
INSURED PRODUCTS			
ANTHEM BC HMO CLAIMS		12,213,432.81	
ANTHEM BC HMO ADMIN FEE		959,826.83	
ANTHEM BC EAP		342,754.00	
ANTHEM VIVITY		2,402,173.56	
ANTHEM HMO CAPITATION		7,125,947.29	
BLUE SHIELD HMO CLAIMS		3,864,962.32	
BLUE SHIELD HMO ADMIN FEE		5,827,500.76	
KAISER HMO		71,660,118.80	
SIMNSA		677,458.00	

DELTACARE/PMI DENTAL		30,272.65	
EYEMED-FULLY INSURED		79,695.26	
BLUE SHIELD MEDICARE ADVANTAGE		21,084.30	
LINCOLN FINANCIAL LIFE INSURANCE		416,357.77	
		TOTAL INSURED	105,621,584.35
WELLNESS			46,390.72
ALL OTHER			1,873,528.09
		TOTAL III PAYMENTS	403,028,101.79

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

II. Public Comment

III. Action Items

- A. Financial Report – Presentation of Financial Statements for the Month of August 2025 Will Be Submitted for Approval

Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- B. Request Approval of the 2025-2026 SISC III Budget

Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

IV. Information and Discussion Items

- A. Review Monthly Budget-to-Actual through August 2025

John Stenerson

- B. Health Benefits Operations Update

Nicole Mata

- C. SISC Communication Plan Presentation

Alex Fisher

- D. Executive Committee Reports

Dave Ostash

- E. Update on the Annual Board Meeting and Health Symposium

Dave Ostash

F. Comments from the Board of Directors Will Be Heard

Dave Ostash

G. Next Meeting:

Dave Ostash

Thursday, October 16, 2025

2:30 p.m.

Lucia Mar Unified School District – Georgie O’Connor Board Room

602 Orchard Street, Arroyo Grande, CA 93420

H. Adjournment

Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

Any materials required by law to be made available to the public prior to a meeting of the Governing Board of the SISC III JPA can be inspected at the following address during normal business hours at:

2000 K Street, Bakersfield, CA. 93301

For more information regarding how, to whom, and when a request for disability-related modification or accommodation, including auxiliary aids or services, may be made by a person with a disability who requires a modification or accommodation to participate in the public meeting, please contact Kristy Comstock at 661-636-4682 or

krcomstock@siscschools.org

*The number of Board Members needed to form a quorum for this meeting is eight

HEALTH BENEFITS TERMINOLOGY

Adjudication: Refers to the process of paying claims submitted or denying them after comparing claims to the benefit or coverage requirements.

Administrative Services Only (ASO): An arrangement under which an insurance carrier or an independent organization will, for a fee, handle the administration of claims, benefits and other administrative functions for a self-insured group but does not assume any financial risk for the payment of benefits.

Balance bill: The amount you could be responsible for (in addition to any co-payments, deductibles or coinsurance) if you use an out-of-network provider and the fee for the particular service exceeds the allowable charge.

Calendar Year Deductible: The dollar amount for covered services that must be paid during the calendar year (January 1 – December 31) by members before any benefits are paid by the Plan.

Centers of Medical Excellence (CME): Health care providers designated as a selected facility for specified medical services. Providers participating in a CME network have an agreement to accept an agreed upon amount as payment in full for covered services.

Coinsurance: An arrangement under which the member pays a fixed percentage of the cost of medical care after the deductible has been paid. For example, an insurance plan might pay 80% of the allowable charge, with the member responsible for the remaining 20%, which is then referred to as the coinsurance amount.

Coordination of Benefits: This is the process by which a health insurance company determines if it should be the primary or secondary payer of medical claims for a patient who has coverage from more than one health insurance policy.

Co-Payment: A specific charge that a health plan may require a member to pay for a specific medical service or supply, after which the insurance company pays the remainder of the charge.

Deductible: An amount the covered person must pay before payments for covered services begin. The deductible is usually a fixed amount. For example, an insurance plan might require the insured to pay the first \$250 of covered expense during a calendar year.

Dependent: Person, (spouse or child), other than the subscriber who is covered under the subscriber's benefit certificate.

Employee Assistance Program (EAP): A program that is designed to provide employees and their dependents with access to resources to support various life situations. It also provides confidential, short-term counseling by qualified practitioners, in person or virtually.

Explanation of Benefits (EOB): A form sent to the covered person after a claim for payment has been processed by the carrier that explains the action taken on that claim. This explanation might include the amount that will be paid, the benefits available, reasons for denying payment, or the claims appeal process.

Flexible Spending Account: Financial account that allows employees to set aside pre-tax money from their paycheck toward premiums or costs not covered by their health plan, such as co-payments. Generally, all the money must be used within the plan year or it is lost.

Health Assessment: A health screening that provides participants with basic health results and actionable steps for improving them.

Health Insurance Portability and Accountability Act (HIPAA): A federal health benefits law passed in 1996, effective July 1, 1997, which among other things, protects the privacy rights of health plan participants.

Health Maintenance Organization (HMO): A plan that offers a wide range of health care services through a network of providers who agree to provide services to members at a pre-negotiated rate. Members of an HMO choose a primary care physician who manages all healthcare and refers to specialists as needed.

Health Savings Account: A tax advantaged savings account to be used in conjunction with certain high-deductible (low premium) health insurance plans to pay for qualifying medical expenses, such as deductibles. Contributions may be made to the account on a tax-free basis. Funds remain in the account from year to year and may be invested at the discretion of the individual owning the account. Interest or investment returns accrue tax-free. Penalties may apply when funds are withdrawn to pay for anything other than qualifying medical expenses. Employers can also fund such plans.

ID Card/Identification Card: A card issued by a carrier to a covered person, which allows the individual to identify himself or his covered dependents to a provider for health care services.

IBNR: An acronym for "incurred but not reported". This is an accounting estimate used by health plans to accrue for care that was provided "incurred" in one accounting period, but not paid or "reported" until another accounting period.

In-Network: Refers to the use of providers who participate in the carrier's provider network. Many benefit plans encourage covered persons to use participating (in-network) providers to reduce the individual's out of pocket expense.

Medical Tourism: To have medical care outside the United States.

Medigap: Refers to various private health insurance plans sold to supplement Medicare.

Negotiated Rate: The amount participating providers agree to accept as payment in full for covered services. It is usually lower than their normal charge. Negotiated rates are determined by Participating Provider Agreements.

Open Enrollment: A time period during which eligible employees can select among the plans offered by their employer as well as make any other dependent changes.

