

The background is a collage of three images. The left side shows lemons, lemon slices, and green leaves. The right side shows a rolled-up document or scroll on a wooden surface. A central blue rectangle contains the text.

# 2024 SDUSD OE Member Meeting

October 24, 2023



# 2024 Plan Enhancements





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.

kindbody



# 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

# 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.

# 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 Plan Changes

# Plan Evolution

These changes are not a reduction of offerings, they are part of VEBA's innovative evolution to continue the enhancements of our plans, strengthen controls on cost, and expand service.

Effective January 1, 2024, the following plans will no longer be offered:

## Performance HMO Network 2 plans

- Members will need to elect a new HMO plan
- Access to the CS VEBA Alliance HMO plan which offers the same medical groups as well as expanded access to more medical groups at lower premium rates

## CS VEBA Alliance HMO 1800 HRA plans

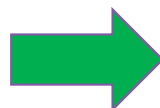
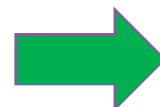
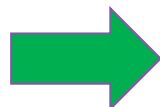
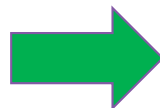
- Members will need to elect a new HMO plan
- CS VEBA Journey Alliance HMO plan is most comparable



# UHC CS VEBA Alliance HMO \$20 Plan

UHC CS VEBA Alliance HMO \$20 Plan

Benefit Summary	UHC PHMO Network 2 \$20/100% What You Pay
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000
RX Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000
Health Reimbursement Account	None
PCP Office Visit	\$20 copay
Specialist Office Visit	\$20 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	\$20 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%



Benefit Summary	UHC CS VEBA Alliance HMO \$20 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	\$20 copay
Specialist Office Visit	\$20 copay
Preventive Care	No charge
Inpatient Hospital Care	\$250 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%

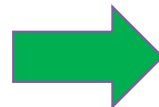
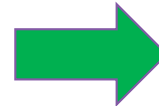
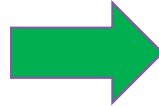
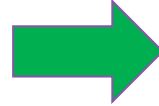
UHC CS VEBA Alliance Medical Groups
Mercy Physicians Medical Group
Rady Children's Health Network
Scripps
UC San Diego Medical Group

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.



# UHC Journey HMO Plan Design

Benefit Summary	CS VEBA Alliance HMO \$1800 HRA What You Pay
<b>Deductible</b> (individual/family)	\$2,000 / \$2,000
<b>Medical Plan Out-of-Pocket Maximum</b> (individual/family)	\$3,000 / \$6,000
<b>RX Plan Out-of-Pocket Maximum</b> (individual/family)	\$1,600 / \$3,200
<b>Health Reimbursement Account</b>	\$1,800
<b>PCP Office Visit</b>	\$35 copay
<b>Specialist Office Visit</b>	\$50 copay
<b>Preventive Care</b>	No charge
<b>Inpatient Hospital Care</b>	20% copay (after deductible)
<b>Urgent Care</b> (office visit only)	\$35 copay
<b>Emergency Room</b> (copay waived if admitted)	\$300 copay (after deductible)
<b>Short-Term Prescription Drugs</b> EAN Surcharge Applies	\$10 / \$30 / 50%
<b>Long-Term Prescription Drugs</b>	\$20 / \$60 / 50%



Benefit Summary	Journey Alliance HMO Plan \$2,000 HRA What You Pay
<b>Deductible</b> (individual/family)	\$2,000 / \$4,000
<b>Medical Plan Out-of-Pocket Maximum</b> (individual/family)	\$3,500 / \$7,000
<b>RX Plan Out-of-Pocket Maximum</b> (individual/family)	\$1,600 / \$3,200
<b>Health Reimbursement Account</b>	\$2,000
<b>PCP Office Visit</b>	\$25 copay
<b>Specialist Office Visit</b>	\$40 copay
<b>Preventive Care</b>	No charge
<b>Inpatient Hospital Care</b>	20% coinsurance (after deductible)
<b>Urgent Care</b> (office visit only)	\$25 copay
<b>Emergency Room</b> (copay waived if admitted)	20% coinsurance (after deductible)
<b>Short-Term Prescription Drugs</b> EAN Surcharge Applies	\$10 / \$30 / 50%
<b>Long-Term Prescription Drugs</b>	\$20 / \$60 / 50%



