



## 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. SIMNSA HMO
2. Kaiser Permanente HMO  
**New for 2024**
3. VEBA Direct HMO 10
4. UnitedHealthcare Harmony HMO 15
5. UnitedHealthcare Performance HMO Network 3, 20/30
6. UnitedHealthcare CS VEBA Alliance HMO 10
7. UnitedHealthcare CS VEBA Alliance Journey HMO
8. UMR NexusACO PPO - No HRA



## Questions?

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



# 2024 Open Enrollment

## Sweetwater Union High School District: SCGA

## 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](http://vebaonline.com/contact).

### HealthInvest HRA for UHC Journey Plan

Available to you as part of the UHC CS VEBA Alliance Journey HMO plan, the HealthInvest HRA gives you a flexible savings option for future health care costs.

The 2024 contributions for the the Alliance Journey plan will be \$350 for single coverage, \$700 for two-party, and \$1,100 for family.

Funds will be distributed on or before March 1, 2024. To learn more, call [844-342-5505](tel:844-342-5505) or visit [healthinvesthira.com](http://healthinvesthira.com).



### 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](http://kindbody.com/activate).

### Virtual Visits Copay for UHC HMO Plans

To help reduce barriers to care, beginning January 1, 2024, VEBA will waive copays across all networks for virtual visits with approved providers for all of the UHC HMO plans.

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](http://uhc.com/virtualvisits).





## 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](https://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](https://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

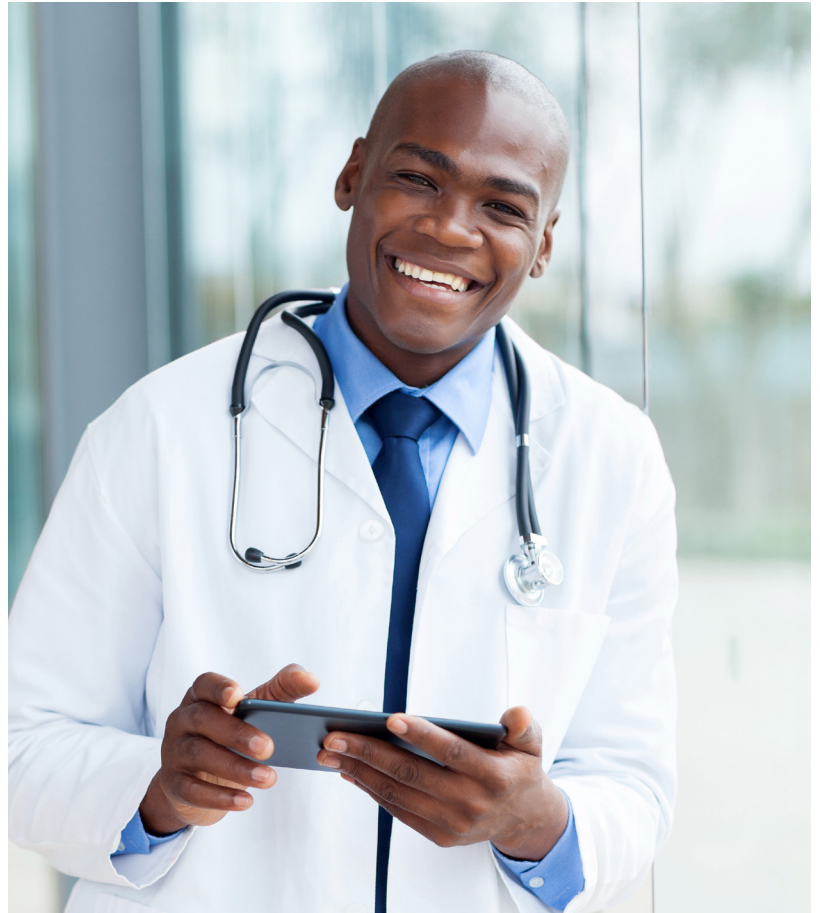


UnitedHealthcare's (UHC) participating medical groups offer comprehensive and personalized care in your community with a large and robust network of physicians, health care professionals, and facilities located throughout Southern California.