Out-Of-Network: The use of health care providers who have not contracted with the carrier to provide services. Members are generally not reimbursed if they go out-of-network except in emergency situations.

Out-Of-Pocket: The most a member would pay for covered medical expenses in a plan year through copays, deductibles and coinsurance before your insurance plan begins to pay 100 percent of the covered medical expense.

Participating Provider: A physician, hospital, pharmacy, laboratory or other appropriately licensed provider of health care services or supplies, that has entered into an agreement with a managed care entity to provide such services or supplies to a patient enrolled in a health benefit plan.

Pre-Authorization: A procedure used to review and assess the medical necessity and appropriateness of elective hospital admissions and non-emergency outpatient services before the services are provided.

Preferred Provider Organization (PPO): A type of managed care organization that has a panel of preferred providers who are paid according to a discounted fee schedule. The enrollees do have the option to go to out-of-network providers at a higher level of cost sharing.

Reasonable and Customary: This refers to the standard or most common charge for a particular medical service when rendered in a particular geographic area. Also known as Usual, Customary and Reasonable (UCR).

Skilled Nursing Facility: An inpatient healthcare facility with the staff and equipment to provide skilled care, rehabilitation and other related health services to patients who need nursing care, but do not require hospitalization.

Subscriber: The individual in whose name a contract is issued or the employee covered under an employer's group health contract.

Transparency: The ability for patients to have easy access to understandable information about the cost and quality of their health care options. They should be able to obtain this information from their health plan and medical providers prior to the time of treatment.



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**HEALTH BENEFITS
BOARD OF DIRECTORS MEETING
AUGUST 21, 2025
1:00 P.M.**

MINUTES

The Regular Meeting of the Board of Directors of SISC III Health Benefits Program was called to order by Director Ostash at 1:00 p.m. on Thursday, August 21, 2025 in the SISC Board Room at the Larry E. Reider Building, 2000 K Street, Bakersfield, California 93301. The following individuals were in attendance:

MEMBERS PRESENT:

Dave Ostash
Ty Bryson
Ramon Hendrix
Mike Zulfa
Brad Pawlowski
Helio Brasil
Joyce Nunes
Rhonda Phinney
Jason Hodgson
Katie Gonzalez
Robert Hughes
Steve Torres

ALTERNATES PRESENT:

Christian Shannon

OTHERS PRESENT:

Kim Sloan
Megan Hanson
Kristy Comstock
Rich Edwards
Fred Bayles
John Stenerson
Nicole Mata
Shawna Smith
Frank Impastato
Armando Cabrera
Roy Marchetti
Cristina De Guzman
Carmen Gonzales
Robert Hunter
Alex Brum
Annette Charlton
Debbie Hankins
Tara Hernandez
JoeAnna Todd
Brent Boyd
Alex Fisher
Sheila Amiri
Kristyn Nelm

Consent Agenda

Motion was made by Director Hendrix seconded, by Director Brasil and by roll call vote of 12-Yes, 0-No, and 0 Abstentions (12-0-0) to approve the Consent Agenda as follows:

Minutes

Approval of minutes for July 2025 Board of Directors Meeting.

DELTA DENTAL CLAIMS		16,820,227.87	
DELTA DENTAL ASO		982,205.18	
ANTHEM DENTAL CLAIMS		420,327.00	
ANTHEM DENTAL ASO		13,393.80	
		TOTAL DENTAL	18,236,153.85
VSP CLAIMS		1,988,672.91	
EYE MED CLAIMS		127,865.18	
VSP ASO		125,505.74	
EYEMED ASO		11,566.40	
		TOTAL VISION	2,253,610.23
ANTHEM BLUE CROSS HEALTH CLAIMS		119,248,199.10	
BLUE SHIELD HEALTH CLAIMS		44,958,738.75	
ANTHEM BC COMPANION CARE RETIREE CLAIMS		709,825.16	
	TOTAL HEALTH CLAIMS	164,916,763.01	
ANTHEM BLUE CROSS ASO		5,503,199.36	
BLUE SHIELD PPO ASO		708,742.36	
AMERIBEN PPO ASO		22,865.00	
ANTHEM BC COMPANION CARE RETIREE ASO		130,210.37	
FOUNDATION CLMS PROCESSING ASO		689,641.58	
	TOTAL HEALTH ASO	7,054,658.67	
		TOTAL HEALTH	171,971,421.68
EXPRESS SCRIPTS CLAIMS		14,369,853.92	
NAVITUS RX CLAIMS		53,530,303.51	
EXPRESS SCRIPTS ASO		730,155.85	
NAVITUS RX ASO		627,969.31	
RX N GO		107,988.01	
		TOTAL RX	69,366,270.60

INSURED PRODUCTS			
ANTHEM BC HMO CLAIMS		8,336,557.73	
ANTHEM BC HMO ADMIN FEE		965,323.42	
ANTHEM BC EAP		342,936.00	
ANTHEM VIVITY		2,414,064.87	
ANTHEM HMO CAPITATION		7,566,064.50	
BLUE SHIELD HMO CLAIMS		3,102,624.06	
BLUE SHIELD HMO ADMIN FEE		5,800,162.92	
KAISER HMO		71,841,047.83	
SIMNSA		670,023.00	
DELTACARE/PMI DENTAL		30,417.67	
EYEMED-FULLY INSURED		77,707.12	
BLUE SHIELD MEDICARE ADVANTAGE		16,298.90	
LINCOLN FINANCIAL LIFE INSURANCE		422,529.26	
		TOTAL INSURED	101,585,757.28
WELLNESS			333,499.45
ALL OTHER			6,567,429.37
		TOTAL III PAYMENTS	370,314,142.46

Public Comment

None

Action Items

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending July 31, 2025. Kim reported the LAIF rate for the month of July 2025 stayed the same as last month at 4.27%. After discussion, motion was made by Director Hodgson, seconded by Director Bryson and by roll call vote of 12-0-0, approving the Financial Reports as submitted.

Information and Discussion Items

Review Monthly Budget-to-Actual through July 2025

John Stenerson reviewed the monthly budget-to-actual and the large claim by month summary with the Board for the month of July 2025.

Background on and Impact of the Withdrawal of the Public Risk Innovation, Solutions and Management (PRISM) JPA from SISC

John Stenerson discussed the impact of the withdrawal of the Public Risk Innovation, Solutions and Management (PRISM) JPA.

XP Health and Proactive Care Plan Update

Nicole Mata introduced a new vision plan option called XP Health and three new copay plans when seeing your primary care providers called Proactive Care.

