

The background is a collage of three images. The left side shows lemons, some whole and some sliced, with green leaves and a silver knife. The right side shows a rolled-up rug on a wooden floor. A central blue rectangle contains the text.

2024 OE Member Meeting

October 21, 2023



Today's Agenda

- 1 Welcome & Overview
- 2 2024 Medical Plans Options
- 3 MyVEBA App
- 4 Health Fairs
- 5 Additional VEBA Benefits
- 6 VEBA Resource Center
- 7 UHC Presentation
- 8 Questions & Answers





2024 Medical Plan Options



kindbody

say hello to new
fertility, family building,
and menopause benefits



VEBA + KINDBODY

Fertility treatments average \$1,000 to \$20,000 in annual out-of-pocket costs

Fertility procedures range from \$25,000 to upwards of \$70,000

Success Rates	Kindbody Signature Clinics	National Average
Transfer	72%	54%
Miscarriage	13%	19%
Live Birth	63%	43%

Kindbody's embryology labs are equipped with best-in-class technology and witnessing systems.

Kindbody Reproductive Endocrinologists are board-certified and follow the American Society for Reproductive Medicine guidelines.

where

we are

Members have access to all in-network locations, including Kindbody Signature Clinics and partner clinics. We continue to grow our network.

San Diego County

Kindbody San Diego (end of Q1 2024)

- San Diego Fertility Center: Del Mar
- San Diego Fertility Center: Mission Valley
- San Diego Fertility Center: Camino Real
- Reproductive Sciences Medical Center: San Diego

Orange County

Kindbody Newport Beach (Q4 2023)

- Reproductive Fertility Center: Irvine
- OC Fertility: Newport Beach
- Coastal Fertility Medical Center: Irvine
- Acacio Fertility Center: Laguna Niguel
- Rise Fertility: Newport Beach
- Rise Fertility: Mission Viejo

Los Angeles County

Kindbody Century City

Kindbody Santa Monica

- Southern California Reproductive Center: Beverly Hills/Los Angeles
- Southern California Reproductive Center: Pasadena
- Reproductive Medicine Associates of Southern California: Los Angeles
- C.A.R.E. Fertility: Glendale
- Fertility & Surgical Associates of California: Santa Monica
- Fertility & Surgical Associates of California: Encino
- Beverly Hills Fertility: Los Angeles

San Bernardino County

- CARE Fertility - Upland

Riverside County

- San Diego Fertility Center: Temecula
- Reproductive Fertility Center - Corona

Ventura County

- Fertility & Surgical Associates of California: Thousand Oaks
- Southern California Reproductive Center: Santa Barbara

Sacramento County

- Lane Fertility: Sacramento

San Francisco County

Kindbody San Francisco

Kindbody Los Altos

Kindbody Walnut Creek (Q4 2023)

- Marin Fertility: Greenbrae
- Marin Fertility: Napa (satellite)

San Francisco County (continued)

- Marin Fertility: San Francisco (satellite)
- Marin Fertility: Santa Rosa (satellite)
- Stanford Fertility & Reproductive Center: Sunnyvale
- Zouves Fertility Center: Foster City
- Nova IVF: Mountainview
- C.A.R.E. for the Bay Area: Los Gatos
- Lane Fertility: San Francisco
- Lane Fertility: Novato
- Laurel Fertility: San Francisco
- Laurel Fertility: Modesto
- Laurel Fertility: Oakland
- Reproductive Medicine Associates of Northern California: Palo Alto
- Reproductive Medicine Associates of Northern California: San Francisco

your partner for all life stages



Learners

- Assessments
- Gynecology
- Kindman/Urology
- Preventative care

Family Builders

- Fertility treatments
- Adoption support
- Surrogacy support
- Donor coaching
- Foster care
- Male fertility, Low T
- Travel reimbursement

New Parents

- Lactation consultation
- Postpartum support
- Sleep coaching
- Nutrition coaching
- Mental Health

Post Fertility

- Perimenopause
- Menopause
- Andropause/ Low T

Preservers

- Egg, embryo, and sperm freezing
- Oncofertility

Expecting Parents

- Doulas
- Birth options
- Couples support
- Pregnancy loss support
- KindBaby program

Working Parents

- Return to work coaching
- Guided meditation
- Therapy sessions
- Yoga therapy

menopause

support

Includes preventative health and hormone replacement therapy, as well as diet and lifestyle modifications. Kindbody additionally provides access to nutritionists, therapists, and coaches specialized in menopausal issues.

Program features

- Virtual visit with Kindbody specialty providers
- Lifestyle assessment
- Hormone testing
- Referral and navigation to local in-network providers
- Virtual follow-up to review results
- Prescription hormone therapy (if needed)
- Holistic health sessions based on individual needs
- Kindbody patient navigators
- E-books, webinars, workshops, and support groups
- Menopause community
- Blogs, content, on demand educational videos



kindbody

eligibility and coverage

Who is eligible?

Employees and spouses/partners who are enrolled on the California Schools VEBA-sponsored Cigna, UHC, UMR or SIMNSA plans are eligible for the Kindbody benefit

Coverage overview

- Up to 1 full KindCycle including in vitro fertilization (IVF), intrauterine insemination (IUI) with fertility medication through KindbodyRx
- Conception, fertility, and male assessments to help you learn more about your fertility
- 6 sessions of virtual holistic health services; support includes menopause, mental well-being, nutrition, doula/birth coaches, lactation support, back-to-work care, and more
- Access to Kindbody's menopause program offering specialty providers who will support women experiencing menopause; services include lifestyle assessment, hormone testing, and virtual holistic sessions

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.

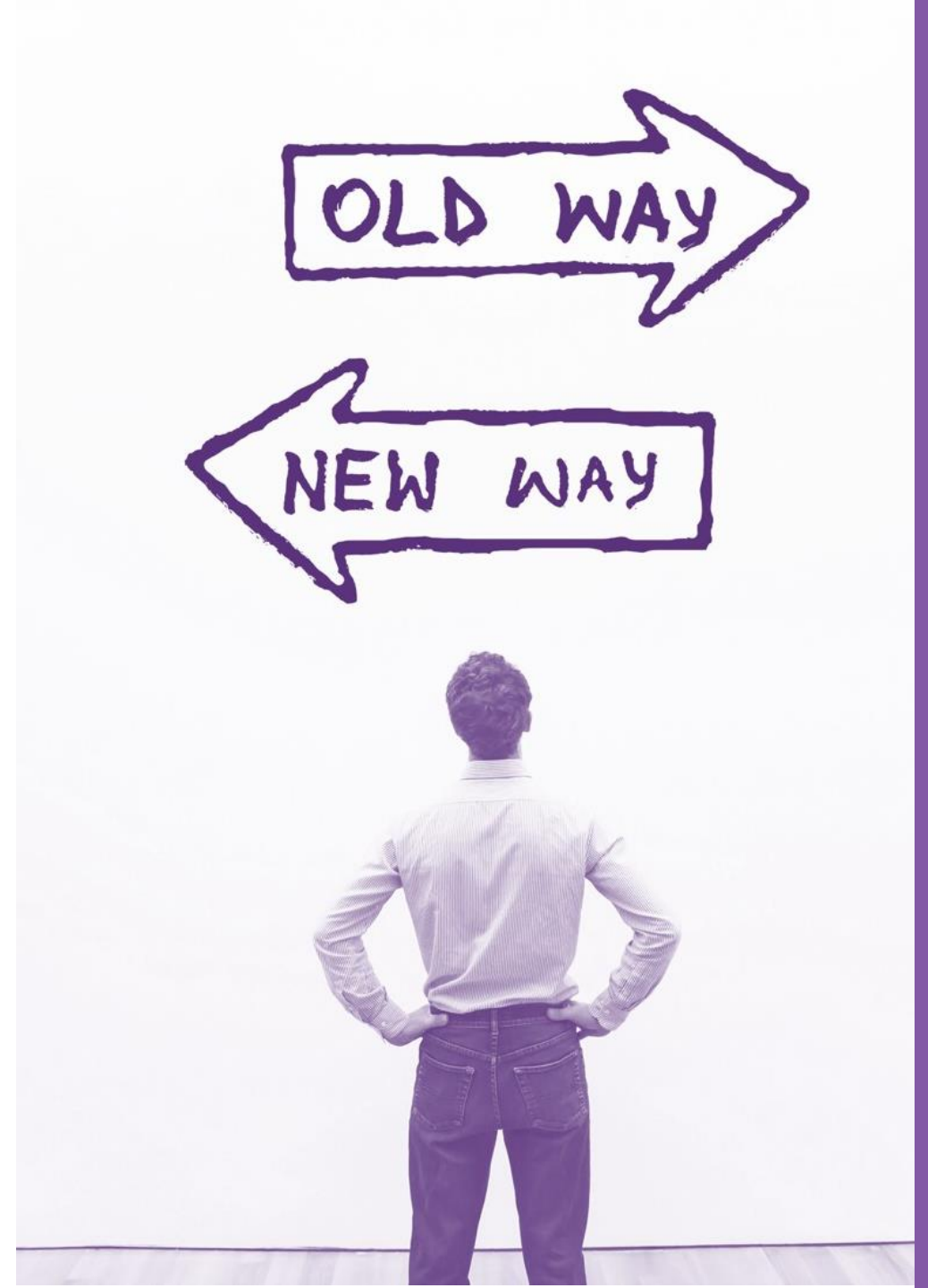
VEBA Direct HMO

Phase One: Now Enrolling for 2024

VEBA Direct HMO: the future of healthcare

Premium rates are designed for long-term cost savings.