The following HMO plans are available to you:

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

Visit [whyuhc.com/csveba](https://www.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](https://www.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



# 2024 Open Enrollment

## Sweetwater Union High School District: SCGA

## 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](http://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	<a href="http://info.carrumhealth.com/csveba/">info.carrumhealth.com/csveba/</a>	888-855-7806
Delta Dental PPO	<a href="http://deltadentalins.com">deltadentalins.com</a>	866-499-3001
Express Scripts (UHC and UMR members)	<a href="http://express-scripts.com">express-scripts.com</a>	800-918-8011
HealthInvest HRA (HRA for Journey Plan)	<a href="http://healthinvesthra.com">healthinvesthra.com</a>	844-342-5505
Inside Rx Pets	<a href="http://insiderxpets.com">insiderxpets.com</a>	800-722-8979
Journey Plan	<a href="http://journeyplan.org">journeyplan.org</a>	888-586-6365
Kaiser Permanente	<a href="http://my.kp.org/veba">my.kp.org/veba</a>	800-464-4000
Optum Employee Assistance Program (EAP)	<a href="http://liveandworkwell.com">liveandworkwell.com</a> access code: VEBA	888-625-4809
OptumHealth (Chiro/Acu for UHC and Kaiser)	<a href="http://myoptumhealthphysicalhealthofca.com">myoptumhealthphysicalhealthofca.com</a>	800-428-6337
SIMNSA	<a href="http://simnsa.com">simnsa.com</a>	800-424-4652
Teladoc Medical Experts	<a href="http://teladoc.com/medical-experts/">teladoc.com/medical-experts/</a>	800-835-2362
UMR	<a href="http://umr.com">umr.com</a>	800-826-9781
United Concordia DHMO (Dental)	<a href="http://unitedconcordia.com">unitedconcordia.com</a>	866-357-3304
UnitedHealthcare (UHC)	<a href="http://whyuhc.com/csveba">whyuhc.com/csveba</a>	888-586-6365
VEBA Advocacy	<a href="http://vebaonline.com/contact">vebaonline.com/contact</a>	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](http://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

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**Sweetwater Union High School District: SCGA**

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%	NEW! UHC Harmony HMO \$15/100%	NEW! UHC Performance HMO Network 3, \$20/\$30/\$500A	NEW! UHC CS VEBA Alliance HMO Journey
	What You Pay	What You Pay	What You Pay	What You Pay
Medical Deductible (individual/family)	None	None	None	\$2,000 / \$4,000
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000	\$3,500 / \$7,000
Health Account	None	None	None	HealthInvest HRA \$350 / \$700 / \$1,100
PCP Office Visit	\$10 copay	\$15 copay	\$20 copay	\$25 copay
Specialist Office Visit	\$10 copay	\$15 copay	\$30 copay	\$40 copay
Preventive Care	No charge	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	\$500 admit copay	20% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$15 copay / No charge	\$20 copay / \$500 admit copay	\$25 copay / 20% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	No charge	No charge	No charge	No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge	\$200 copay	\$100 copay
Outpatient Surgery	No charge	No charge	\$250 copay	20% coinsurance (after deductible)
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$15 copay	\$20 copay	\$25 copay
Chiropractic and Acupuncture Services*	\$10 copay	\$15 copay	\$20 copay	\$30 copay
Urgent Care (Office Visit only)	\$10 copay	\$15 copay	\$20 copay	\$25 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay	\$150 copay	20% coinsurance (after deductible)
Rx Deductible (individual/family)	None	None	None	None
Rx Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$1,600 / \$3,200	\$1,600 / \$3,200
Rx Formulary List	National Preferred	National Preferred	National Preferred	National Preferred
Rx Pharmacy Network	Express Advantage 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	\$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	\$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	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

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](http://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

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**Sweetwater Union High School District: SCGA**