Hinge Select Program

Nicole Mata discussed the Hinge Health and the new Hinge Select option for joint and muscle pain relief for SISC PPO members.

Comments from the Board

Director Ostash discussed a few possible changes with the Health Benefits Symposium and Annual Board meeting starting next year.

Adjournment

There being no further business to come before the Board, motion was made by Director Brasil, seconded by Director Gonzalez, and by roll call vote of 12-0-0, adjourning the meeting at 1:48 p.m.

Next Meeting

The next meeting of the Board of Directors will be held **Thursday, September 25th at 1:00 p.m.** in the SISC Board Room, 4th Floor– Larry E. Reider Education Center, 2000 K Street, Bakersfield, CA 93301.

Ramon Hendrix, Secretary

**SISC III
INCOME STATEMENT
AUGUST 2025**

		BUDGET	YEAR-TO-DATE	CURRENT MONTH
<u>REVENUES</u>				
8660.00	Interest-County Treasurer	\$4,950,000.00	\$1,085,589.27	\$0.00
8660.03	LAI	\$11,910.00	\$9,384.61	\$0.00
8660.04	Investments	\$29,615,096.00	\$11,780,190.07	\$0.00
8660.05	Bank	\$800,000.00	\$5,233,936.95	\$530,427.80
8674.03	Premiums-PPO Medical	\$1,952,704,982.00	\$1,798,770,300.02	\$161,958,665.57
8674.04	Dental	\$164,574,478.00	\$120,291,955.27	\$10,352,406.22
8674.08	Pharmacy	\$488,334,094.00	\$440,952,954.33	\$40,205,506.64
8674.25	Vision	\$23,509,276.00	\$19,435,937.07	\$1,756,964.68
8674.05	HMO	\$1,238,093,196.00	\$1,118,508,608.75	\$101,666,243.30
8674.06	Life	\$4,989,200.00	\$4,682,316.24	\$416,382.84
8674.09	Insured Retiree Programs	\$243,372.00	\$220,351.00	\$20,444.00
8674.10	Insured Vision	\$895,804.00	\$857,978.09	\$77,332.02
8674.18	Insured Dental	\$378,933.00	\$336,111.76	\$31,033.27
8699.00	IRC 125 Flex Plan Contributions	\$0.00	\$329,658.13	(\$12,825.44)
8699.07	Administration Fees	\$285,240.00	\$218,896.41	\$25,956.32
8699.08	Penalties/Late Fees	\$300,000.00	\$268,050.84	\$23,824.89
8699.10	SISC Access Fee	\$1,490,220.00	\$1,346,744.00	\$98,120.00
TOTAL REVENUES		\$3,911,175,801.00	\$3,524,328,962.81	\$317,150,482.11
<u>EXPENSES</u>				
3900.00	Benefits Paid - IRC 125 Flex Plan	\$0.00	\$0.00	\$0.00
4300.00	Supplies	\$120,000.00	\$109,695.08	\$868.40
5200.00	Travel/Conference	\$150,000.00	\$56,496.20	\$10,090.20
5300.00	Dues and Membership	\$35,000.00	\$12,743.92	\$839.13
5450.03	E & O Insurance	\$132,100.00	\$119,859.66	\$0.00
5450.05	Premiums - HMO	\$1,052,198,159.00	\$977,907,046.45	\$88,163,788.71
5450.08	Insured Dental	\$378,933.00	\$335,814.29	\$30,272.65
5450.09	Insured Retiree Programs	\$243,372.00	\$227,440.40	\$21,084.30
5450.10	Insured Vision	\$895,804.00	\$859,275.08	\$76,965.26
5450.21	Life	\$4,919,891.00	\$4,706,881.67	\$416,357.77
5800.00	Miscellaneous	\$25,000.00	\$0.00	\$0.00
5800.01	Professional Services	\$0.00	\$36,082.09	\$27,928.09
5800.02	Audit	\$35,990.00	\$33,740.00	\$0.00
5800.10	Consulting	\$511,100.00	\$631,473.51	\$54,022.86
5800.32	Bank Fees	\$400,000.00	\$19,485.25	\$0.00
5800.33	Government Fees	\$897,279.00	\$881,797.84	\$0.00
5800.35	Admin Fees	\$91,494.00	\$87,656.25	\$7,848.90
5800.40	Wellness Program	\$1,500,000.00	\$1,555,051.66	\$46,390.72
5800.41	Healthcare Specialists	\$6,180,523.00	\$5,798,573.12	\$756,138.88
5800.50	Administration - KCSOS	\$9,849,313.00	\$7,587,680.11	\$788,283.80
5800.60	Claims - PPO Medical	\$2,005,473,380.00	\$1,864,842,193.24	\$201,068,784.01
5800.61	Claims - Dental	\$154,891,064.00	\$112,633,134.37	\$9,310,879.77
5800.63	Claims - Vision	\$20,928,026.00	\$16,769,876.68	\$1,717,347.54
5800.64	Claims - HMO Flex	\$150,698,502.00	\$128,902,474.39	\$15,403,784.18
5800.68	Claims - Pharmacy	\$461,923,799.00	\$459,134,683.06	\$47,098,311.20
5800.70	Admin - PPO Medical	\$70,138,088.00	\$60,495,749.75	\$5,650,994.29
5800.71	Admin - Claims Processing	\$8,640,000.00	\$7,060,488.87	\$697,454.57
5800.72	Admin - Dental	\$8,972,792.00	\$6,421,503.93	\$539,661.84
5800.73	Admin - Vision	\$2,141,864.00	\$1,518,196.58	\$121,365.61
5800.75	Admin - Pharmacy	\$15,180,220.00	\$13,641,759.84	\$1,108,631.71
5800.79	EAP Expense	\$4,075,296.00	\$3,808,848.00	\$342,754.00
5800.94	Other Distributions/Contributions	\$6,272,821.00	\$11,287,489.42	\$611,722.08
5800.95	Unpaid Claims Liability Adjustment	\$13,161,878.00	\$26,578,021.51	\$0.00
TOTAL EXPENSES		\$4,001,061,688.00	\$3,714,061,212.22	\$374,072,570.47
CHANGE IN NET ASSETS		(\$89,885,887.00)	(\$189,732,249.41)	(\$56,922,088.36)
NET ASSETS - BEGINNING		\$613,348,629.31	\$613,348,629.31	\$480,538,468.26
NET ASSETS - ENDING		\$523,462,742.31	\$423,616,379.90	\$423,616,379.90