- This is a new future model built with new innovative components developed for:
 - ✓ Better cost management
 - ✓ Financial flexibility
 - ✓ Custom contracting directly with medical groups
 - ✓ More engaging collaboration with medical groups
 - ✓ Greater transparency
 - ✓ Increased control & visibility of high-risk items
 - ✓ Lower administrative costs



VEBA Direct HMO Cont.

The same standard VEBA plan designs are available:

<u>HMO Medical</u>	<u>Prescription Drugs</u>
\$10 / 100%	\$5 / \$25 / 50%
\$15 / 100%	\$5 / \$25 / 50%
\$20 / \$250A	\$10 / \$25 / 50%
\$20 / \$30 / \$500	\$10 / \$25 / 50%
Journey Plan w/HRA	\$10 / \$30 / 50%

VEBA has partnered with the following high-quality medical groups to be part of VEBA Direct HMO

VEBA Direct HMO Medical Groups	UCSD & Affiliates
	Sharp Rees-Stealy Medical Group
	Sharp Community Medical Group
	Rady Children’s Health Network

VEBA Direct HMO Cont.

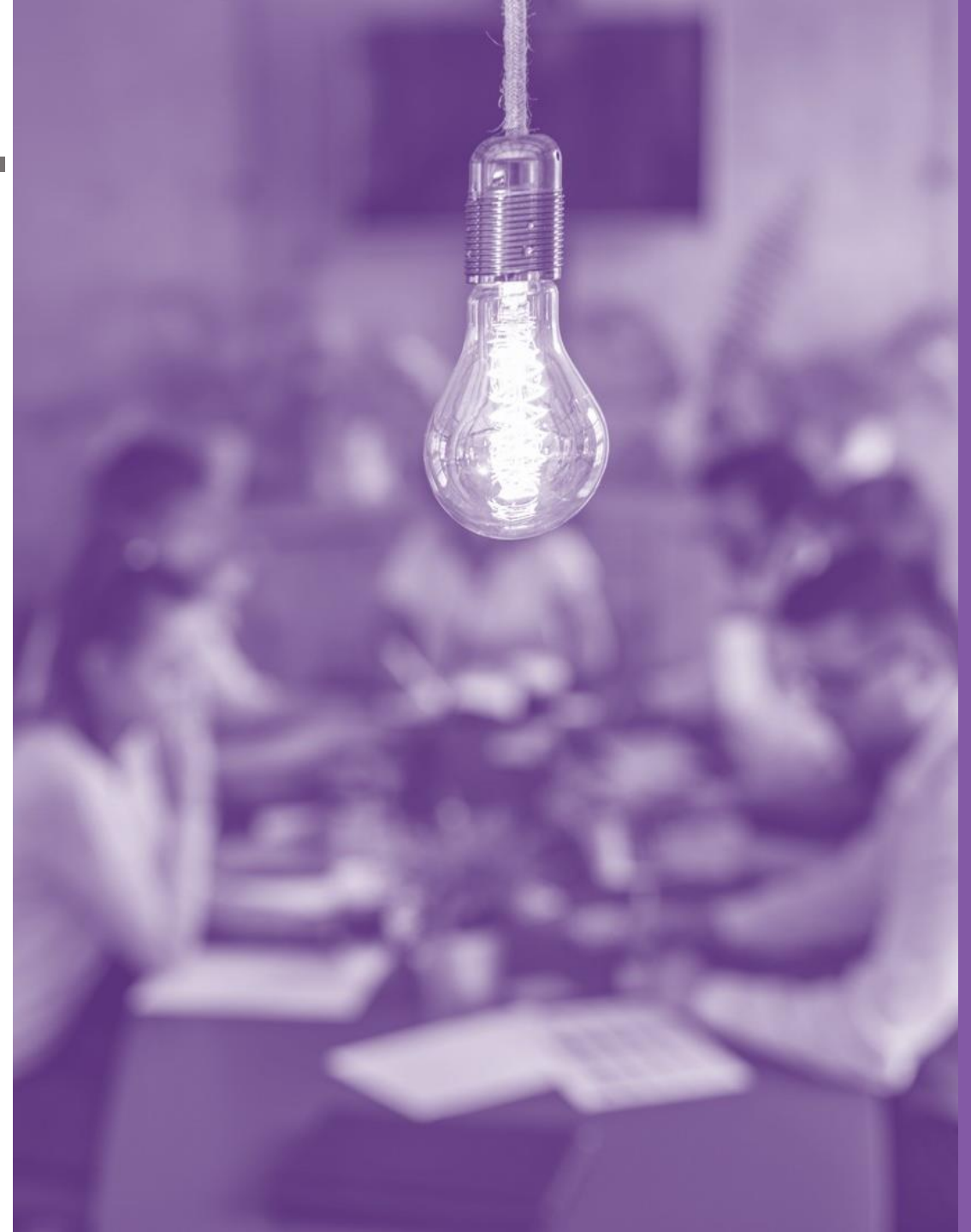
VEBA Direct HMO phase one will launch January 1, 2024, across southern San Diego County:

- 15 districts were selected to participate in this launch
- If your district was selected to be part of the launch, you received information about it in your rate packet
- Districts were selected based on how closely their current enrollment matched with VEBA Direct HMO network medical groups.

VEBA communications will be sent to all phase one districts for their Open Enrollment needs.

Member communications of this change will be mailed to all those currently enrolled in Performance HMO Network 1 to inform them of automatic move to the new VEBA Direct HMO.

- Any non-matching members will be auto-assigned a new PCP and may choose to actively enroll.



Acupuncture Benefit

Effective January 1, 2024

- All VEBA Members with a medical benefit qualify
- Now included in ALL UHC & Kaiser HMO Plans
- Acupuncture will be changing from ASH to OptumHealth for CSBT's Kaiser HMOs.

ACUPUNCTURE



Virtual Visit copays for all UHC HMOs will be \$0

- Virtual Visits are only on the “Designated Network: which includes:
 - OptumCare
 - AmWell
 - Dr On Demand
 - Teladoc

For all other virtual/video/phone visits outside of the UHC Designated Network, see your benefit summary for applicable copays.



2024 Benefit Plans Phasing Out

Completing the phase-out of:

Performance HMO Network 2 plan
CS VEBA Alliance HMO 1200 HRA plan
NexusACO Select Plus PPO w/HRA plan
OOA Choice EPO plan

- VEBA Board approved a mailing of member-level communications to those enrolled in these plans prior to and at open enrollment.
- A VEBA Communication needs to be sent to the benefit administrators at each impacted district with supporting information.
- RPA San Diego staff must be trained to handle questions/inquiries around the phase-out.

Journey HRA

Gallagher HealthInvest

Gallagher HRA Plan Videos

Getting Started

<https://www.brainshark.com/gallagher/vu?pi=zI2zCygT0zeRZpz0>

Maximizing

<https://www.brainshark.com/gallagher/vu?pi=zJSz10khWszeRZpz0>

Journey Landing page:

[Journey Plan - California Schools
VEBA \(vebaonline.com\)](https://www.vebaonline.com)





2024 Available Benefits

VEBA Direct HMO

SEA, SCGA, OTBS, OPER-258, PARA-731, NAGE, Management & Confidential

Benefit Summary	VEBA Direct HMO, \$10/100% What You Pay
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000
RX Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000
Health Reimbursement Account	None
PCP Office Visit	\$10 copay
Specialist Office Visit	\$10 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	\$10 copay
Emergency Room (copay waived if admitted)	\$100 copay
Short-Term Prescription Drugs EAN Surcharge Applies	\$5 / \$25 / 50%
Long-Term Prescription Drugs	\$10 / \$50 / 50%

VEBA Direct Medical Groups
UC San Diego Medical Group
Sharp Rees-Stealy Medical Group
Sharp Community Medical Group
Rady Children's Health Network

The above is only an example of select medical groups and does not represent all groups included. Please check your specific plan document for more information.

