

# California Schools VEBA Member Benefits Guide

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2025 Open Enrollment

Sweetwater Union High School District:  
Management



CALIFORNIA SCHOOLS  
**VEBA**



# Welcome

## California Schools VEBA (VEBA) Members!

Your Open Enrollment Benefits Guide introduces you to the benefits, programs, and resources available to you through VEBA. We've included tools to help you review your plan options and make your selections for the coming year.

Let's get started! Here's an overview of what's inside:

**Expanded VEBA Resources**

**VEBA Benefits**

**2025 Available Plans**

**2025 Highlights**

**Plan Benefit Summaries**

**Provider Searches**

**Digital ID Cards**

**MyVEBA App & Portal**

**Common Healthcare Terms**

**Prescription Drugs**

**Benefit Contacts**

**Questions?** Your Benefits Administrator is a great resource to help you review your employer's plan options.

**The VEBA Advocacy Team** – your dedicated healthcare concierge – is also available to help answer any questions. Call **888-276-0250** or visit <https://www.vebaonline.com/contact/> to submit a request.



## Expanded VEBA Resources

*Wellness, Wherever You Are.*  
**Free Resources Available for VEBA Members.**

### Flexible Access: Virtual, On-Demand, and In-Person

- **On-Demand Videos:** Access videos anytime, anywhere. A variety of workouts and wellness practices at your fingertips. Visit the library: <https://vebaresourcecenter.com/video-library/>
- **Cooking & Nutrition:** Classes that equip you with skills to improve your kitchen confidence, nutrition knowledge, and overall health. Visit <https://vebaresourcecenter.com/cooking-nutrition/>
- **Stress Management:** Acupuncture and acupressure, meditation, yoga, and group counseling. Sign up at <https://vebaresourcecenter.com/calendar/>
- **Movement:** Classes like strength training, dance fitness, HIIT cardio, and more! Sign up at <https://vebaresourcecenter.com/calendar/>





## Healthy Life Hub

The Healthy Life hub offers comprehensive tools and resources to promote overall well-being regardless of where you are at in your journey. Discover how VEBA services, wellness toolkits, and programs can help you achieve a happier, healthier you.

### What's Available:

- Downloadable Toolkits & Resources
- Healthcare Benefits Education
- Open Enrollment Prep Tools
- MyVEBA App & Portal
- VEBA Resource Center Classes
- Featured Videos & Articles

Visit <https://vebaresourcecenter.com/healthy-life/>

## Mental Well-Being Hub

The Mental Well-being Hub offers tools and advice to manage daily stress. Practice mindfulness with quick, five-minute activities to understand and control your emotions, thoughts, and behaviors.

### What's Available:

- Mental Well-Being Toolkit
- Resources for Success
- Feature Classes, Videos & Articles
- Recommended Books & Apps

Visit <https://vebaresourcecenter.com/mental-wellbeing>



## Cooking & Nutrition Hub

Improve your daily nourishment habits with the resources available on the Cooking & Nutrition hub. Find gut health guides and practical cooking skills to make informed choices about your dietary and lifestyle choices for better health and well-being.

### What's Available:

- Gut Check: Your Essential Starter Kit
- Tools for Success
- VEBA Care Navigation
- Featured Classes, Videos, & Articles

Visit <https://vebaresourcecenter.com/cooking-nutrition/>



## VEBA Advocacy

**Benefits questions?** Support is just a few clicks away. Your dedicated VEBA Advocacy team is here to make your healthcare experience seamless. As your knowledgeable healthcare concierge, they'll guide you through every step.

### Support available for:

- Scheduling appointments
- Bill payment
- Quality of care
- And more!

Contact the VEBA Advocacy team Monday-Friday from 8 am-5 pm: **888-276-0250** or visit [vebaonline.com/contact](https://vebaonline.com/contact) to submit a request.

**Important note:** For urgent requests, click the “urgent” box located on the contact form. Inquiries typically receive a response within one business day of receipt.

## Care Navigation

Getting started can be the hardest part! VEBA Care Navigators are holistic nurses who work one-on-one with you, refer you to resources, and provide support and guidance to create a tailored plan for your overall health goals.