SISC III
BALANCE SHEET
August 31, 2025

	October 1, 2024 BALANCE	August 31, 2025 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$100,355,945.34	\$96,596,409.02
9120.00 Bank Account-Health Claims	\$195,294,956.81	\$177,394,042.71
9130.00 Revolving Fund	\$0.00	\$0.00
9150.01 Local Agency Investment Fund	\$256,011.32	\$267,850.78
9150.03 Investments	\$527,610,041.97	\$397,390,232.04
9200.00 Accounts Receivable	\$137,693,806.31	\$134,098,304.49
9330.00 Prepaid Expenditures	\$0.00	\$358,258.12
9335.00 Reserve Fund	\$14,087,525.81	\$15,962,525.81
TOTAL ASSETS	\$975,298,287.56	\$822,067,622.97
 <u>LIABILITIES</u>		
9500.00 Current Liabilities	\$92,176,915.67	\$102,666,859.55
9650.00 Deferred Income	\$4,039,708.58	\$3,473,328.01
9668.00 Unpaid Claims Liability	\$265,733,034.00	\$292,311,055.51
TOTAL LIABILITIES	\$361,949,658.25	\$398,451,243.07
 NET ASSETS - Funding Stabilization Reserves	 \$613,348,629.31	 \$423,616,379.90
TOTAL LIABILITIES AND NET ASSETS	\$975,298,287.56	\$822,067,622.97

AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC III
Investments
August 31, 2025**

24-HOUR LIQUID FUNDS

SISC III maintains much of its cash in the Kern County Treasury and Local Agency Investment Fund. Both agencies pool these funds with those of other entities in the state. These pooled funds are carried at cost which approximates market value

AGENCY	BALANCE	RETURN	PERIOD	DATES
COUNTY OF KERN	\$96,596,409.02	3.41%	LAST QUARTER	APR-JUN 2025
		2.20%	5 YEAR AVERAGE	JUL 2020 - JUN 2025
LOCAL AGENCY INVESTMENT FUND	\$267,850.78	4.25%	CURRENT MONTH	August, 2025
		4.40%	LAST QUARTER	APR-JUN 2025
		2.38%	5 YEAR AVERAGE	JUL 2020 - JUN 2025

INVESTMENT MANAGEMENT ACCOUNTS

The investment securities portfolio is comprised of securities carried at fair market value.

The fair market value of the investment securities available for sale at June 30, 2025 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$72,774,462.00	1.31%	5.25%	LAST QUARTER	APR-JUN 2025
			1.57%	5 YEAR AVERAGE	JUL 2020 - JUN 2025
			3.90%	YIELD TO MATURITY	AS OF JUN 30, 2025
MORGAN STANLEY (FRED BAYLES)	\$174,629,192.47	1.17%	4.69%	LAST QUARTER	APR-JUN 2025
			1.71%	5 YEAR AVERAGE	JUL 2020 - JUN 2025
			3.60%	YIELD TO MATURITY	AS OF JUN 30, 2025
WELLS FARGO ADVISORS (RICH EDWARDS)	\$191,986,577.57	1.13%	4.55%	LAST QUARTER	APR-JUN 2025
			1.10%	5 YEAR AVERAGE	JUL 2020 - JUN 2025
			3.62%	YIELD TO MATURITY	AS OF JUN 30, 2025
	<u>\$439,390,232.04</u>				

5-YEAR HISTORY OF RETURNS

Quarter Ending:	Co of Kern	LAIF	Investment Pool	Fred Morgan Stanley	Rich Wells Fargo	Combined Weighted Average Return
6/30/2025	3.41%	4.40%	5.25%	4.69%	4.55%	4.42%
3/31/2025	3.75%	4.48%	7.48%	6.17%	6.41%	5.73%
12/31/2024	3.56%	4.62%	-0.76%	-0.21%	0.11%	0.82%
9/30/2024	3.53%	4.71%	11.61%	10.53%	9.81%	9.26%
6/30/2024	3.46%	4.55%	3.67%	4.10%	3.96%	3.89%
3/31/2024	3.37%	4.30%	1.19%	2.68%	2.16%	2.45%
12/31/2023	3.15%	4.00%	10.98%	8.18%	10.02%	8.11%
9/30/2023	2.91%	3.53%	2.14%	3.48%	2.33%	2.83%
6/30/2023	2.65%	3.15%	-0.66%	0.45%	-1.03%	0.30%
3/31/2023	2.42%	2.74%	6.06%	5.83%	6.15%	5.43%
12/31/2022	2.16%	2.07%	3.47%	3.55%	3.49%	3.16%
9/30/2022	1.06%	1.35%	-4.79%	-5.11%	-8.00%	-3.40%
6/30/2022	1.00%	0.75%	-2.22%	-2.09%	-3.28%	-1.12%
3/31/2022	0.95%	0.32%	-9.06%	-9.20%	-11.03%	-4.35%
12/31/2021	0.84%	0.23%	-2.39%	-1.48%	-2.67%	-0.65%
9/30/2021	1.24%	0.24%	-0.20%	0.03%	-0.24%	0.50%
6/30/2021	1.00%	0.33%	0.80%	0.31%	-0.04%	0.51%
3/31/2021	1.07%	0.44%	-1.86%	-1.15%	-1.49%	-0.32%
12/31/2020	1.16%	0.63%	0.18%	0.03%	0.19%	0.46%
9/30/2020	1.30%	0.84%	0.43%	0.43%	0.53%	0.91%

SISC DEFINED BENEFIT PLAN and GASB 45 TRUST A
Investment Returns
As of : 6-30-2025

SISC DEFINED BENEFIT PLAN (DBP)

The SISC Defined Benefit Plan was established to provide a retirement benefit for part-time, temporary and seasonal employees. The Defined Benefit Plan portfolio will focus on growth and income through a balanced account of equities and fixed income. Funds may be invested with the County Treasurer and Local Agency Investment Fund (LAIF), however a majority of the assets are in a portfolio managed by Morgan Stanley/Graystone Consulting and held by the trustee, Prudential Retirement.