UHC Harmony HMO \$10 Plan

SEA, OTBS, OPER-258, PARA-731, NAGE, Management and Confidential

Benefit Summary	UHC Harmony HMO \$10 What You Pay
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000
RX Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000
Health Reimbursement Account	None
PCP Office Visit	\$10 copay
Specialist Office Visit	\$10 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	\$10 copay
Emergency Room (copay waived if admitted)	\$100 copay
Short-Term Prescription Drugs EAN Surcharge Applies	\$5 / \$25 / 50%
Long-Term Prescription Drugs	\$10 / \$50 / 50%

UHC Harmony HMO Medical Groups
Optum
Sharp Rees-Stealy Medical Group
Sharp Community Medical Group
UC San Diego Medical Group

The above is only an example of select medical groups and does not represent all groups included. Please check your specific plan document for more information.



UHC Harmony HMO \$15 Plan – Only SCGA

SCGA Only

Benefit Summary	UHC Harmony HMO \$10 What You Pay
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000
RX Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000
Health Reimbursement Account	None
PCP Office Visit	\$15 copay
Specialist Office Visit	\$15 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	\$15 copay
Emergency Room (copay waived if admitted)	\$100 copay
Short-Term Prescription Drugs EAN Surcharge Applies	\$5 / \$25 / 50%
Long-Term Prescription Drugs	\$10 / \$50 / 50%

UHC Harmony HMO Medical Groups
Optum
Sharp Rees-Stealy Medical Group
Sharp Community Medical Group
UC San Diego Medical Group

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CALIFORNIA SCHOOLS
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UHC Performance HMO Network 3 \$20/\$30 Plan

SCGA, OTBS, Management and Confidential

Benefit Summary	Performance HMO Network 3 \$20/\$30
	What You Pay
Medical Deductible	None
PCP/Specialist (office visit)	\$20 copay / \$30 copay
Inpatient Hospital Care	\$500 admit copay
Mental Health Services (outpatient/inpatient)	\$20 copay / \$500 admit copay
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge
Complex Radiology (PET & MRI)	\$200 copay
Outpatient Surgery	\$250 copay
Chiropractic Services	\$20 copay
Urgent Care (office visit only)	\$20 copay
Emergency Room (copay waived if admitted)	\$150 copay

PHMO Network 3 Medical Groups

Scripps Clinic

Scripps Coastal Medical Group

Rady Children’s Health Network

The above is only an example of select medical groups and does not represent all groups included. Please check your specific plan document for more information.

UHC Journey HMO Plan Design

SCGA Only

Benefit Summary	Journey Plan Design
Medical Plan Out-of-Pocket Maximum (individual/family)	\$3,500 / \$7,000
RX Plan Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200
First Dollar Coverage	
PCP Office Visit	\$25 copay
Specialist Office Visit	\$40 copay
Preventive Care	No charge
Urgent Care (office visit only)	\$25 copay
Outpatient Diagnostic Laboratory (standard procedures)	No charge
Diagnostic and Complex Radiology (PET, MRI)	\$100 copay
Chiropractor Service	\$30 copay
Prescription Drug Coverage (EAN surcharges apply)	Retail: \$10 / \$30 / 50% Mail Order: \$20 / \$60 / 50%
Items Subject to Deductible	
Deductible (individual/family)	\$2,000 / \$4,000
Inpatient Hospital Care	20% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	\$25 copay / 20% coinsurance (after deductible)
Outpatient Surgery	20% coinsurance (after deductible)
Emergency Room (copay waived if admitted)	20% coinsurance (after deductible)

UHC CS VEBA Alliance Journey Medical Groups
Mercy Physicians Medical Group
Rady Children’s Health Network
Scripps
UC San Diego Medical Group

The above is only an example of select medical groups and does not represent all groups included. Please check your specific plan document for more information.



HealthInvest HRA – San Diego

What is an HRA?

- Accepts **tax-free** contributions
- Provides **tax-free** investment earnings
- Allows for **tax-free** reimbursements of qualified out-of-pocket medical care expenses and premiums after becoming claims-eligible

How does it work?

- **Wealth building** with Gallagher HealthInvest HRA that allows you to invest your money
- Annual HRA contribution (see chart for contribution levels)
- Use right away or save for later
- Covers you, your spouse and dependents
- Rolls over year after year
- Yours to keep – even if you change jobs or medical plans

Annual Contribution to HealthInvest HRA:			
	Alliance	Harmony	Network 3
Single	\$350	\$1,000	\$350
Two Party	\$700	\$1,600	\$700
Family	\$1,100	\$2,200	\$1,100

UHC CS VEBA Alliance HMO \$10 – San Diego

SEA, SCGA, Confidential & NAGE only

Benefit Summary	UHC CS VEBA Alliance HMO \$10 What You Pay
Deductible (individual/family)	None
Medical Plan Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000
RX Plan Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200
Health Reimbursement Account	None
PCP Office Visit	\$10 copay
Specialist Office Visit	\$10 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	\$10 copay
Emergency Room (copay waived if admitted)	\$100 copay
Short-Term Prescription Drugs EAN Surcharge Applies	\$10 / \$30 / 50%
Long-Term Prescription Drugs	\$20 / \$60 / 50%

UHC CS VEBA Alliance Medical Groups
Mercy Physicians Medical Group
Rady Children’s Health Network
Scripps
UC San Diego Medical Group

The above is only an example of select medical groups and does not represent all groups included. Please check your specific plan document for more information.



UHC CS VEBA Alliance HMO \$20/\$30 Plan – San Diego

OTBS, OPER-258, PARA-731 & Management only

Benefit Summary	UHC CS VEBA Alliance HMO \$20/\$30 What You Pay
Deductible (individual/family)	None
Medical Plan Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000
RX Plan Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200
Health Reimbursement Account	None
PCP Office Visit	\$20 copay
Specialist Office Visit	\$30 copay
Preventive Care	No charge
Inpatient Hospital Care	\$500 copay
Urgent Care (office visit only)	\$20 copay
Emergency Room (copay waived if admitted)	\$150 copay
Short-Term Prescription Drugs EAN Surcharge Applies	\$10 / \$30 / 50%
Long-Term Prescription Drugs	\$20 / \$60 / 50%

UHC CS VEBA Alliance Medical Groups
Mercy Physicians Medical Group
Rady Children’s Health Network
Scripps
UC San Diego Medical Group

The above is only an example of select medical groups and does not represent all groups included. Please check your specific plan document for more information.



UMR NexusACO PPO – no HRA –All Units

Benefit Summary	UMR NexusACO PPO - with no HRA	
	In Network What You Pay	Out of Network What You Pay
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
Rx Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200	\$1,600 / \$3,200
Health Reimbursement Account	None	
PCP Office Visit	Tier 1 Physician: \$30 copay Tier 2 Physician: 20% coinsurance	50% coinsurance (after deductible)
Specialist Office Visit	Tier 1 Physician: \$50 copay Tier 2 Physician: 20% coinsurance	50% coinsurance (after deductible)
Preventive Care	No charge	No coverage for non-network services
Urgent Care (office visit only)	\$50 copay	50% coinsurance (after deductible)
Emergency Room (copay waived if admitted)	\$100 copay	\$100 copay
Short-Term Prescription Drugs G: Generic / P: Preferred / NP: Non-Preferred	G: \$10 P: \$30 NP: 50%	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 G: Generic / P: Preferred / NP: Non-Preferred	G: \$20 P: \$60 NP: 50%	No coverage for non-network pharmacy

Important Reminders:

- PPO members will have to select a PCP
- Provider search available on **umr.com**
- If a member does not select a PCP, one will be auto-assigned after 60 days of benefit eligibility date
- New ID card mailed to notify member of PCP assignment



Price Assure through GoodRx

Implemented in April of 2023, the Price Assure program allows members to pay the lowest possible amount for generic medications. Price Assure is a collaboration between Express Scripts and GoodRx, a digital platform that provides access to lower prices for brand and generic medications.

Members automatically save on generic medications when they take their prescriptions to in-network pharmacies that also accept GoodRx. If the GoodRx price is lower than the copay, the member pays the lower price. Because it's processed through Express Scripts, the prescription automatically processes with the savings, while applying the cost to the Member's deductible, accumulator and out-of-pocket costs—all without having to sign up for a separate GoodRx card.