# UHC Journey HMO

- The Journey HMO Plan is designed to provide a smart and affordable solution to traditional plans
- First-dollar coverage for daily care, like office visits, labs, and prescription drugs
- Choice of providers with plan designs available on UHC Alliance, Harmony, and Performance networks
- In addition to covering everyday medical expenses, the Journey Plan helps you build wealth for long-term protection with the HealthInvest HRA
- The Alliance Journey plan is replacing the Alliance \$1800 Plan



# HealthInvest HRA

## 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:		
	Harmony	Alliance
Single	\$1,000	\$2,000
Two Party	\$1,600	\$2,000
Family	\$2,200	\$2,000

# Medical Groups

Journey Plan is available with:

- UHC SignatureValue Harmony HMO network
- UHC SignatureValue CS VEBA Alliance HMO network

UHC Harmony Journey Medical Groups
Sharp Rees-Stealy Medical Group
Sharp Community Medical Group
UC San Diego Medical Group
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.*



# 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 Plan Options

# UHC Performance HMO — Network 1 Plan

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

## PHMO Network 1 Medical Groups

Sharp - Arch Health Partners  
 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 Performance HMO Network 3 \$20/\$30 Plan

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 CS VEBA Alliance HMO \$20 Plan

Benefit Summary	UHC CS VEBA Alliance HMO \$20 What You Pay
<b>Deductible</b> (individual/family)	None
<b>Medical Plan Out-of-Pocket Maximum</b> (individual/family)	\$1,500 / \$3,000
<b>RX Plan Out-of-Pocket Maximum</b> (individual/family)	\$1,600 / \$3,200
<b>Health Reimbursement Account</b>	None
<b>PCP Office Visit</b>	\$20 copay
<b>Specialist Office Visit</b>	\$20 copay
<b>Preventive Care</b>	No charge
<b>Inpatient Hospital Care</b>	\$250 copay
<b>Urgent Care</b> (office visit only)	\$20 copay
<b>Emergency Room</b> (copay waived if admitted)	\$150 copay
<b>Short-Term Prescription Drugs</b> EAN Surcharge Applies	\$10 / \$30 / 50%
<b>Long-Term Prescription Drugs</b>	\$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 Journey HMO Plan Design

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
<b>First Dollar Coverage</b>	
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)	<b>Retail:</b> \$10 / \$30 / 50% <b>Mail Order:</b> \$20 / \$60 / 50%
<b>Items Subject to Deductible</b>	
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)

## Two UHC Network Options:

1. SignatureValue Harmony
2. SignatureValue CS VEBA Alliance

# UMR NexusACO PPO – no HRA

Benefit Summary	UMR NexusACO PPO - with no HRA	
	In Network What You Pay	Out of Network What You Pay
<b>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>Rx Out-of-Pocket Maximum</b> (individual/family)	\$1,600 / \$3,200	\$1,600 / \$3,200
<b>Health Reimbursement Account</b>	None	
<b>PCP Office Visit</b>	Tier 1 Physician: \$30 copay Tier 2 Physician: 20% coinsurance	50% coinsurance (after deductible)
<b>Specialist Office Visit</b>	Tier 1 Physician: \$50 copay Tier 2 Physician: 20% coinsurance	50% coinsurance (after deductible)
<b>Preventive Care</b>	No charge	No coverage for non-network services
<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>Short-Term Prescription Drugs</b> 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.
<b>Long-Term Prescription Drugs</b> 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](http://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®



CALIFORNIA SCHOOLS  
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](http://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](http://saveonsp.com/veba)



EXPRESS SCRIPTS®



CALIFORNIA SCHOOLS  
VEBA

# Kaiser HMO 10 - \$10/\$10 - 100 Day Plan

Benefit Summary	Kaiser 10 Rx: \$10/\$10 100-day 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)	N/A
Health Reimbursement Account	None
PCP Office Visit	\$10 copay
Specialist Office Visit	\$10 copay
Preventive Care	No charge
Urgent Care (office visit only)	\$10 copay
Emergency Room (copay waived if admitted)	\$100 copay
Short-Term Prescription Drugs	\$10 / \$10 (up to 100-day supply)
Long-Term Prescription Drugs	\$10 / \$10 (up to 100-day supply)



# 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](https://uhc.com/virtualvisits) or [myuhc.com](https://myuhc.com)

*\*There is a cost for this service*





# Kaiser Virtual Care



## E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.



## Phone appointment

Schedule an appointment to talk with a Kaiser Permanente clinician over the phone – just like an in-person visit.<sup>1,2</sup>



## Email

Message your doctor's office with nonurgent questions anytime through your kp.org account.<sup>1</sup>