Investment Consultant: Fredric S. Bayles, III, Executive Director-Institutional Consulting Director, Morgan Stanley
Trustee/Custodian of Assets: Empower

Morgan Stanley Return on Investment (net of all fees & expenses)			Benchmark Comparison Morgan Stanley Moderate Growth & Income		
Current Quarter:	Apr-Jun 2025	7.27%	VS.		7.92%
Calendar Yr-To-Date:	Jan-Jun 2025	6.41%	VS.		7.31%
Rolling 4 Quarters:	Jul 2024-Jun 2025	13.63%			

5-Year History of Returns:	2024	14.82%
	2023	19.05%
	2022	-18.94%
	2021	15.33%
	2020	17.56%

SISC GASB 45 TRUST A

As of : 6-30-2025

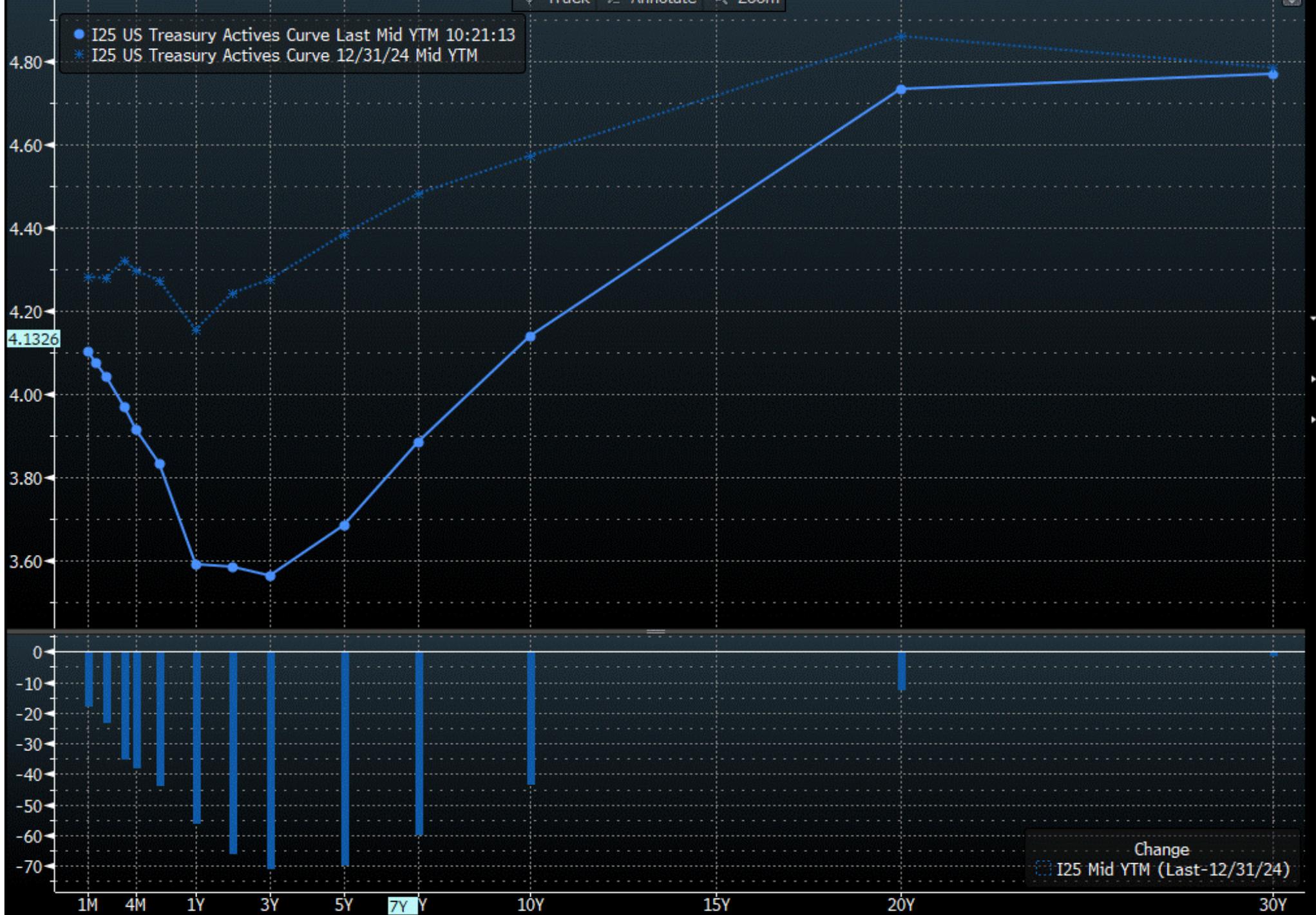
The GASB 45 Trust program was established to provide a mechanism for pre-funding Other Post-Employment (OPEB) liabilities. The GASB 45 Trust portfolios will focus on growth and income through a balanced account of equities and fixed income. Funds may be invested with the County Treasurer and Local Agency Investment Fund (LAIF), however a majority of the assets are in a portfolio managed by Morgan Stanley/Graystone Consulting and held at U.S. Bank.

Investment Consultant: Fredric S. Bayles, III, Executive Director-Institutional Consulting Director, Morgan Stanley
Trustee/Custodian of Assets: U.S. Bank

Morgan Stanley Return on Investment (net of all fees & expenses)			Benchmark Comparison Morgan Stanley Moderate Growth & Income		
Current Quarter:	Apr-Jun 2025	5.47%	VS.		7.92%
Calendar Yr-to-Date:	Jan-Jun 2025	4.48%	VS.		7.31%
Fiscal Year-To-Date:	Jul 2024-Jun 2025	9.03%			
Rolling 4 Quarters:	Jul 2024-Jun 2025	9.03%			

5-Year History of Returns:	2024-25	9.03%
	2023-24	10.75%
	2022-23	10.83%
	2021-22	-9.71%
	2020-21	29.13%

● I25 US Treasury Actives Curve Last Mid YTM 10:21:13
* I25 US Treasury Actives Curve 12/31/24 Mid YTM