Waived Medication Copays

- Hypertension, diabetes, and high cholesterol are some of our members' most common health challenges. Copays are waived for generic hypertension, preferred generic oral hypoglycemic, and preferred generic cholesterol medications when filled at a Smart90 retail or mail-order pharmacy.
- To help manage these conditions, members have zero copays for generic hypertension drugs and oral hypoglycemic through home delivery or Smart90
- Members can start these maintenance drugs at their regular retail pharmacy up to 3 fills prior to utilizing Smart90 retail and home delivery (mail order) with a \$0 copay



EXPRESS SCRIPTS®



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VEBA

ESI SaveOnSP Program

Express Scripts partners with SaveonSP to save you money by waiving copays for over 150 certain covered specialty medications. You can access the list of those medications at www.saveonsp.com/veba to see if you are using a medication included in the program. If you are taking one or more of the listed medications, you must enroll with the SaveOnSP program at 800-683-1074 and have your eligibility confirmed to obtain no financial responsibility for those medications.

Have your physician send a new prescription to Accredo for any specialty medications to be filled as they are your exclusive specialty pharmacy with Express Scripts.

If needed, you can contact Express Scripts at 800.918.8011 to speak to a customer service representative who can assist in contacting your physician. Other important notes:

- This program is for members who are enrolled with the UnitedHealthcare HMO and UMR PPO VEBA plan-sponsored plans as their primary insurance. Members who use Medicare as their primary insurance are not eligible for this program.
- If you are already enrolled in a pharmaceutical manufacturer program, please have your manufacturer program issued ID available when you call. The call will be very short and if you are new to the program, the call will take approximately 10 minutes.
- If you do not enroll with SaveOnSP prior to submitting a specialty prescription to Accredo for filling, a SaveonSP Patient Service Representative will contact you via phone prior to dispensing and assist you with enrollment if your medication is part of the program.
- Certain pharmaceutical manufacturers require annual enrollment. With SaveOnSP, you will only be contacted once a year to ensure you are properly enrolled in the program.

- To get the savings you must enroll:
 - Call **800-683-1074**
 - To view a list of covered specialty drugs, visit saveonsp.com/veba



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Chiropractic & Acupuncture Benefits

Provided by Optum Health

- UHC members can use their UHC member ID card
- Kaiser members will need to call Optum for their member ID number
- *SIMNSA also offers Chiropractic and Acupuncture under their Massage Therapy (Non-Optum) \$10 co-pay*

Benefits

- Unlimited visits (subject to medical necessity)
- X-rays as authorized
- 100% coverage for durable medical equipment up to \$50
- Copays align with the member's PCP office visit copay

If the PCP copay is:	The Chiropractic/Acupuncture benefit copay is:
\$0, \$5, or \$10	\$10
\$15	\$15
\$20	\$20
\$25, \$30, \$35, or \$40	\$30

**As part of VEBA, all UHC and Kaiser members receive chiropractic benefits as long as they receive care from participating OptumHealth Physical Health of California (Optum) providers.*

***Must receive care from participating OptumHealth Physical Health of California (Optum) providers.**

Go to the Provider Locator search at www.myoptumhealthphysicalhealthofca.com
 Select "California Schools VEBA" in the list in the column headed – Plan/Product





Telehealth Options

UnitedHealthcare HMO Virtual Care

Virtual Visits

Get 24/7 care by video or phone. May be used for common medical conditions such as:

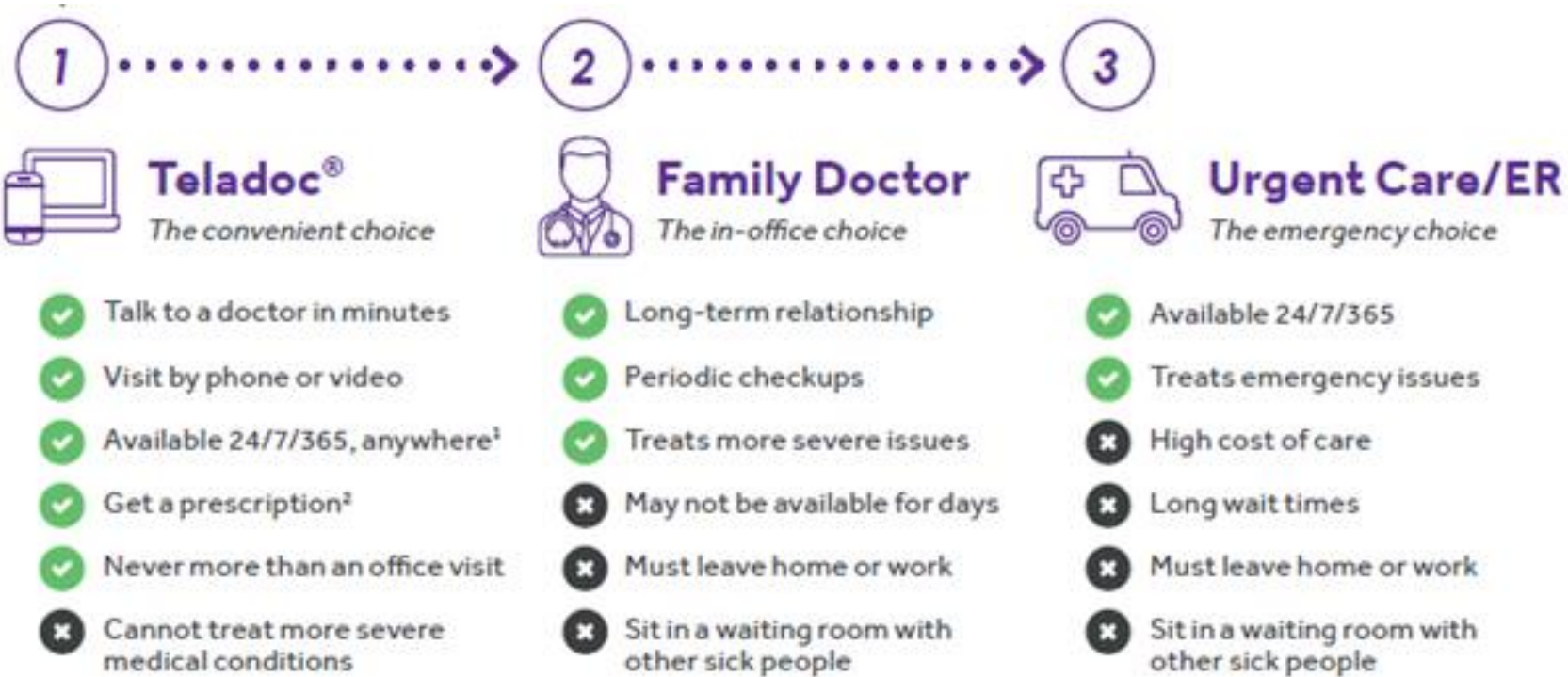
- Allergies
- Eye infections
- Rashes
- Bronchitis
- And more!

To learn more or to start go to uhc.com/virtualvisits or myuhc.com

**There is a cost for this service*



UMR PPO Virtual Care



You have access to virtual care through Teladoc, available for your health concerns.

To schedule an appointment, visit [Teladoc.com](https://www.teladoc.com) or call 1-800-TELADOC (835-2362).



Out of Area Nationwide Access

UHC Out of Area Coverage



- VEBA offers a standard plan design for retirees and students living:
 - outside California or
 - Inside California but outside the HMO service area
- Coverage highlights
 - Monthly premium cost for OOA dependents is the same as it is for dependents living at home.
 - You must include your dependent's OOA address on the enrollment form so they can be enrolled in an OOA plan that has a local provider network.
 - Dependents will remain in their OOA plan until their permanent address changes. Short-term plan changes such as summer or winter break are not allowed.
 - Dependents who are enrolled in an HMO plan must choose a PCP within 30 miles of their OOA address.

Out-of-Area (OOA) Plans – UMR Solutions for OOA Dependents

All OOA Dependents will be enrolled in Surest (UHC digital PPO) at no premium cost, same as today on VEBA's UMR PPO platform.



- No deductibles. No coinsurance.
- Out-of-pocket opportunities to save by checking costs and comparing options before making an appointment.
- Cost sharing is low for higher-value options based on quality, efficiency, and overall effectiveness of care.
- Network coverage is nationwide.
- It is easy to use and understand.
- Find instant answers on the Surest app or website with a few simple clicks, from anywhere, at any time.



