



Welcome California Schools VEBA (“VEBA”) Members!

Welcome to your Open Enrollment Guide. This guide was designed to give you quick access to all of the resources you may need to make your new plan selection for next year.

Not sure where to start? Here are some helpful links:

Page 1

Your available plans are listed to the right.

Page 2

Review the plan highlights and associated medical groups.

Page 3

This is a lot of information to process! Take a moment for yourself at your Virtual VEBA Resource Center (VRC).

Page 4-5

Get a breakdown on how to locate a provider in each network and key carrier contacts.

Page 6-8

See a side-by-side comparison of all plans offered to you.

Your Available Plans:

1. UnitedHealthcare Harmony HMO 10
2. UnitedHealthcare Performance HMO Network 3, 20/30
3. UnitedHealthcare CS VEBA Alliance HMO 10
4. SIMNSA HMO
5. Kaiser Permanente HMO
6. UMR NexusACO PPO - No HRA
- New for 2024**
7. VEBA Direct HMO 10



Questions?

- » Go to myveba.org
- » Call VEBA Advocacy at **888-276-0250** or visit vebaonline.com/contact
- » Contact your HR/Benefits department



2024 Open Enrollment

Sweetwater Union High School District: Confidential

2024 Highlights

VEBA Direct HMO Plan

VEBA Direct HMO is the future of healthcare! VEBA has matched your Performance HMO Network 1 information with VEBA Direct HMO which will go into effect on January 1, 2024.

You have your choice of HMO medical groups through VEBA Direct HMO including Rady Children's Health Network, Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, and UC San Diego Medical Group & Affiliates.

If you are enrolled with Palomar Hospital or are exploring your options, we are here to help you find another option available to you.

We know how important your relationship with your provider is. If you have any questions or would like help understanding your options, please contact our Advocacy team at [888-276-0250](tel:888-276-0250) or visit us online at vebaonline.com/contact.

Virtual Visits Copay for UHC HMO Plans

To ensure consistency and access across all of the UHC HMO plans, beginning January 1, 2024, VEBA will waive copays across all networks for virtual visits with approved providers. By creating a more accessible virtual benefit, we can reduce barriers to care for you, as well as deliver a fiscally smart benefit.

Virtual appointments are available to UHC HMO plan members for \$0 copay through these designated networks: Optum, AmWell, Dr. on Demand, and Teladoc.

Various cost share applies for all other VEBA plans. To learn more or get started, visit uhc.com/virtualvisits.



Fertility Solutions with Kindbody

Kindbody is a comprehensive family-building benefit for UHC HMO, SIMNSA HMO and UMR PPO plan subscribers. Kindbody provides diverse end-to-end fertility services — including fertility assessments, IVF, and IUI. In addition to clinical guidance, they offer dedicated Kindbody care navigation, digital tools, and education to help members maneuver their personalized path to parenthood.

Since your needs may span many phases, Kindbody isn't just a fertility benefit. They offer menopause support and dynamic, integrated holistic support that goes beyond a traditional treatment plan.

Note: Employees and spouses/partners enrolled on the California Schools VEBA-sponsored Kaiser plan will have access to VEBA discounted rates at Kindbody Signature clinics. Additionally, VEBA members seeking services for fertility preservation (i.e., egg freezing) will have access to discounted rates at Kindbody Signature clinics. These direct discounts are offered directly by Kindbody and not through the California Schools VEBA benefit program.

Find out more at kindbody.com/activate.

PSA Tests and Prostate Exams Copay for UMR PPO Plan

To support our commitment to proactive prevention, starting on January 1, 2024, the UMR PPO plan will have a \$0 copay for preventive and/or routine PSA tests and prostate exams.

To look for a provider, go to umr.com and click on "Find a Provider" then scroll down to the "U" menu and choose the "UnitedHealthcare Select Plus Network." Next, click the "View Providers" button to begin your search.



VEBA Resource Center

The VEBA Resource Center (VRC) is here to support you as you define your path to well-being. You have unique needs and we are here to help you every step of your journey. As a VEBA member, you receive free access to personalized resources designed to help you achieve your well-being goals.

Accessing the VRC has never been easier! With both in-person and online services, you have access to the support you need — wherever you may be on your health journey.

In-Person and Virtual Group Classes

The VRC offers over 40 live group classes each week — both in-person and online. Whether you want to relax with yoga or mindfulness, reduce stress by learning about your finances, or step up your cardio through one of our movement classes, we have you covered!

Visit vebaresourcecenter.com/calendar to check out our complete class schedule.

Personalized Care

If you're looking for a place to start or if you have a specific health condition or concern, we offer personalized one-on-one visits with a Care Navigator. The Care Navigator will help you explore your challenges and develop a personalized plan for your mind, body, and spirit.

Visit vebaresourcecenter.com/programs/care-navigation to schedule your Care Navigation appointment.