SISC III - HEALTH BENEFITS PROGRAM
2025-26 BUDGET

OBJECT CODE	DESCRIPTION	OCT 1, 2024	OCT 1, 2024	PROJECTED OCT 1, 2025
ASSETS & LIABILITIES				
9110.00	Cash in Co Treas	\$100,355,945	\$100,355,945	\$165,625,367
9120.00	Bank Acct-Health Claims	\$195,294,957	\$195,294,957	\$254,717,596
9130.00	Revolving Fund	\$0	\$0	\$0
9150.01	LAIF	\$256,011	\$256,011	\$267,851
9150.03	Investments	\$527,610,042	\$527,610,042	\$300,799,580
9200.00	Accounts Receivable	\$137,693,806	\$137,693,806	\$83,493,956
9330.00	Prepaid Expenditures	\$0	\$0	\$358,258
9335.00	Reserve Fund	\$14,087,526	\$14,087,526	\$15,812,526
<hr style="border-top: 1px dashed black;"/>				
9500.00	Current Liabilities	(\$92,176,916)	(\$92,176,916)	(\$97,304,653)
9650.00	Deferred Income	(\$4,039,709)	(\$4,039,709)	(\$5,018,037)
9668.00	Unpaid Claims Liability	(\$265,733,034)	(\$265,733,034)	(\$288,287,273)
NET ASSETS (BEGINNING)		\$613,348,629	\$613,348,629	\$430,465,171
<hr/>				
		2024-25 BUDGET	PROJECTED SEPT 30, 2025	2025-26 BUDGET
REVENUES				
8660.00	Interest-Co Treas	\$4,950,000	\$2,485,589	\$3,750,000
8660.03	Interest-LAIF	\$11,910	\$11,695	\$11,620
8660.04	Interest-Investments	\$29,615,096	\$15,189,538	\$15,092,738
8660.05	Interest-Bank	\$800,000	\$5,733,937	\$4,800,000
8674.03	Prem-PPO Medical	\$1,952,704,982	\$1,962,420,382	\$1,692,015,606
8674.04	Prem-Dental	\$164,574,478	\$130,692,552	\$134,192,807
8674.08	Prem-Pharmacy	\$488,334,094	\$481,388,420	\$418,762,561
8674.25	Prem-Vision	\$23,509,276	\$21,251,930	\$21,357,661
8674.05	Prem-HMO	\$1,238,093,196	\$1,220,119,001	\$1,276,233,861
8674.06	Prem-Life	\$4,989,200	\$5,106,829	\$5,342,945
8674.09	Prem-Ind Ret Plans	\$243,372	\$240,125	\$294,132
8674.10	Prem-Ins Vision	\$895,804	\$935,084	\$1,276,626
8674.18	Prem-Ins Dental	\$378,933	\$367,237	\$371,153
8699.00	IRC125 Flex Plan	\$0	\$0	\$0
8699.07	Admin Fees	\$285,240	\$241,896	\$288,304
8699.08	Penalties/Late Fees	\$300,000	\$333,889	\$350,000
8699.10	SISC Access Fee	\$1,490,220	\$1,463,744	\$495,437
TOTAL REVENUE		\$3,911,175,801	\$3,847,981,849	\$3,574,635,451
			-1.62%	-7.10%

SISC III - HEALTH BENEFITS PROGRAM
2025-26 BUDGET

OBJECT CODE	DESCRIPTION	2024-25 BUDGET	PROJECTED SEPT 30, 2025	2025-26 BUDGET
EXPENSES				
3900.00	Benefits Pd-Flex Plan	\$0	\$0	\$0
4300.00	Supplies	\$120,000	\$110,695	\$120,000
5200.00	Travel/Conference	\$150,000	\$83,496	\$150,000
5300.00	Dues/Membership	\$35,000	\$13,244	\$46,000
5450.03	E&O Insurance	\$132,100	\$119,860	\$131,850
5450.05	Prem-HMO	\$1,052,198,159	\$1,066,373,796	\$1,117,496,109
5450.08	Prem-Ins Dental	\$378,933	\$366,314	\$371,153
5450.09	Prem-Ind Ret Plans	\$243,372	\$248,440	\$294,132
5450.10	Prem-Ins Vision	\$895,804	\$936,885	\$1,276,626
5450.21	Prem-Life	\$4,919,891	\$5,118,882	\$5,262,598
5800.00	Miscellaneous	\$25,000	\$0	\$25,000
5800.01	Professional Services	\$0	\$41,082	\$50,000
5800.02	Audit	\$35,990	\$33,990	\$36,815
5800.10	Consulting	\$511,100	\$691,474	\$749,105
5800.32	Bank Fees	\$400,000	\$19,485	\$0
5800.33	Government Fees	\$897,279	\$881,798	\$982,635
5800.35	Admin Fees	\$91,494	\$95,656	\$96,635
5800.40	Wellness Program	\$1,500,000	\$1,705,052	\$2,000,000
5800.41	Healthcare Specialists	\$6,180,523	\$6,398,573	\$7,611,060
5800.50	Admin-KCSOS	\$9,849,313	\$8,326,165	\$10,105,591
5800.60	Claims - PPO Medical	\$2,005,473,380	\$2,038,965,193	\$1,706,796,789
5800.61	Claims - Dental	\$154,891,064	\$122,145,134	\$126,617,332
5800.63	Claims - Vision	\$20,928,026	\$18,468,877	\$19,806,260
5800.64	Claims - HMO Flex	\$150,698,502	\$141,952,474	\$140,201,068
5800.68	Claims - Pharmacy	\$461,923,799	\$477,334,683	\$409,546,805
5800.70	Admin - PPO Medical	\$70,138,088	\$66,485,750	\$70,138,088
5800.71	Admin - Clms Procsng	\$8,640,000	\$7,697,789	\$8,275,800
5800.72	Admin - Dental	\$8,972,792	\$6,977,004	\$7,394,452
5800.73	Admin - Vision	\$2,141,864	\$1,687,897	\$1,689,600
5800.75	Admin - Pharmacy	\$15,180,220	\$14,941,760	\$7,385,386
5800.79	EAP Expense	\$4,075,296	\$4,154,148	\$4,113,048
5800.94	Other Distrib/Contrib	\$6,272,821	\$11,911,689	\$6,889,153
5800.95	Unpd Claims Liab Adj	\$13,161,878	\$26,578,022	(\$43,061,886)
TOTAL EXPENSES		\$4,001,061,688	\$4,030,865,307	\$3,612,597,204
			0.74%	-10.38%
CHANGE IN NET ASSETS		(\$89,885,887)	(\$182,883,458)	(\$37,961,753)
NET ASSETS - BEGINNING		\$613,348,629	\$613,348,629	\$430,465,171
NET ASSETS - ENDING		\$523,462,742	\$430,465,171	\$392,503,418

SISC III
Comparison of Budget-to-Actual
2024-25

Revenues		Expenses		Surplus/Deficit		Exp/Rev		Act/Bgt
Monthly	YTD Cumulative	Monthly	YTD Cumulative	Monthly	YTD Cumulative	Monthly	YTD	YTD