Care Navigation is a free, confidential service for VEBA members that includes:

- Health and well-being assessment
- Customized health and well-being plan
- Follow up appointments to monitor progress

Visit [vebaresourcecenter.com/programs/care-navigation/](https://vebaresourcecenter.com/programs/care-navigation/) to schedule your appointment.

## Mental Well-Being Resources:

You're not alone in navigating life's challenges. Support is available for management of daily stress, anxiety, depression, and more.

Access to mental well-being resources when & how you need it:

### Optum Emotional Well-Being Solutions Dedicated Consultants

- Quickly connect with mental health support to help navigate daily stress, anxiety, depression, and work/life balance.
- Virtual or in-person (VRC - Kearny Mesa)
- Call **888-625-4809** or visit the [Optum EWS Portal](#) to create an Optum account and book a consultation.



## Whole Health Coaching

- **Your Personalized Path to Wellness:** Our teams will create a tailored health plan based on your unique needs and experiences. We'll help you identify goals, strengths, and values to build the life you want.
- **Coaching Process:**
  - **Get Started:** Personal health assessment and guidance with a Care Navigator.
  - **Personalized Wellness Plan:** Create your well-being journey with a Whole Health Coach.
  - **Achieve Your Health Goals:** Supported guidance to set and reach key milestones.
- **Start your journey to a healthier, happier you.** Submit your interest form here: <https://vebaresourcecenter.com/care-navigation/>

## Navigating Life Transitions Support Group

- **Embrace Change with Confidence:** Join this supportive, confidential environment to navigate life's changes with resilience and empowerment led by a licensed therapist.
- **Whether you're:**
  - Preparing for marriage
  - Adjusting to parenthood
  - Facing unforeseen challenges
- Participate in any of the free sessions that interest you online or in-person. Register now to reserve your spot in an upcoming group session.
- **Learn More:** Visit <https://vebaresourcecenter.com/navigating-life-transitions/>

## Optum Emotional Well-Being Solutions (EWS)

Optum EWS (formerly known as EAP) is designed to provide confidential support for life's challenges or more serious problems.

- Available 24/7 (by phone), 365 days/year
- No cost, in network
- Five consulting visits per incident
- Schedule appointments in-person or virtually

### Offers support for:

- Improving relationships at home or at work
- Navigating a challenging life event
- Leadership training programs
- Work/life balance support
- And more!

### Who is eligible?

VEBA members & members of their household

**Get Started:** Call **888-625-4809** or visit [www.liveandworkwell.com](http://www.liveandworkwell.com) (access code: VEBA)

## Mindpath Health

Psych Centers at San Diego (PCSD) offers a clinical approach leveraging an expert team and state-of-the-art treatment options including psychopharmacology, individual, couples, family, and group therapy.

- VEBA members receive access to telehealth services provided by PCSD
- Group therapy and personalized therapy sessions available
- VEBA members receive five free visits per concern
- Expedited appointments available

Visit [www.mindpath.com/pcsd](http://www.mindpath.com/pcsd) for more information.







## VEBA Benefits

### Chiropractic/Acupuncture Benefits

#### Benefit Overview:

- Provided by Optum Health - over 2,700 California providers:
- Unlimited visits (subject to medical necessity)
- X-rays as authorized
- 100% coverage for durable medical equipment (up to \$50)
- Copays align with your Primary Care Physician (PCP) office visit copay (see chart for details)

| PCP Copay                 | Chiropractic/Acupuncture Copay |
|---------------------------|--------------------------------|
| \$0, \$5, or \$10         | \$10                           |
| \$15                      | \$15                           |
| \$20                      | \$20                           |
| \$25, \$30, \$35, or \$40 | \$30                           |

#### Applies to plans:

- UHC: Use your digital UHC member ID card
- Kaiser: Call Optum at the number below for your member ID number
- SIMNSA: SIMNSA also offers chiropractic and acupuncture under their massage therapy (non-Optum) \$10 co-pay

#### To Access this Benefit: (UHC and Kaiser plans)

- Visit [www.myoptumhealthphysicalhealthofca.com](http://www.myoptumhealthphysicalhealthofca.com)
  - Select "Provider Locator."
  - Choose "California Schools VEBA" from the dropdown menu for Plan/Product
- Call Optum Member Services Monday-Friday from 5 am-5 pm: **800-428-6337**
- Call a desired provider directly. Verify they are a participating OptumHealth Physical Health of California (Optum) providers.