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

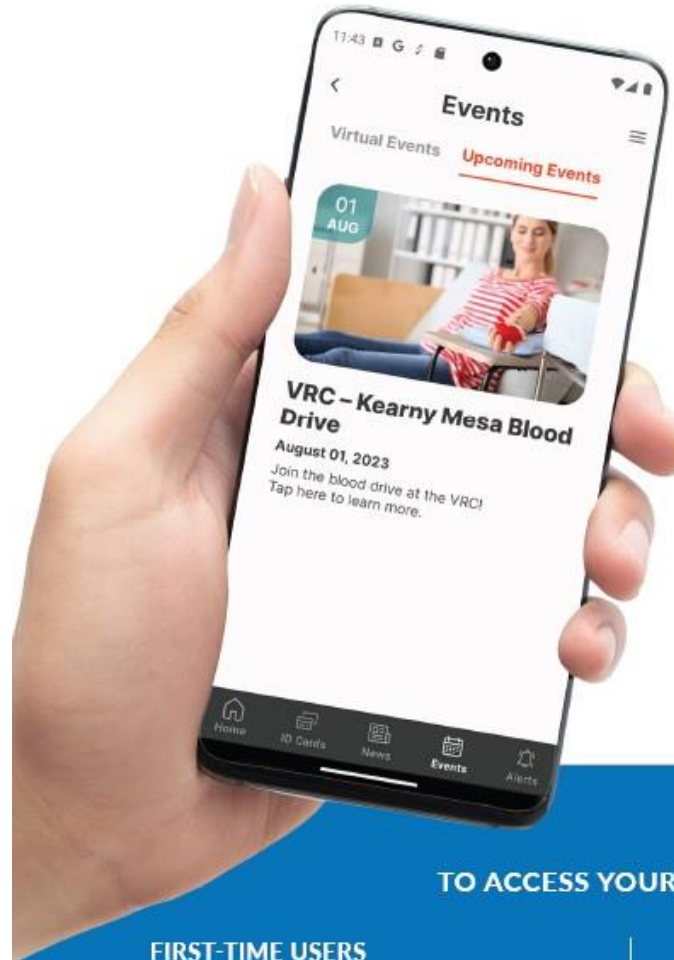
This information is intended as only a summary of the results of this analysis. Data contained here is from what are considered reliable sources; however, neither RPA San Diego, Arthur J. Gallagher & Co, nor any affiliated company guarantees its accuracy, completeness, and/or reliability. In the event that a discrepancy exists between the original source material(s) and the supplemental summary document, the original source material(s) shall govern.





MyVEBA App & Health Fairs

MyVEBA App



Download the **NEW** MyVEBA app today!



Scan the QR code or visit:

<http://bit.ly/45j8NmI>



Scan the QR code or visit:

<https://bit.ly/3Ox7sRv>

TO ACCESS YOUR ACCOUNT

FIRST-TIME USERS

- Please enter "myveba.org" as the domain.
- Enter your last name, the last 4 digits of your Social Security Number, and your date of birth.

EXISTING USERS

If you have the existing VEBA app, you will be prompted to download this new version.

Prefer to access your MyVEBA via desktop?
Visit the MyVEBA online portal at myveba.org/fair/index

LOG IN TROUBLE?

Please call the VEBA Advocacy Team for help: 888-276-0250 (Monday-Friday from 8 am-5 pm).

Important note: If members prefer to access their MyVEBA benefits via desktop, they can visit the MyVEBA online portal: <https://myveba.org/fair/index>

MyVEBA Portal

MyVEBA is an online portal just for VEBA members that is packed full of great resources for your family! Log in during Open Enrollment to explore your plan options, search for a provider and more! Visit [MyVEBA.org](https://myveba.org) for more information

Introducing
MyVEBA



Want to learn about your VEBA Health Benefit Plan options during Open Enrollment?

Scan this QR code and explore the possibilities!



Try it for yourself!

- Visit vebresourcecenter.com/myveba/ or scan the QR code to get started
- For any user issues, contact VEBAbenefits@vebonline.com
 - Printed or digital QR codes and flyers are available to your employees upon request

VEBA/UHC Health Fair Events

More than just flu shots!

New this year: VEBA and UHC have partnered to offer full-service health fairs at various sites across Southern California from September 11-November 3, 2023.

Each event will include:

- Health screenings
- Flu shots
- Fun activities
- And more!

For more information about upcoming health fairs, contact Heather Simonson at

Heather_Simonson@rpadmin.com.

9/25 San Diego Unified School District
Eugene Bruckner Ed Center Auditorium
12pm-6pm 4100 Normal St, San Diego, CA

9/28 Capistrano Unified School District
2pm-6pm 33122 Valle Rd. San Juan Capistrano, CA
92675
Boardroom

9/29 Escondido Union High School District
1pm-5pm 302 N Midway Dr. Escondido CA
Boardroom

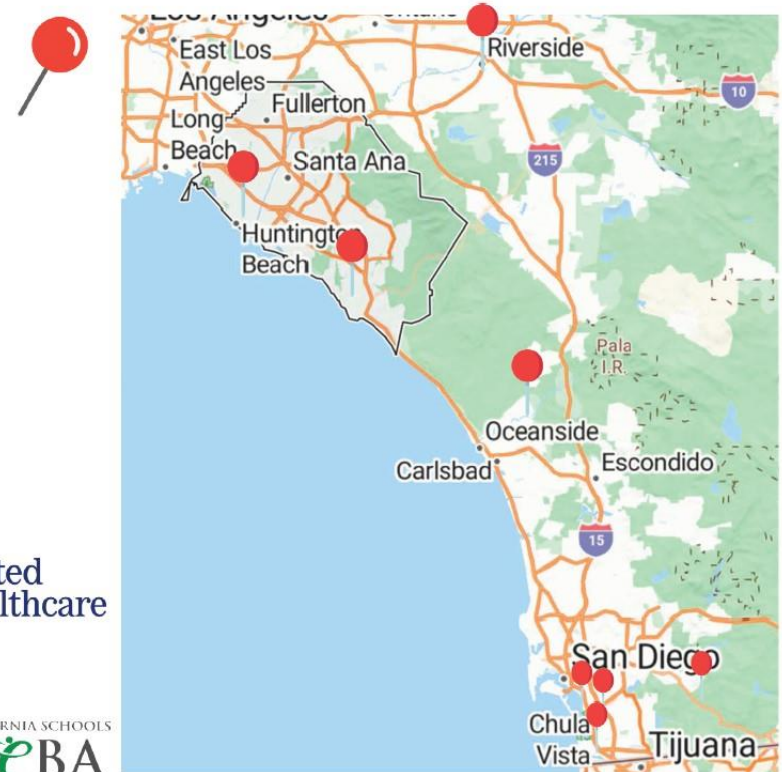
10/9 San Dieguito Union School District
Sunset High School Multi Purpose Room
2pm-6pm 684 Requeza Street, Encinitas, CA

10/11 San Diego Unified School District
Eugene Bruckner Ed Center Auditorium
12pm-6pm 4100 Normal St, San Diego, CA

10/24 El Monte Union High School
2pm-6pm 3537 Johnson Ave, El Monte, CA

10/25 Huntington Beach Union High School
1pm-5pm 5832 Bolsa Ave, Huntington Beach, CA

11/3 Southwestern Community College
2pm-6pm 900 Otay Lakes Road | Chula Vista, CA





Additional VEBA Benefits

VEBA Advocacy: Your Designated Guide

Navigating the healthcare system can be difficult. The VEBA Advocacy team can help you:

- Resolve benefit-related issues
- Schedule appointments
- Transitioning care to a new provider
- Gather additional information regarding recommended tests, treatments or medications

Important note: when Advocacy responds to inquiries, we encrypt responses due to the inclusion of HIPAA information. We ask members for their date of birth (DOB) or Social Security Number (SSN) and details.

Call **888-276-0250** or click here www.vebaonline.com/contact to contact our Advocacy Department.



Contact Advocacy: 888-276-0250
www.vebaonline.com/contact

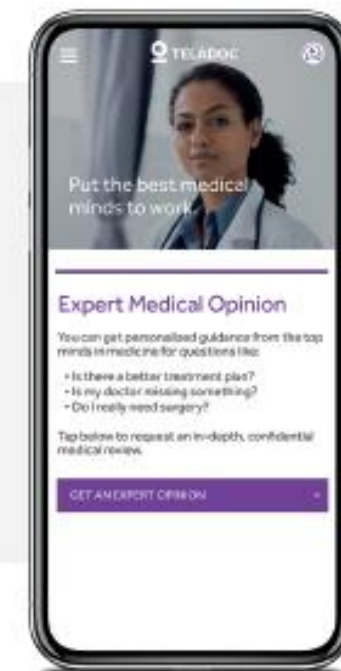


Teladoc Medical Experts Service

- Access to 50,000+ of the world's best doctors at your fingertips
- Free services from Teladoc Medical Experts include:
 - Expert second opinion
 - Ask the expert
 - Medical review
 - Specialist search
- All services available by phone or online

Get Connected:

- Download the Teladoc Medical Experts app
- Call 800-Teladoc (835-2362)
- Visit teladoc.com/medicalexperts



Optum Employee Assistance Program (EAP)

VEBA's Employee Assistance Program through Optum is designed to provide confidential support for life's challenges or more serious problems.