Budget

Oct-24	\$317,506,546	\$317,506,546	\$321,143,164	\$321,143,164	(\$3,636,619)	(\$3,636,619)	101.1%	101.1%
Nov-24	\$317,506,546	\$635,013,091	\$346,470,694	\$667,613,859	(\$28,964,149)	(\$32,600,767)	109.1%	105.1%
Dec-24	\$317,506,546	\$952,519,637	\$333,565,884	\$1,001,179,743	(\$16,059,339)	(\$48,660,106)	105.1%	105.1%
Jan-25	\$334,024,228	\$1,286,543,865	\$335,195,890	\$1,336,375,633	(\$1,171,662)	(\$49,831,768)	100.4%	103.9%
Feb-25	\$325,179,977	\$1,611,723,842	\$316,030,033	\$1,652,405,666	\$9,149,944	(\$40,681,824)	97.2%	102.5%
Mar-25	\$325,179,977	\$1,936,903,819	\$313,034,217	\$1,965,439,883	\$12,145,760	(\$28,536,064)	96.3%	101.5%
Apr-25	\$334,024,228	\$2,270,928,047	\$316,693,112	\$2,282,132,995	\$17,331,116	(\$11,204,948)	94.8%	100.5%
May-25	\$325,179,977	\$2,596,108,023	\$345,684,962	\$2,627,817,956	(\$20,504,985)	(\$31,709,933)	106.3%	101.2%
Jun-25	\$325,179,977	\$2,921,288,000	\$330,078,935	\$2,957,896,891	(\$4,898,958)	(\$36,608,891)	101.5%	101.3%
Jul-25	\$330,917,397	\$3,252,205,397	\$328,019,488	\$3,285,916,379	\$2,897,909	(\$33,710,982)	99.1%	101.0%
Aug-25	\$322,073,146	\$3,574,278,543	\$383,125,859	\$3,669,042,238	(\$61,052,714)	(\$94,763,696)	119.0%	102.7%
Sep-25	\$336,897,259	\$3,911,175,802	\$332,019,450	\$4,001,061,688	\$4,877,810	(\$89,885,886)	98.6%	102.3%

Actual

Oct-24	\$316,083,231	\$316,083,231	\$333,843,651	\$333,843,651	(\$17,760,419)	(\$17,760,419)	105.6%	105.6%	104.4%
Nov-24	\$316,145,378	\$632,228,610	\$341,656,205	\$675,499,856	(\$25,510,827)	(\$43,271,246)	108.1%	106.8%	101.6%
Dec-24	\$316,209,444	\$948,438,054	\$311,942,099	\$987,441,955	\$4,267,345	(\$39,003,901)	98.7%	104.1%	99.1%
Jan-25	\$321,630,973	\$1,270,069,027	\$341,921,818	\$1,329,363,773	(\$20,290,845)	(\$59,294,746)	106.3%	104.7%	100.8%
Feb-25	\$320,769,014	\$1,590,838,041	\$337,447,852	\$1,666,811,625	(\$16,678,838)	(\$75,973,584)	105.2%	104.8%	102.2%
Mar-25	\$321,780,232	\$1,912,618,274	\$325,711,358	\$1,992,522,983	(\$3,931,126)	(\$79,904,709)	101.2%	104.2%	102.7%
Apr-25	\$329,057,554	\$2,241,675,828	\$319,492,126	\$2,312,015,109	\$9,565,429	(\$70,339,281)	97.1%	103.1%	102.6%
May-25	\$320,614,452	\$2,562,290,280	\$355,388,099	\$2,667,403,208	(\$34,773,647)	(\$105,112,928)	110.8%	104.1%	102.8%
Jun-25	\$322,288,633	\$2,884,578,913	\$339,111,758	\$3,006,514,966	(\$16,823,125)	(\$121,936,053)	105.2%	104.2%	102.9%
Jul-25	\$322,599,568	\$3,207,178,481	\$333,473,676	\$3,339,988,642	(\$10,874,108)	(\$132,810,161)	103.4%	104.1%	103.1%
Aug-25	\$317,150,482	\$3,524,328,963	\$374,072,570	\$3,714,061,212	(\$56,922,088)	(\$189,732,249)	117.9%	105.4%	102.7%

Year End Scenarios

Scenario #1	Revenue based	\$3,860,183,901	\$4,046,634,241	(\$186,450,340)	104.8%	102.5%
Scenario #2	on recent revenue	\$3,860,183,901	\$4,039,925,056	(\$179,741,155)	104.7%	102.3%
Scenario #3	continuing	\$3,860,183,901	\$4,045,963,323	(\$185,779,422)	104.8%	102.5%

Scenario #1: Expenses based on the pattern of actuals from October through August excluding December continuing throughout the year
Scenario #2: Expenses based on the September surplus/deficit coming in as originally budgeted
Scenario #3: Expenses based on a mix of Scenario #1 weighted at 90% and Scenario #2 weighted at 10%