*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 Optum Health Physical Health of California (Optum) providers.*



## Kindbody: Fertility and Menopause Support

**Benefit Overview:** California Schools VEBA offers Kindbody as your fertility, family-building, and menopause support benefit.

If you are looking to grow your family or need assistance in your post-reproductive years, there is support. Kindbody provides end-to-end fertility services, as well as menopause support through dedicated Kindbody care navigation, clinical guidance, digital tools, and education to help you maneuver through these reproductive health stages.

The full spectrum of benefits are provided in a safe, welcoming, and confidential environment.

### Applies to Plans:

- UHC
- UMR
- SIMNSA
- Kaiser: *Employees and spouses/partners enrolled on the California Schools VEBA-sponsored Kaiser plan will have access to VEBA discounted rates at Kindbody Signature clinics.*

**Learn More:** Visit <https://kindbody.com/veba/>

## Teladoc Medical Experts

When facing significant medical decisions, having expert advice can make all the difference.

Teladoc Medical Experts is a no-cost service that provides you with access to 50,000+ world-renowned doctors for a second opinion on a diagnosis or treatment plan.

**Learn more:** Visit [www.teladoc.com/medical-experts](http://www.teladoc.com/medical-experts)

## Inside Rx Pets

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

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

### Getting savings is simple:

- Visit [insiderxpets.com](http://insiderxpets.com) to compare discounted prices available & print your savings card
- Take your card to over 40,000 pharmacies that accept the Inside Rx Pets discount program



## 2025 Available Plans

### Your Available Plans:

VEBA Direct HMO  
UnitedHealthcare Harmony HMO  
UnitedHealthcare CS VEBA Alliance HMO  
Kaiser Permanente HMO  
SIMNSA HMO  
UMR NexusACO PPO

## A New UnitedHealthcare (UHC) Dental PPO Plan Offered in 2025

### Overview:

A dental plan that prioritizes your convenience & helps you maximize your rollover

### Benefit Highlights:

- Maximum rollover: Unused dollars roll over to the following year with UHC Dental PPO's Consumer Maximum Multiplier Program
- Mobile dental services through UHC Dental PPO's partnership with Jet Dental, a mobile dental office that can conveniently provide dental exams at your site

## A New UnitedHealthcare (UHC) Vision Plan Offered in 2025

### Benefit Highlights:

- UHC Vision is the largest eye care provider network
- Both retail and private practice options, all with the same copays
- Convenient virtual services:
  - o Prescriptions in minutes online
  - o Online eye appointments
- Pregnancy and maternity vision change benefits allow for twice-yearly visits if necessary

### Coverage Highlights:

- Exclusive Warby Parker access
- No cost share for you with specific chronic conditions for certain services

Virtual prescription renewal via Express Exam through 1-800-Contacts

## 2025 Changes

### Cost Savings with Integrated Out-of-Pocket Maximums

As part of our commitment to enhance member experience, we are introducing a combined medical and prescription drug out-of-pocket (OOP) maximum for our UnitedHealthcare HMOs, UMR PPOs (Preferred Provider Organization), and Surest PPOs. The 2024 plans include a separate out-of-pocket maximum for the medical and the prescription drug benefit. There is no action that you need to take on this change for 2025.

### Streamlining Care

#### Performance HMO Network 3 Discontinuation:

What does this mean for members?

- Impacted members will need to actively enroll in a new plan during Open Enrollment.
- Most members can enroll in an available Alliance plan option, where the same medical groups are offered.
  - The **CS VEBA Alliance HMO plan** offers the same medical groups as well as expanded access to more medical groups at lower premium rates.

**Learn more:** If impacted by this change, you should have received a notification letter in the mail. **Questions?** Contact your Benefits Administrator.