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

Acupuncture added to all plans for 2024, other changes in red

Benefit Summary	<b>NEW!</b> UHC CS VEBA Alliance HMO \$10/100%	SIMNSA HMO \$5; Rx: \$5 30-day	Kaiser HMO \$10, Rx: \$10 / \$10 100-day
	What You Pay	What You Pay	What You Pay
<b>Medical Deductible</b> (individual/family)	None	None	None
<b>Medical Out-of-Pocket Maximum</b> (individual/family)	\$1,500 / \$3,000	\$6,350 / \$12,700	\$1,500 / \$3,000
<b>Health Account</b>	None	None	None
<b>PCP Office Visit</b>	\$10 copay	\$5 copay	\$10 copay
<b>Specialist Office Visit</b>	\$10 copay	\$5 copay	\$10 copay
<b>Preventive Care</b>	No charge	No charge	No charge
<b>Inpatient Hospital Care</b>	No charge	No charge	No charge
<b>Mental Health Services</b> (outpatient/inpatient)	\$10 copay / No charge	\$5 copay / No charge	\$10 copay / No charge
<b>Substance Abuse Services</b> (outpatient/inpatient)	No charge	\$5 copay / No charge	\$10 copay / No charge
<b>Outpatient Diagnostic Laboratory and Radiology</b> (standard procedures)	No charge	No charge	No charge
<b>Complex Radiology</b> (PET & MRI)	No charge	No charge	No charge
<b>Outpatient Surgery</b>	No charge	No charge	\$10 copay
<b>Outpatient Physical/Rehabilitation Therapy</b> (Office Visit)	\$10 copay	\$10 copay	\$10 copay
<b>Chiropractic and Acupuncture Services*</b>	\$10 copay	Not covered	\$10 copay
<b>Urgent Care</b> (Office Visit only)	\$10 copay	\$25 copay	\$10 copay
<b>Emergency Room</b> (Copay waived if admitted)	\$100 copay	\$250 copay (U.S. or out of plan area)	<b>\$100 copay</b>
<b>Rx Deductible</b> (individual/family)	None	None	None
<b>Rx Out-of-Pocket Maximum</b> (individual/family)	\$1,600 / \$3,200	N/A	N/A
<b>Rx Formulary List</b>	National Preferred	SIMNSA	Kaiser
<b>Rx Pharmacy Network</b>	Express Advantage Network**	SIMNSA	Kaiser
<b>Short-Term Prescription Drugs***</b> (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)
<b>Long-Term Prescription Drugs***</b> (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)
<b>Available Medical Groups</b>	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](http://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

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CALIFORNIA SCHOOLS  
**VEBA**

**Sweetwater Union High School District: SCGA**

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

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

Benefit Summary	NEW! UMR NexusACO PPO - No HRA	
	In Network What You Pay	Out of Network What You Pay
<b>Medical Deductible</b> (individual/family)	\$2,000 / \$4,000	\$2,000 / \$4,000
<b>Medical Out-of-Pocket Maximum</b> (individual/family)	\$5,000 / \$10,000	\$5,000 / \$10,000
<b>Health Account</b>	None	
<b>PCP Office Visit</b>	Tier 1 Physician: \$30 copay Tier 2 Physician: 20% coinsurance (after deductible)	50% coinsurance (after deductible)
<b>Specialist Office Visit</b>	Tier 1 Physician: \$50 copay Tier 2 Physician: 20% coinsurance (after deductible)	50% coinsurance (after deductible)
<b>Preventive Care</b>	No charge	No coverage for non-network services
<b>Inpatient Hospital Care</b>	20% coinsurance (after deductible)	50% coinsurance with Prior Authorization (after deductible)
<b>Mental Health Services</b> (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
<b>Substance Abuse Services</b> (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
<b>Outpatient Diagnostic Laboratory and Radiology</b> (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)	
<b>Complex Radiology</b> (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)	
<b>Outpatient Surgery</b> <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	
<b>Outpatient Physical/Rehabilitation Therapy</b> (Office Visit)	\$30 copay	50% coinsurance (after deductible)
<b>Chiropractic and Acupuncture Services*</b>	\$30 copay	50% coinsurance (after deductible)
<b>Urgent Care</b> (Office Visit only)	\$50 copay	50% coinsurance (after deductible)
<b>Emergency Room</b> (Copay waived if admitted)	\$100 copay	\$100 copay
<b>Rx Deductible</b> (individual/family)	None	
<b>Rx Out-of-Pocket Maximum</b> (individual/family)	\$1,600 / \$3,200	
<b>Rx Formulary List</b>	National Preferred	
<b>Rx Pharmacy Network</b>	Express Advantage Network**	
<b>Short-Term Prescription Drugs***</b> <i>(up to 30-day supply)</i>	\$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.
<b>Long-Term Prescription Drugs***</b> <i>(up to 90-day supply)</i>	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	No coverage for non-network pharmacy
<b>Available Medical Groups</b>	Check <a href="http://umr.com">umr.com</a> 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](http://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).

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