Individual Claims > \$250,000 by Month

Mo-Yr	Total		Childbirth		Cancer		Circulatory		Other	
	Paid	#	Paid	#	Paid	#	Paid	#	Paid	#
Difference	\$5,803,324		(\$1,382,389)		\$1,026,881		\$1,558,831		\$4,600,001	
Prior 24Mo Avg	\$17,384,676	33	\$4,097,407	6	\$3,004,897	7	\$2,755,668	5	\$7,526,705	14
Aug-25	\$23,188,001	49	\$2,715,017	5	\$4,031,778	8	\$4,314,500	10	\$12,126,706	26
Jul-25	\$12,334,532	19	\$3,147,656	4	\$1,392,554	4	\$1,689,787	3	\$6,104,536	8
Jun-25	\$11,937,495	26	\$3,669,457	7	\$1,671,447	5	\$1,401,260	4	\$5,195,330	10
May-25	\$19,217,621	38	\$1,299,920	3	\$3,463,684	9	\$2,082,548	5	\$12,371,470	21
Apr-25	\$10,754,289	23	\$3,577,776	6	\$936,799	3	\$1,974,734	4	\$4,264,981	10
Mar-25	\$18,389,167	37	\$2,804,065	5	\$4,741,194	10	\$3,386,435	8	\$7,457,473	14
Feb-25	\$27,590,503	40	\$6,832,394	8	\$4,126,566	8	\$5,586,658	8	\$11,044,885	16
Jan-25	\$18,528,063	37	\$3,148,778	4	\$3,429,900	7	\$4,753,682	7	\$7,195,703	19
Dec-24	\$13,925,215	26	\$4,422,030	6	\$4,572,692	8	\$1,285,244	3	\$3,645,250	9
Nov-24	\$14,446,348	31	\$4,406,426	6	\$3,616,129	9	\$1,306,931	3	\$5,116,862	13
Oct-24	\$23,089,381	47	\$2,658,561	5	\$6,372,798	16	\$4,620,611	7	\$9,437,411	19
Sep-24	\$20,862,090	36	\$3,326,125	5	\$4,779,825	7	\$1,821,771	3	\$10,934,370	21
Aug-24	\$18,009,726	37	\$5,031,315	9	\$2,510,970	6	\$4,223,099	9	\$6,244,342	13
Jul-24	\$13,549,653	29	\$1,709,919	2	\$4,177,669	9	\$2,284,508	5	\$5,377,557	13
Jun-24	\$10,824,630	17	\$3,130,370	3	\$1,518,894	4	\$645,626	2	\$5,529,741	8
May-24	\$16,533,172	28	\$8,165,804	8	\$1,343,909	3	\$1,796,754	3	\$5,226,705	14
Apr-24	\$20,206,321	32	\$5,636,697	8	\$3,103,641	5	\$2,904,131	8	\$8,561,852	11
Mar-24	\$14,645,768	32	\$3,125,566	6	\$3,236,280	8	\$1,948,579	5	\$6,335,343	13
Feb-24	\$18,339,634	35	\$6,020,433	7	\$3,293,014	6	\$1,532,914	4	\$7,493,275	18
Jan-24	\$29,008,342	46	\$4,965,326	9	\$3,485,502	6	\$3,786,041	8	\$16,771,472	23
Dec-23	\$29,099,931	56	\$10,038,428	14	\$3,024,036	8	\$3,402,660	8	\$12,634,807	26
Nov-23	\$22,246,510	38	\$3,500,209	6	\$3,361,298	8	\$8,080,018	13	\$7,304,986	11
Oct-23	\$12,621,358	31	\$2,256,467	5	\$1,683,908	5	\$2,401,303	4	\$6,279,679	17
Sep-23	\$6,926,122	18	\$1,767,433	4	\$681,954	2	\$1,058,832	3	\$3,417,902	9
Aug-23	\$14,146,361	24	\$3,696,603	5	\$1,592,860	4	\$2,161,916	4	\$6,694,982	11
Jul-23	\$10,604,686	23	\$2,374,980	3	\$440,000	1	\$1,015,283	3	\$6,774,423	16
Jun-23	\$13,780,282	26	\$5,199,337	5	\$705,555	2	\$1,950,660	4	\$5,924,730	15
May-23	\$9,930,262	24	\$3,344,909	6	\$1,304,220	4	\$965,061	3	\$4,316,072	11
Apr-23	\$16,088,995	22	\$1,088,690	2	\$1,184,543	2	\$3,968,871	5	\$9,846,890	13
Mar-23	\$12,326,896	24	\$1,824,886	1	\$759,759	2	\$2,304,233	5	\$7,438,018	16
Feb-23	\$9,010,362	23	\$1,303,137	3	\$279,547	1	\$1,810,582	5	\$5,617,097	14
Jan-23	\$5,163,943	10	\$1,202,485	3	\$1,088,357	1	\$1,211,849	2	\$1,661,252	4
Dec-22	\$13,658,389	34	\$3,293,605	7	\$3,022,133	9	\$1,718,291	4	\$5,624,360	14
Nov-22	\$10,277,543	20	\$2,568,052	4	\$925,441	2	\$1,821,964	4	\$4,962,086	10
Oct-22	\$10,898,680	25	\$2,551,376	4	\$1,166,443	3	\$1,307,854	4	\$5,873,008	14
Oct-24-Aug-25 Avg	\$17,581,874	34	\$3,516,553	5	\$3,486,867	8	\$2,945,672	6	\$7,632,782	15
Oct-23-Sep-24 Avg	\$18,828,928	35	\$4,742,222	7	\$2,959,912	6	\$2,902,284	6	\$8,224,511	16
Oct-22-Sep-23 Avg	\$11,067,710	23	\$2,517,958	4	\$1,095,901	3	\$1,774,616	4	\$5,679,235	12

>=\$20,000

\$15,000-\$19,999

<=\$14,999



SISC Health Benefits Operations Update

Presented by:
Nicole Mata, Executive Director of Health Benefits

September 25, 2025

Operations Update

- Menopause and Breast Cancer – Informational Webinar hosted by Midi Health on October 1st
- The Big Beautiful Bill – Changes for SISC HSA Members 10/1/2025
 - Vida, Hinge Health, and Centivo virtual care will be available for \$0
 - MDLive provider visits will be \$0.
 - Anthem Only: Live Health Online visits will be \$0.

Membership Updates October 2025

New Districts

Orange County Department of Education

Subscribers: 1246

Total Members: 2915

Glendale Unified School District

Subscribers: 2499

Total Members: 5600

New Products

XP Vision Enrollment

Subscribers: 1487

Total Members: 4169

Proactive Care Plan

Subscribers: 636

Total Members: 1604

Operations Update

SISC Healthcare Symposium Update

- 272 District Attendees (Record high registrations!)
- 27 Vendor Sponsors and booths
- Pre-Conference – Half day filled with district stories and XP sunglasses
- Three SISC member testimonials
- Robust healthcare and benefits content (GLP-1 Updates, Added Value Updates, Proactive Care Plan)
- Awards Ceremony for SISC Benefit Leaders
- Three keynote speakers
 - Nick Webb – Best-Selling Author and Healthcare Innovator <https://nickwebb.com/>
 - Frankie Russo – Author, Entrepreneur, and AI Thought Leader <https://www.frankierusso.com/>
 - Dr. Keith Wolaridge – Author, Local Educator and PBVUSD Board VP <https://keithcwolaridge.net/>

Registration closes 9/30. Reminders will be sent to SISC member districts in the coming weeks!

Communications Plan

2026-2029



SISC

Self-Insured Schools
of California
Schools Helping Schools

PURPOSE

The purpose of SISC communications is to unify our message, strengthen trust, and equip our members with clear, consistent, and accessible information that reflects our mission of ***schools helping schools.***

This plan is designed to guide SISC employees, managers, directors, and executives in creating communication practices that will:

- Increase member awareness and appreciation of SISC programs and benefits.
- Position SISC as a trusted, stable, competitive, and innovative partner in California education.
- Equip CBOs, HR leaders, superintendents, risk managers, and school board members with timely and accurate resources.

GOALS

1. Create a cohesive, professional, and branded experience that reflects our values, mission, and story
2. Enhance Symposium by integrating SISC I and SISC II, increasing engagement, visibility, and value for members while showcasing our mission of **schools helping schools**
3. Increase SISC's presence at conferences, in publications, and through speaking opportunities
4. Create a comprehensive content library with presentation templates, videos, brochures, and other materials, showcasing our products and strong brand
5. Enhance SISC's online presence