## 2025 Highlights

### Omada® Diabetes & Weight Management Program

New Diabetes and Weight Loss Services through Express Scripts: Including GLP-1 & Lifestyle Change Support available for UnitedHealthcare HMO plans

#### Overview:

Virtual program to help members who may need to manage diabetes with 1:1 personal coaching, specialist support, and the tools needed to make long-term health changes.

#### What does this mean for members?

- Personalized, 1:1 Omada Health Coach support
- Easy monitoring with smart devices & tools
- Expert lifestyle guidance from a Diabetes Specialist
- The program has no additional cost to members

## EncircleRx Available to UnitedHealthcare HMO Members

### Overview:

Works on the back-end, engaging with the value care programs to verify GLP-1s are prescribed to patients who need them most to achieve a healthier weight. Ensures the programs are working as intended (e.g., appropriate).

EncircleRx supports two value care programs:

- Diabetes management
- Weight loss

### Overview:

- GLP-1 coverage will now be available to qualified members through Express Scripts' EncircleRx benefit.

Omada is a stand-alone product, but it also is embedded in EncircleRx. If you do not use EncircleRX, you can still use Omada.

## Kaiser Hearing Aid Benefit

### Overview:

- A new hearing aid benefit of a \$5,000 allowance per device, per ear, every 36 months.
- No action necessary — this new benefit will be automatically included in 2025 Kaiser plans.

### Why was this change made?

To align benefits between HMO plans. Previously, all other VEBA HMO plan options covered hearing aids.

### What does this mean for members?

- Better equality between coverage options.
- More comprehensive ongoing hearing health support. This benefit renews every 36 months.

### Applies to Plans:

All Kaiser health plans offered through California Schools VEBA.





## Sweetwater Union High School District: Management

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Rx OOP is now combined with medical on ALL  
non-Kaiser/Cigna/SIMNSA plans, no other plan design changes

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

PPO and non-Kaiser HMO medical and prescription drug plans exclude coverage for infertility services, but have access to Kindbody Fertility Solutions for applicable covered benefits. Kaiser HMO plans (excluding Kaiser HMO Bronze plan) includes infertility services.

\*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

**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  | Kaiser HMO \$10,<br>Rx: \$10 / \$10 100-day<br>What You Pay | SIMNSA HMO \$5;<br>Rx: \$5 30-day<br>What You Pay |
|--|---|---|
| <b>Medical Deductible</b><br>(individual/family)                               | None  | None  |
| <b>Medical Out-of-Pocket Maximum</b><br>(individual/family)                    | \$1,500 / \$3,000   | \$6,350 / \$12,700                                |
| <b>Health Account</b>  | None  | None  |
| <b>PCP Office Visit</b>  | \$10 copay  | \$5 copay   |
| <b>Specialist Office Visit</b>   | \$10 copay  | \$5 copay   |
| <b>Preventive Care</b>   | No charge   | No charge   |
| <b>Inpatient Hospital Care</b>   | No charge   | No charge   |
| <b>Mental Health Services</b><br>(outpatient/inpatient)                        | \$10 copay /<br>No charge                                   | \$5 copay /<br>No charge                          |
| <b>Substance Abuse Services</b><br>(outpatient/inpatient)                      | \$10 copay /<br>No charge                                   | \$5 copay /<br>No charge                          |
| <b>Outpatient Diagnostic Laboratory and Radiology</b><br>(standard procedures) | No charge   | No charge   |
| <b>Complex Radiology</b><br>(PET & MRI)  | No charge   | No charge   |
| <b>Outpatient Surgery</b>  | \$10 copay  | No charge   |
| <b>Outpatient Physical/Rehabilitation Therapy</b><br>(Office Visit)            | \$10 copay  | \$10 copay  |
| <b>Chiropractic and Acupuncture Services*</b>                                  | \$10 copay  | Not covered                                       |
| <b>Urgent Care</b><br>(Office Visit only)                                      | \$10 copay  | \$25 copay  |
| <b>Emergency Room</b><br>(Copay waived if admitted)                            | \$100 copay   | \$250 copay<br>(U.S. or out of plan area)         |
| <b>Rx Deductible</b><br>(individual/family)                                    | None  | None  |
| <b>Rx Out-of-Pocket Maximum</b><br>(individual/family)                         | N/A   | N/A   |
| <b>Rx Formulary List</b>   | Kaiser  | SIMNSA  |
| <b>Rx Pharmacy Network</b>   | Kaiser  | SIMNSA  |
| <b>Short-Term Prescription Drugs***</b><br>(up to 30-day supply)               | G / B: \$10 copay<br>(up to a 100-day supply)               | \$5 copay   |
| <b>Long-Term Prescription Drugs***</b><br>(up to 90-day supply)                | G / B: \$10 copay<br>(up to a 100-day supply)               | Not available                                     |
| <b>Available Medical Groups</b>  | Kaiser  | SIMNSA  |