- Available 24/7, 365 days a year at no cost
- Leadership training programs available for all district staff
- Work/life balance program for members
- Five consulting visits per incident

Your Employee Assistance Program offers support for:

- Overcoming challenges at home or at work
- Navigating life's changes
- Reaching your goals and living your best life

Confidential EAP support is available:

- At no cost to you
- By phone, online and face-to-face
- 24/7 by phone and online

Contact your EAP

Call us any time: 888-625-4809

Visit liveandworkwell.com

Access code: VEBA

EAP – Optum Onsite Consultant - Kearny Mesa

VEBA has launched a new onsite EAP program through the VRC. This partnership with Optum enables VEBA members (age 18+) to quickly schedule time with VEBA's onsite EAP Consultant. Appointments are available:

- In-person at the VRC – Kearny Mesa location
- Virtually by phone or video consultation

Please note that EAP Consultants do not provide therapy or see dependents. To schedule an appointment with VEBA's dedicated Optum EAP Consultant, visit the [Optum EAP portal](#) or scan the QR code.





Psychiatric Centers at San Diego

- VEBA members now have access to telehealth services provided by Psych Centers at San Diego
- Group therapy and personalized therapy sessions available
- VEBA members receive five free visits per concern
- Expedited appointments available

PCSD has practiced in San Diego County since 1972, and is conveniently located throughout the county. PCSD offers a clinical approach that uses the resources of a multidisciplinary team, and state of the art treatment modalities such as psychopharmacology, individual, couples, family, and group therapy.

Inside Rx Pets: Caring for Your Furry Family Members

By leveraging our overall purchasing power, we reduce costs for your pet expenses.

- Save on human medications that are often prescribed for pets
- Members save an average of 77% for generics and 15% for brands

Getting savings is simple:

- Go online to see discounted prices available
- Take your card to over 40,000 pharmacies that accept the Inside Rx Pets discount program

Visit <https://insiderxpets.com/pets> for more information

To print your ID card:

- Visit <https://insiderxpets.com/pets> to print an ID card
- Or save your card to your Google Play account or Apple Wallet



Carrum Health

- PPO members have access to Carrum Health, a premium surgery benefit
- Carrum provides services for members planning a hospitalization for:
 - Spine procedures
 - Orthopedic procedures
 - Coronary artery bypass graft (CABG)
 - Bariatric (*only covered through Carrum*)

1

If Member Uses Carrum

Member calls Carrum before scheduling surgery and **uses the services**

- All copays and deductibles **waived** for services related to the surgery
- Carrum provides **concierge-type** service to the member during the process

2

If Member Does Not Use Carrum

Member calls Carrum Health before scheduling surgery and decides **not to use the services**

- Regular in-network or out-of-network benefits apply

Go to <https://info.carrumhealth.com/csveba/> for more information.



CALIFORNIA SCHOOLS
VEBA



VEBA Resource Center

FREE Resources for VEBA members

VEBA Resource Center

What We Offer

Online and In Person Options

01

Movement

We have a wide range of movement classes offered through the VRC that are set up to meet our members wherever they are on their health journey. Regardless if you are just getting started or a pro athlete – we have something for you!

02

Stress Management

At the VRC, we know that stress is a huge factor when it comes to living your healthiest life. We offer services such as acupuncture and acupressure, meditation sessions, yoga, and group counseling to help members learn how to manage their stress.

03

Cooking & Nutrition

A healthy diet is key to good physical and mental health. We offer nutrition counseling and cooking classes tailored to meet a members individual needs.

04

Personal & Professional Development

At the VRC, we want to help our members become the best versions of themselves! This includes personal and professional development support such as coaching and financial literacy classes and workshops.

Go to vebresourcecenter.com/calendar to schedule appointments, and classes or for more information.



CALIFORNIA SCHOOLS
VEBBA



Virtual Schedule of Classes, Programs & Events

We have over 200 monthly classes, programs, and events offered online for our members to access from the comfort of their own home.



New & Improved Building

Check out our new and improved building located at 5520 Ruffin Road in San Diego! We offer a variety of classes such as dance fitness, sound healing, cooking and everything in between!



Host your event with us

Our new building is available for VEBA groups to host your event with us – for FREE! The event space allows for planning meetings, district retreats, team building activities, and more!



Resources Delivered Straight to Your School Site

We will come to you! Our team of experts will work 1x1 with you to custom create an experience for your team and deliver it straight to your school site!



Care Navigation

Knowing where to start can be half of the battle! Our Care Navigators are holistic nurses who work one on one with our members to build personalized well-being plans. They are experts who will work closely with you using a whole-person lens to help you overcome barriers and find solutions towards becoming the best version of yourself – whatever that means to you! Working with a Care Navigator Includes:

- A health and well-being assessment
- A customized health and well-being plan
- Help finding resources
- Support and encouragement
- Follow up appointments to monitor progress



Well-Being Consulting

This service helps guide wellness representatives through creating a customized program using the well-being classes, trainings and educational offerings VEBA has available for employers. For more information on how your district can implement a well-being program, click here or go to: www.vebresourcecenter.com/wellbeing/ and a member of our team will get back to you within 2 business days. Thank you for your interest in Well-Being Consulting! We are excited to work with you to customize a well-being plan for your employees!



Carrier Presentations



United
Healthcare

Getting to Know Your Benefits



CALIFORNIA SCHOOLS
VEBA

Fall 2023



HMO Overview and Requirements



During enrollment, members must choose a Primary Care Physician (PCP) from any of the participating medical groups in a variety of UHC Networks.

- Subscribers and their Dependent(s) must select a distinct Network/HMO plan design at the time of enrollment and are **“LOCKED IN”**
- Family members can select different Medical Groups within the **same** network they are enrolled on. (i.e. Subscriber elects UCSD and spouse elects Scripps Clinic – both are within the Alliance network.)
- Medical Group changes are allowed within the Member’s plan Network selection following UHC’s existing guidelines for PMG Changes
- UHC would support **Qualifying Event** changes within each of the distinct networks



UHC/VEBA Pre-Member Website



www.whyuhc.com/csveba

- Great resource for VEBA members interested in enrolling with UnitedHealthcare
- Digital Tools to manage your benefits
- Introduction to our Fitness programs and Discounts
- Resources for healthier living with Personal Services or Clinical Support
- Find a doctor, hospital, lab and other providers in any of the UHC/VEBA networks



Transferring to a New Medical Group



Make the most of your new UnitedHealthcare plan

UnitedHealthcare Members Services 1-888-586-6365
whyuhc.com/csveba



We can assist new UHC members with:

- Selecting a new Primary Care Provider (PCP)
- Scheduling your 1st PCP appointment
- Transferring Medical Records
- Transferring Prescription Medications
- and Any Other Questions!

Make the most of your new UnitedHealthcare plan

Do you need assistance with:

- Finding a Primary Care Physician
- Transferring your medical records
- Medications
- Authorizations/Referrals

Contact the VEBA Advocacy department for assistance with transitioning to UnitedHealthcare and your new health plan.



VEBA Advocacy

1-888-276-0250

Monday-Friday, 8 a.m.-5 p.m. PST

advocacy@mcgregorinc.com

Contact VEBA Advocacy

1-888-276-0250

M-F 8am- 5pm PST

vebaonline.com/contact



Preventive Care



100% covered on ALL UHC Networks

- Immunizations & Preventive Vaccines
- Preventive Exams and Health Screenings
- Annual Physical
- Annual OBGYN Visit
- Annual Mammogram/Breast Cancer Screening
- Colonoscopy (Once every 5 years)