Don't have time to take a class? No problem! Check out our social media for videos and the latest well-being content.



How to Locate a UHC Provider

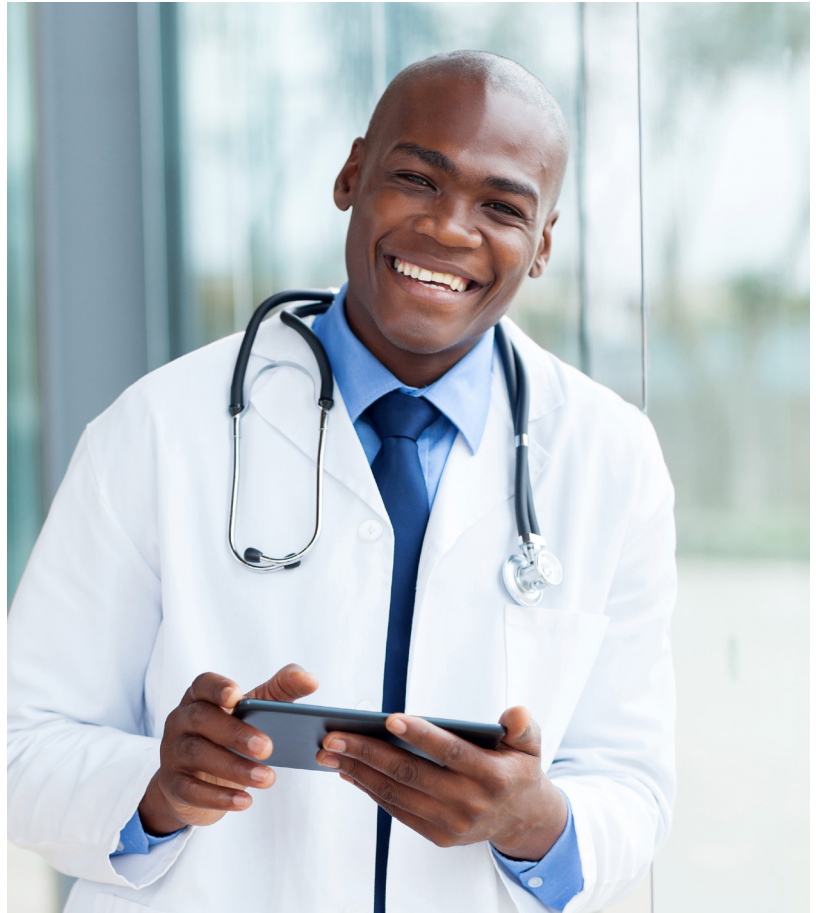


UnitedHealthcare's (UHC) participating medical groups offer comprehensive and personalized care in your community with a large and robust network of physicians, health care professionals, and facilities located throughout Southern California.

The following HMO plans are available to you:

1. UHC Harmony HMO
2. UHC Performance HMO Network 3
3. UHC CS VEBA Alliance HMO

Visit whyuhc.com/csveba to learn more about your plans.



Find Your UHC HMO Provider

To choose a provider for the UnitedHealthcare HMO plan, here are step-by-step instructions. In an HMO, you see your PCP first for most medical issues. You do not need a referral for mental health, chiropractic, or OB/GYN services.

To find provider or facility:

1. Go to whyuhc.com/csveba
2. Select "Search for a Provider" that appears near the top of the page
3. Scroll down and choose from the plan options
4. Select "Continue"
5. Select "Change Location" and enter your ZIP code, then select "Update Location"
6. Now you can search by People, Places, Service and Treatments, or Care by Condition

Need Help Looking for Another Provider?

How to Find a Chiropractic or Acupuncture Provider (for UHC and Kaiser members)

Provided by OptumHealth Physical Health of California, which gives you access to a network of over 2,700 providers.

Three ways to find a provider:

1. Go to myoptumhealthphysicalhealthofca.com and select "Provider Locator." Choose "California Schools VEBA" from the drop-down menu for Plan/Product
2. Call Optum Member Services Monday - Friday from 5 am-5 pm at [800-428-6337](tel:800-428-6337) for the most current and up to date information
3. Call the provider directly to schedule an appointment and verify they are part of the Optum network for VEBA



Benefit Contacts

Benefit	Website	Phone
Carrum Health	info.carrumhealth.com/csveba/	888-855-7806
Delta Dental PPO	deltadentalins.com	866-499-3001
Express Scripts (UHC and UMR members)	express-scripts.com	800-918-8011
Inside Rx Pets	insiderxpets.com	800-722-8979
Kaiser Permanente	my.kp.org/veba	800-464-4000
Optum Employee Assistance Program (EAP)	liveandworkwell.com access code: VEBA	888-625-4809
OptumHealth (Chiro/Acu for UHC and Kaiser)	myoptumhealthphysicalhealthofca.com	800-428-6337
SIMNSA	simnsa.com	800-424-4652
Teladoc Medical Experts	teladoc.com/medical-experts/	800-835-2362
UMR	umr.com	800-826-9781
United Concordia DHMO (Dental)	unitedconcordia.com	866-357-3304
UnitedHealthcare (UHC)	whyuhc.com/csveba	888-586-6365
VEBA Advocacy	vebaonline.com/contact	888-276-0250