PPO and non-Kaiser HMO medical and prescription drug plans exclude coverage for infertility services, but have access to Kindbody Fertility Solutions for applicable covered benefits. Kaiser HMO plans (excluding Kaiser HMO Bronze plan) includes infertility services.

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

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

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

PPO and non-Kaiser HMO medical and prescription drug plans exclude coverage for infertility services, but have access to Kindbody Fertility Solutions for applicable covered benefits. Kaiser HMO plans (excluding Kaiser HMO Bronze plan) includes infertility services.

\*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).

\*\*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.

## Provider Searches

### Find Your UnitedHealthcare (UHC) HMO Provider

To choose a provider for the UHC 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

### How to Find 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 [umar.com](https://www.umar.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

Choose a Tier 1 PCP for the highest level of coverage

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

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](https://www.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** 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



## Digital ID Cards

All VEBA carriers are transitioning to digital ID cards. Physical member ID cards will no longer be automatically mailed to you. Instead, quickly download a digital ID card.

### Digital ID Card Benefits:

- Physical plastic ID cards are wasteful and slow in mail delivery.
- Stay connected to membership details with just a few taps.
- An updated card is available within 48 hours if a PCP or plan is changed.

Digital ID card instructions by carrier can be accessed in [MyVEBA](#).

- Log in with your last name, date of birth, and the last four digits of your Social Security Number
- Click “VEBA Health Benefit Plans”
- Click the “Access Your Carrier ID Card” tile
- Locate your plan carrier and follow the instructions

**Still prefer a physical ID card?** No problem! You can still request a physical ID card directly from your carrier. Contact information for each VEBA carrier can be found [here](#).

## MyVEBA App & Portal

### Download the MyVEBA App Today!

MyVEBA is an online portal full of great resources! Log in during Open Enrollment to view your current plan, explore your plan options, search for a provider, and more! Visit [MyVEBA.org](#) for more information.



Scan the QR code or visit:  
<http://bit.ly/45j8Nml>



Scan the QR code or visit:  
<https://bit.ly/3Ox7sRv>

### First-Time Users

- Enter “myveba.org” as the domain.
- Enter your last name, the last four 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.

**Log-in Trouble?** Call the VEBA Advocacy Team for help: **888-276-0250**  
(Monday-Friday from 8 am-5 pm) or email [VEBAbenefits@vebonline.com](mailto:VEBAbenefits@vebonline.com).

## Common Healthcare Terms

Healthcare and health insurance can be confusing — especially when commonly used words and terms are unfamiliar. We've put together this guide to commonly used phrases to help make engaging with your benefits and care a little easier.

**Benefit:** Any service or item covered by a health plan.

**Coinsurance:** The percentage of costs for care you are responsible for paying.

**Copayment/Copay:** The fixed amount you pay for medical services, such as office visits or prescription medicines.

**Cost Share:** The share of the costs for care that you are responsible for, including deductibles, copays, coinsurance, and other costs not covered by your health plan.

**Coverage:** The costs of your medical services and prescription drugs that your health plan pays.

**Deductible:** What you pay each year before your health insurance begins to make any payments for claims. Not all health plans require a deductible.

**Health Maintenance Organization (HMO) Plan:** In an HMO plan, you must see your Primary Care Physician (PCP) first for most medical issues. Your PCP will refer you to any specialists you may need to see.