For the latest information please visit uhc.com/preventivecare



UHC Member ID Cards



Front Side of UHC Member ID Cards

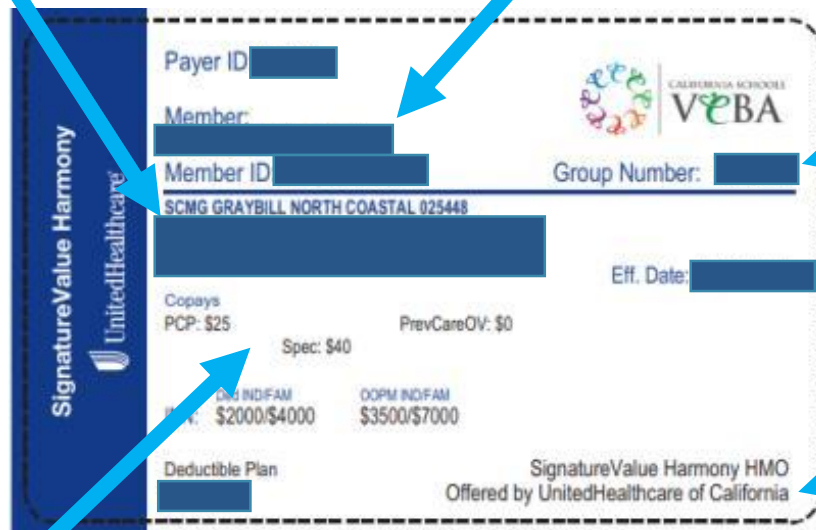
Your PCP and Assigned Medical Group

Your member ID number

Your group health plan number

Your medical provider network

Your copayment and deductible information



Back Side of UHC Member ID Cards

Your number to call for customer service

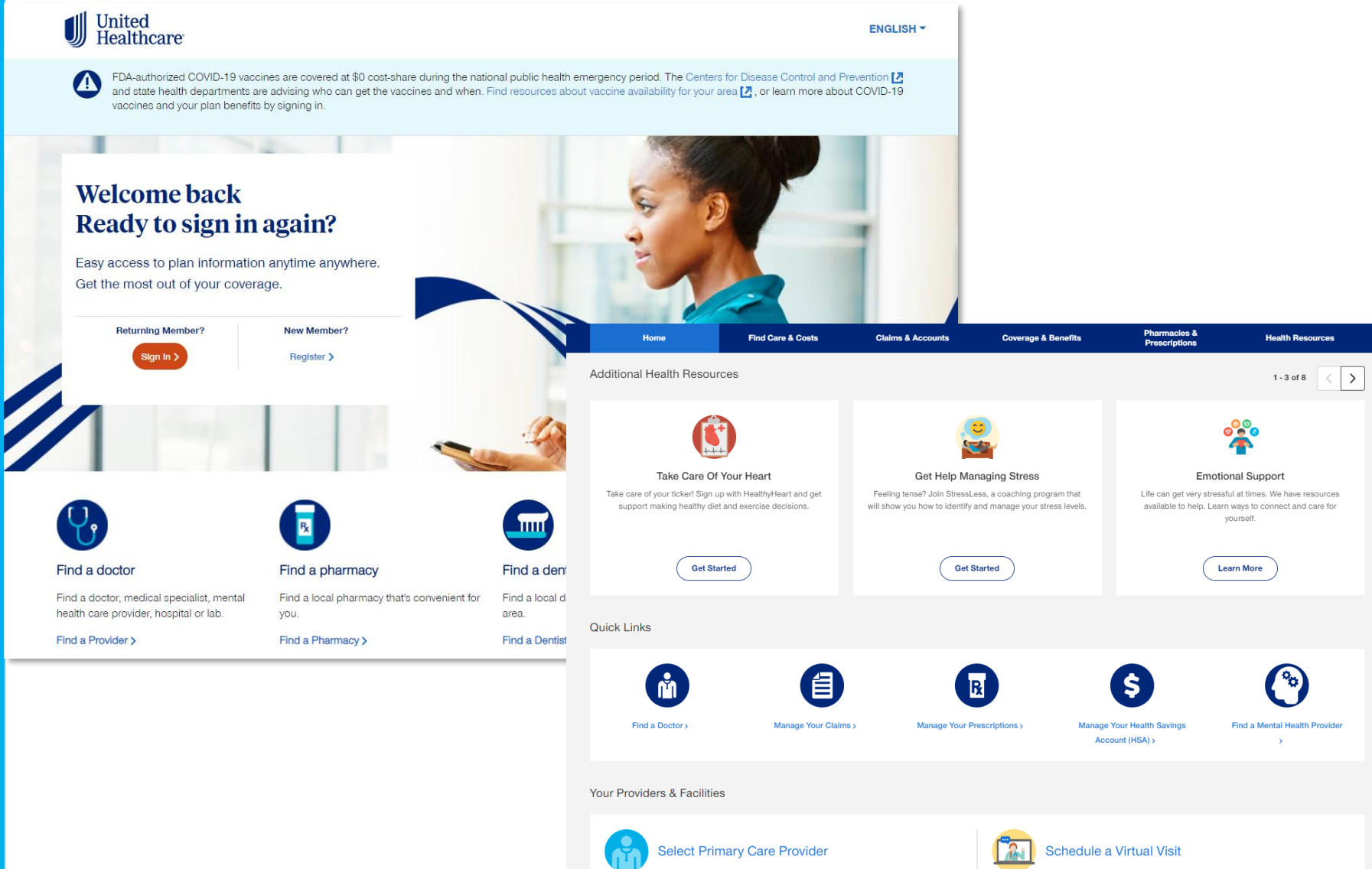
Your number to call for Mental Health support

Your number to call for claim questions




Once a Member, Register at myuhc.com

UnitedHealthcare



UnitedHealthcare

ENGLISH ▾

 FDA-authorized COVID-19 vaccines are covered at \$0 cost-share during the national public health emergency period. The Centers for Disease Control and Prevention [and state health departments](#) are advising who can get the vaccines and when. [Find resources about vaccine availability for your area](#), or learn more about COVID-19 vaccines and your plan benefits by signing in.

Welcome back

Ready to sign in again?


Easy access to plan information anytime anywhere. Get the most out of your coverage.


Returning Member? [Sign In >](#)


New Member? [Register >](#)

Home Find Care & Costs Claims & Accounts Coverage & Benefits Pharmacies & Prescriptions Health Resources


Additional Health Resources 1 - 3 of 8


**Take Care Of Your Heart**
Take care of your ticker! Sign up with HealthyHeart and get support making healthy diet and exercise decisions.
[Get Started](#)


**Get Help Managing Stress**
Feeling tense? Join StressLess, a coaching program that will show you how to identify and manage your stress levels.
[Get Started](#)


**Emotional Support**
Life can get very stressful at times. We have resources available to help. Learn ways to connect and care for yourself.
[Learn More](#)


Quick Links

 [Find a Doctor >](#)


 [Manage Your Claims >](#)


 [Manage Your Prescriptions >](#)

 [Manage Your Health Savings Account \(HSA\) >](#)

 [Find a Mental Health Provider >](#)

Your Providers & Facilities

 [Select Primary Care Provider](#)

 [Schedule a Virtual Visit](#)

- View claims
- View referrals
- Change PCP
- Access Virtual Visits
- Access ID cards
- Access spending accounts
- Access additional health resources: heart care, managing stress, emotional support & so much more!

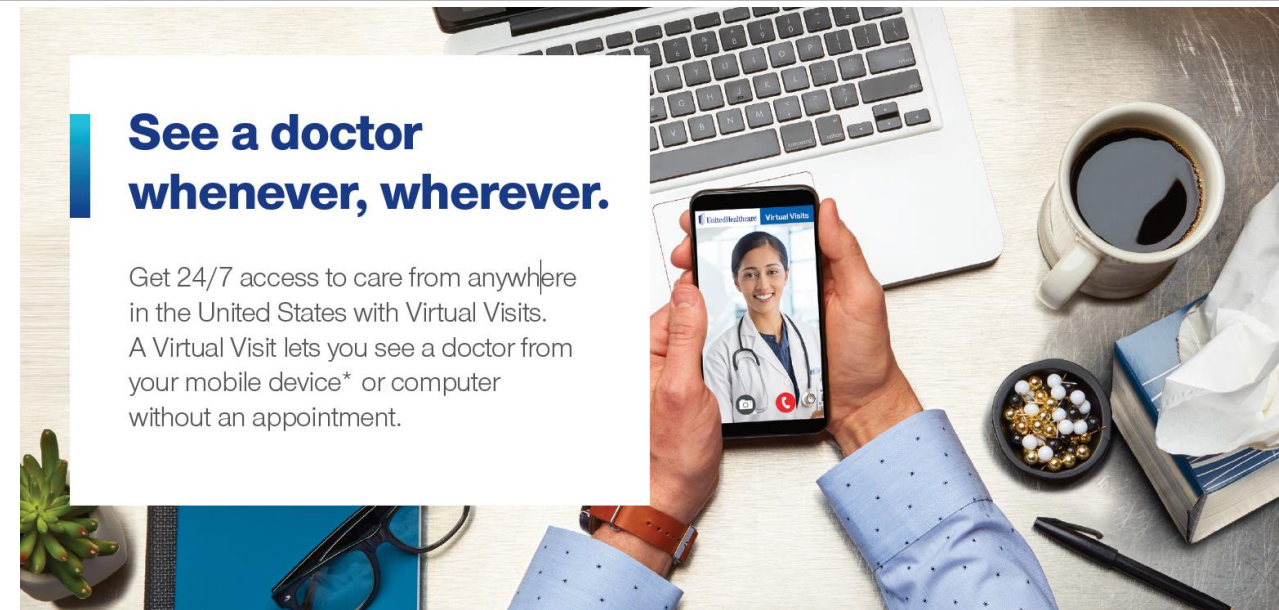


Virtual Visits



Virtual Visits

- \$0 Copay on **ALL UHC Plans** if a UHC Virtual Visit provider is used
- For all others, matches INN PCP Copay
- Get 24/7 care by video or phone
- May be used for common medical conditions
 - Allergies
 - Eye infections
 - Rashes
 - Bronchitis
 - and more..