How to Choose Your UMR PPO Provider

For the UMR NexusACO PPO plan, you will need to select a PCP. Follow the directions below to find a provider or facility:

1. Go to umr.com
2. Click on "Find a Provider"
3. In the search box, enter "NexusACO" to bring up the UnitedHealthcare NexusACO Network, or scroll down to the "U" menu and choose the UnitedHealthcare NexusACO Network
4. Click "View Providers" to be taken to the search menu
5. Search by Name, Specialty, Facility or Zip code
6. Choose a Tier 1 PCP for the highest level of coverage

Questions?

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- » Call VEBA Advocacy at [888-276-0250](tel:888-276-0250) or visit vebaonline.com/contact
- » Contact your HR/Benefits department



Sweetwater Union High School District: Confidential

Effective Period: January 1, 2024 - December 31, 2024

Acupuncture added to all plans for 2024, no other plan changes

Benefit Summary	NEW! VEBA Direct HMO \$10/100% What You Pay	UHC Harmony HMO \$10/100% What You Pay	UHC Performance HMO Network 3, \$20/\$30/\$500A What You Pay
Medical Deductible (individual/family)	None	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
Health Account	None	None	None
PCP Office Visit	\$10 copay	\$10 copay	\$20 copay
Specialist Office Visit	\$10 copay	\$10 copay	\$30 copay
Preventive Care	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	\$500 admit copay
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$10 copay / No charge	\$20 copay / \$500 admit copay
Substance Abuse Services (outpatient/inpatient)	No charge	No charge	No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge	\$200 copay
Outpatient Surgery	No charge	No charge	\$250 copay
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$10 copay	\$20 copay
Chiropractic and Acupuncture Services*	\$10 copay	\$10 copay	\$20 copay
Urgent Care (Office Visit only)	\$10 copay	\$10 copay	\$20 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay	\$150 copay
Rx Deductible (individual/family)	None	None	None
Rx Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$1,600 / \$3,200
Rx Formulary List	National Preferred	National Preferred	National Preferred
Rx Pharmacy Network	Express Advantage Network**	Express Advantage Network**	Express Advantage Network**
Short-Term Prescription Drugs*** (up to 30-day supply)	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB
Long-Term Prescription Drugs*** (up to 90-day supply)	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB
Available Medical Groups	Rady Children's Health Network, Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group	Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group	Rady Children's Health Network, Scripps Clinic, Scripps Coastal Medical Center

Infertility services are excluded/not covered under non-Kaiser HMO plans and are included/covered under Kaiser HMO (excluding Kaiser Bronze) plans, please see your policies for details.

*Chiropractic and Acupuncture services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from OptumHealth.

**Pay standard copays if you fill your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Kmart, Vons, Haggen, Safeway, SuperValue, WinnDixie, Walmart, and many independent pharmacies) visit www.Express-scripts.com for a complete list of EAN pharmacies.

**Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies include CVS, Walgreens, and certain independent pharmacies).

**You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90 (Rite-Aid, Costco, and Sharp Rees Stealy Pharmacies).

**Copays waived for preferred generic hypertension, hypoglycemic, and cholesterol medications purchased at mail or Smart 90. This does not include normal retail use or brand drugs.

***G = Generic, P = Preferred, B = Brand, PB = Preferred Brand, NPB = Non-preferred Brand, S = Specialty

Disclaimer: Prepared by RPA San Diego on behalf of CS VEBA.

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.



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Benefit Summary	UHC CS VEBA Alliance HMO \$10/100% What You Pay	SIMNSA HMO \$5; Rx: \$5 30-day What You Pay	Kaiser HMO \$10, Rx: \$10 / \$10 100-day What You Pay
Medical Deductible (individual/family)	None	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$6,350 / \$12,700	\$1,500 / \$3,000
Health Account	None	None	None
PCP Office Visit	\$10 copay	\$5 copay	\$10 copay
Specialist Office Visit	\$10 copay	\$5 copay	\$10 copay
Preventive Care	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	No charge
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$5 copay / No charge	\$10 copay / No charge
Substance Abuse Services (outpatient/inpatient)	No charge	\$5 copay / No charge	\$10 copay / No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge	No charge
Outpatient Surgery	No charge	No charge	\$10 copay
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$10 copay	\$10 copay
Chiropractic and Acupuncture Services*	\$10 copay	Not covered	\$10 copay
Urgent Care (Office Visit only)	\$10 copay	\$25 copay	\$10 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$250 copay (U.S. or out of plan area)	\$100 copay
Rx Deductible (individual/family)	None	None	None
Rx Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200	N/A	N/A
Rx Formulary List	National Preferred	SIMNSA	Kaiser
Rx Pharmacy Network	Express Advantage Network**	SIMNSA	Kaiser
Short-Term Prescription Drugs*** (up to 30-day supply)	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	\$5 copay	G / B: \$10 copay (up to a 100-day supply)
Long-Term Prescription Drugs*** (up to 90-day supply)	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	Not available	G / B: \$10 copay (up to a 100-day supply)
Available Medical Groups	Mercy Physicians, Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Scripps Clinic, Scripps Coastal, Scripps Physician MG, UC San Diego Medical Group	SIMNSA	Kaiser