**In-Network:** Health plans contract with providers and health facilities. They are considered "in-network". When you get care from an in-network provider or use an in-network facility, you save money.

**Network:** A collection of providers and healthcare facilities who contract with a health plan to provide services to members at a rate that is less than their usual fees.

**Out-of-Network:** Providers and healthcare facilities who do not contract with your health plan. For most plans, if you go out-of-network, you will likely pay more.

**Out-of-Pocket (OOP) Maximum:** The most money you will spend in a plan year out of pocket for your medical or prescription drug coverage. After this point, the plan pays 100% of eligible expenses. The OOP may be separate for medical and prescription drugs.

**Over-the-Counter (OTC).** Medicines you can buy without a prescription.

**Preferred Provider Organization (PPO) Plan:** In a PPO, the plan offers both in-network and out-of-network coverage. You can see any doctor but will pay less when you use an in-network provider.

**Premium:** The payment made for an insurance policy, usually monthly.

**Primary Care Physician:** A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) who acts as a primary source of health services for a member either directly or through coordination of services.

**Specialist:** A provider who focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

## Prescription Drugs

UHC and UMR members get their prescription drug benefits through Express Scripts. Your copay and coinsurance amounts are based on where you fill your prescriptions.

Non-EAN coinsurance amounts are based on where you fill your prescriptions. Non-EAN pharmacies will charge an additional \$5 copay per prescription. For the lowest copays, be sure to utilize an Express Scripts Advantage Network (EAN) pharmacy. If you continue to use a retail pharmacy after three fills of your medication, then you will pay the maintenance copay for a 30-day supply.

### Short-Term Drugs

*(up to a 30-day supply)*

*Use Express Scripts Advantage Network (EAN) pharmacy (for lowest cost) or non - EAN pharmacy*

### EAN Pharmacies

- Costco
- Vons
- Haggen
- Rite Aid
- Kmart
- Safeway
- Sharp Rees-Stealy
- Many Independent Pharmacies

### Non-EAN Pharmacies

- Walgreens
- CVS
- Target
- Many Independent Pharmacies

### Long-Term Drugs

*(up to a 90-day supply)*

*Use Express Scripts Smart90 pharmacy or Express Scripts Home Delivery for lowest cost*

### Smart90 Pharmacies

- Costco
- Rite Aid
- Sharp Rees-Stealy

### Home Delivery

- Express Scripts



## 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 (for UHC and UMR plans)            | <a href="http://express-scripts.com">express-scripts.com</a>                                 | 800-918-8011           |
| Inside Rx Pets                                     | <a href="http://insiderxpets.com">insiderxpets.com</a>                                       | 800-722-8979           |
| Kaiser Permanente                                  | <a href="http://my.kp.org/veba">my.kp.org/veba</a>   | 800-464-4000           |
| Kindbody Fertility Solutions                       | <a href="http://kindbody.com/veba">kindbody.com/veba</a>                                     | 855-950-2053, Option 3 |
| LIG Solutions                                      | <a href="http://partner.ligsolutions.com/VEBA">partner.ligsolutions.com/VEBA</a>             | 800-702-0376           |
| Optum Emotional Wellbeing Solutions (formerly EAP) | <a href="http://liveandworkwell.com">liveandworkwell.com</a><br>access code: VEBA            | 888-625-4809           |
| OptumHealth (Chiro/Acu for UHC and Kaiser plans)   | <a href="http://myoptumhealthphysicalhealthofca.com">myoptumhealthphysicalhealthofca.com</a> | 800-428-6337           |
| SIMNSA   | <a href="http://simnsa.com">simnsa.com</a>   | 800-424-4652           |
| Surest (OOA PPO plan)                              | <a href="http://surest.com/contact-us">surest.com/contact-us</a>                             | 866-683-6440           |
| Teladoc Medical Experts                            | <a href="http://teladoc.com/medical-experts">teladoc.com/medical-experts</a>                 | 800-835-2362           |
| UMR (PPO plan)                                     | <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           |
| VEBA Direct HMO                                    | <a href="http://vebaonline.com/veba-direct">vebaonline.com/veba-direct</a>                   | 800-624-8822           |