To learn more or start a Virtual Visit, go to uhc.com/virtualvisits or myuhc.com®.



AbleTo App

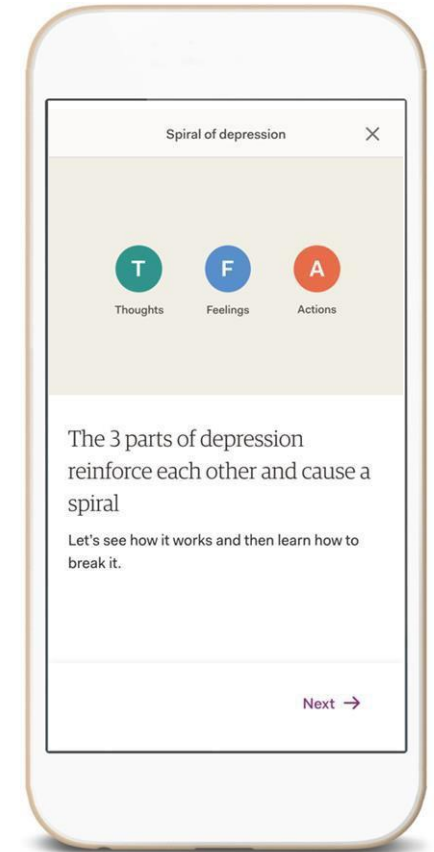
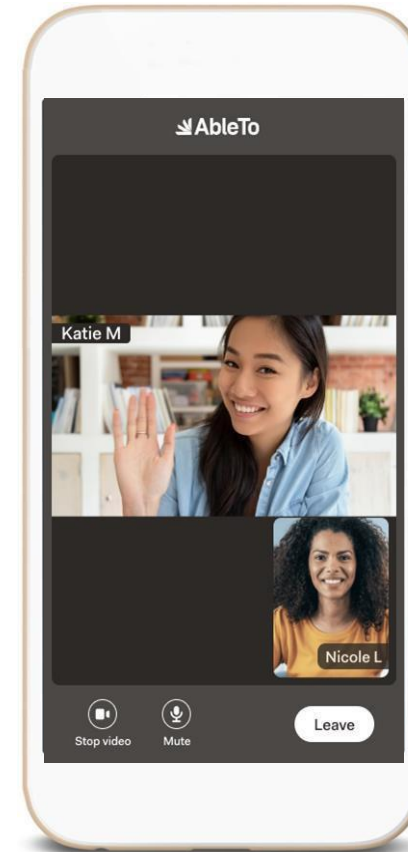


Virtual Behavioral Coaching Program for managing stress, anxiety or depression



A personalized, coach-led **virtual behavioral coaching program** that offers:

- Dedicated 1-on-1 weekly coaching calls via phone or video chat plus in-app messaging between sessions
- Structured cognitive behavioral therapy (CBT) techniques delivered via progressive modules
- Coaches with 3 years+ experience deliver personalized support, tailor interventions to member needs and goals and drive adherence
- Modules help manage symptoms of depression/anxiety and provide coping skills



Get started
Visit ableto.com/ex
scan the code with yc



One Pass Membership Options



Core Networks

- Leading Industry Brands
- Multi-location Access – Members can use multiple different locations during the same month
- Change Locations anytime – Members can change locations at any time
- Access to standard amenities, services, group fitness classes (where available)



Premium Networks

- Higher-priced gyms and boutique studios
- Over 3,100 locations nationally
- Boutique studios are the fastest growing segment in fitness industry
- Leading Industry Brands
- Multi-location Access – Members can use multiple different locations during the same month
- Change Locations anytime – Members can change locations at any time
- Access to standard amenities, services, group fitness classes

A next generation subscription-based fitness network of gyms and studios that equalizes wellness opportunities for people and employers.

<p>Total Fitness \$0 Enrollment Fee \$25.00 Monthly</p> <p>Core Network of 8,000 locations</p> <p>Multi-location access</p> <p>Change locations anytime</p> <p>Change Tiers Monthly</p> <p>Sign Up Now</p>	<p>Universal Fitness \$0 Enrollment Fee \$59.00 Monthly</p> <p>Core Network + 1,100 Premium locations</p> <p>Multi-location access</p> <p>Change locations anytime</p> <p>Change Tiers monthly</p> <p>Sign Up Now</p>	<p>Premium Fitness \$0 Enrollment Fee \$99.00 Monthly</p> <p>Core Network + 3,000 Premium locations</p> <p>Multi-location access</p> <p>Change locations anytime</p> <p>Change Tiers monthly</p> <p>Sign Up Now</p>	<p>Ultra Fitness \$0 Enrollment Fee \$139.00 Monthly</p> <p>Core Network + 3,100 Premium locations</p> <p>Multi-location access</p> <p>Change locations anytime</p> <p>Change Tiers monthly</p> <p>Sign Up Now</p>
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- Sign up on myuhc.com
- 4 tier options available: Total Fitness, Universal Fitness, Premium Fitness and Ultra Fitness
- Ranging from \$25/month- \$139/month
- All memberships include the ability to change locations at anytime & access to standard amenities, services & group classes



Chiropractic & Acupuncture Services Available for All VEBA Members



All VEBA members and their dependents will receive chiropractic and acupuncture benefits. They must receive care from participating OptumHealth Physical Health of California (Optum) providers. The benefits include:

- Unlimited visits (subject to medical necessity)
- Copays that align with your PCP office visit copay
- X-rays as authorized
- 100% coverage for durable medical equipment up to \$50

Go to the Provider Locator search at
www.myoptumhealthphysicalhealthofca.com

Select "California Schools VEBA" in the list in
the column headed – Plan/Product



Questions? We are here to help



Dedicated VEBA Member Customer Service:
1-888-586-6365

Behavioral Health Customer Service:
1-888-625-4809

VEBA Pre-Member Site:
<https://www.whyuhc.com/csveba>

UHC Member Website:
<https://myuhc.com>





Thank you!





We Love Your
Feedback!



VEBA Contact Information

VEBA members have more ways to connect with us than ever before!

MyVEBA

- Contact VEBA or one of our carriers directly from the portal at myveba.org

VEBA Advocacy (www.vebaonline.com/contact)

- Questions about what your VEBA benefits can do for you? [Click here](#) or call **888-276-0250** to contact our Advocacy Department.



Benefit Contacts

- Helpful links to carriers on your district flyer or see all of our carrier information on our website at vebaonline.com





CALIFORNIA SCHOOLS
VEBA

Your VEBA Contact

Shannon Hoffman

VEBA Account Manager

Shannon_Hoffman@rpadmin.com

mobile: 619.549.5180

direct: 619.481.5968



VEBA Members

VEBA Advocacy

Contact **888-276-0250**

www.vebaonline.com/contact



Your Account Manager is a VEBA benefit advisor functioning as the account liaison, working with the internal support team, to ensure we are delivering on your service expectations.

Benefit Department Support Contacts

Account Management
Benefits@VEBA-trust.com

Heather Simonson, Ombudsman
Heather_Simonson@rpadmin.com

Matt Ogden, Account Manager
Matt_Ogden@rpadmin.com



Visit our VRC channels for Well-Being Resources and Updates





Thank You!
Questions & Wrap Up



Prepared by Gallagher Risk Program Administrators LLC on behalf of California Schools VEBA.

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This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of California Schools VEBA. This analysis is for illustrative purposes only, and is not a proposal for coverage by California Schools VEBA (or any of its service providers) or a guarantee of future expenses, claims costs, managed care savings, etc. with respect to any plan, program, or arrangement sponsored by, participated in, or otherwise connected thereto. There are many variables that can affect future health care costs including, but not limited to, utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc.

This analysis does not amend, extend, or alter, in any way, the coverage provided by the actual insurance policies and contracts with respect to any plan, program, or arrangement sponsored by, participated in, or otherwise connected with California Schools VEBA. See your applicable policy or contact us for specific information or further details in this regard. This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company, and as such is not meant to be exhaustive nor a detailed analysis of the proposed coverage. 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 or any plan participant. 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.