Infertility services are excluded/not covered under non-Kaiser HMO plans and are included/covered under Kaiser HMO (excluding Kaiser Bronze) plans, please see your policies for details.

*Chiropractic and Acupuncture services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from OptumHealth.

**Pay standard copays if you fill your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Kmart, Vons, Haggen, Safeway, SuperValue, WinnDixie, Walmart, and many independent pharmacies) visit www.Express-scripts.com for a complete list of EAN pharmacies.

**Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies include CVS, Walgreens, and certain independent pharmacies).

**You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90 (Rite-Aid, Costco, and Sharp Rees Stealy Pharmacies).

**Copays waived for preferred generic hypertension, hypoglycemic, and cholesterol medications purchased at mail or Smart 90. This does not include normal retail use or brand drugs.

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CALIFORNIA SCHOOLS
VEBA

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Acupuncture added to all plans for 2024, no other plan changes

Benefit Summary	UMR NexusACO PPO - No HRA	
	In Network What You Pay	Out of Network What You Pay
Medical Deductible (individual/family)	\$2,000 / \$4,000	\$2,000 / \$4,000
Medical Out-of-Pocket Maximum (individual/family)	\$5,000 / \$10,000	\$5,000 / \$10,000
Health Account	None	
PCP Office Visit	Tier 1 Physician: \$30 copay Tier 2 Physician: 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Specialist Office Visit	Tier 1 Physician: \$50 copay Tier 2 Physician: 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Preventive Care	No charge	No coverage for non-network services
Inpatient Hospital Care	20% coinsurance (after deductible)	50% coinsurance with Prior Authorization (after deductible)
Mental Health Services (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Outpatient Diagnostic Laboratory and Radiology (standard procedures) <i>Freestanding Facility or Physician Office OR</i>	No charge	50% coinsurance (after deductible)
<i>Hospital-based Lab or Radiology</i>	20% coinsurance (deductible does not apply)	
Complex Radiology (PET & MRI) <i>Freestanding Facility or Physician Office OR</i>	20% coinsurance (after deductible)	50% coinsurance (after deductible)
<i>Hospital-based Complex Radiology</i>	20% coinsurance (after deductible)	
Outpatient Surgery <i>Ambulatory Surgery Center or Physician's Office</i>	20% coinsurance (after deductible)	50% coinsurance with Prior Authorization (after deductible)
<i>Outpatient Hospital-based Surgical Center</i>	20% coinsurance (after deductible) and \$100 copayment	
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$30 copay	50% coinsurance (after deductible)
Chiropractic and Acupuncture Services*	\$30 copay	50% coinsurance (after deductible)
Urgent Care (Office Visit only)	\$50 copay	50% coinsurance (after deductible)
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay
Rx Deductible (individual/family)	None	
Rx Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200	
Rx Formulary List	National Preferred	
Rx Pharmacy Network	Express Advantage Network**	
Short-Term Prescription Drugs*** (up to 30-day supply)	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	Retail: with submission of a paper claim, member will be reimbursed at the rate the Plan would have paid had the member used an in- network pharmacy less the member's copay.
Long-Term Prescription Drugs*** (up to 90-day supply)	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	No coverage for non-network pharmacy
Available Medical Groups	Check umr.com to find Tier 1 physicians near you	All others

Infertility services are excluded/not covered under PPO plans, please see your policy for details.

*Chiropractic and Acupuncture services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from UMR.

**Pay standard copays if you fill your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Kmart, Vons, Haggen, Safeway, SuperValue, WinnDixie, Walmart, and many independent pharmacies) visit www.Express-scripts.com for a complete list of EAN pharmacies.

***Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies include CVS, Walgreens, and certain independent pharmacies).

***You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90 (Rite-Aid, Costco, and Sharp Rees Stealy Pharmacies).

***Copays waived for preferred generic hypertension, hypoglycemic, and cholesterol medications purchased at mail or Smart 90. This does not include normal retail use or brand drugs.

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