## Video visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.<sup>1,2</sup>



## Mail-order pharmacy

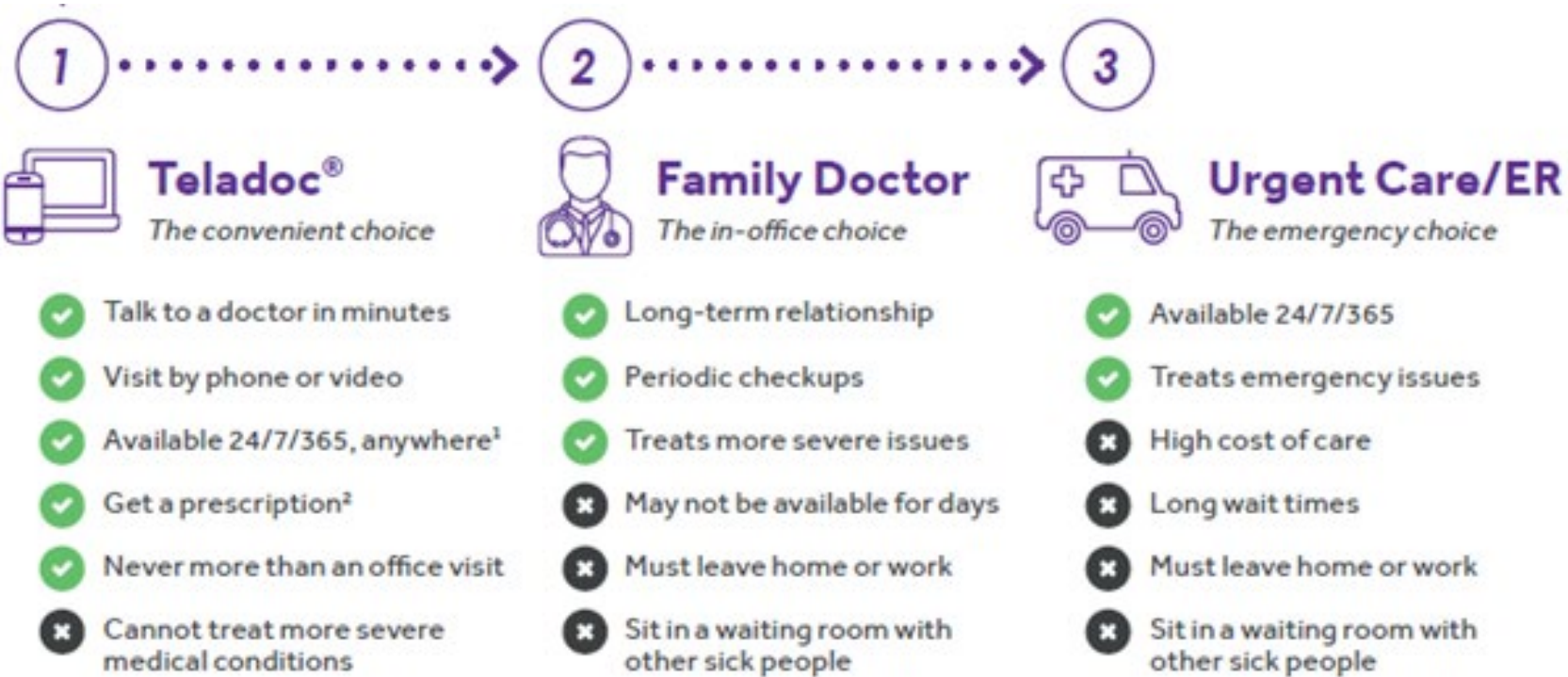
Get prescriptions sent straight to your door with our mail-order delivery service.<sup>3</sup>

**Schedule a phone or video appointment to connect to a doctor at your convenience**

**No cost share for Kaiser virtual care**

**Get started at [kp.org/getcare](https://kp.org/getcare)**

# 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.



# Kaiser/Cigna Travel Coverage

No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.



## Routine care at your fingertips

Use your kp.org account or the Kaiser Permanente app on the go to:

- Get medical advice from a licensed care professional 24/7
- Access care by phone, video, or e-visit – usually at no cost
- Email non-urgent questions to your doctor's office



## Urgent and emergency care anywhere in the world

No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance – no need to file a claim.

- Cigna PPO Network providers
- MinuteClinics®, including pharmacies
- Concentra clinics

## Find care near you



- Kaiser Permanente
- Cigna PPO Network
- ▲ Concentra
- MinuteClinic®, including pharmacies

## Support while you're away

Need help finding care or learning what's covered while you're away?

Call the Away from Home Travel Line at **951-268-3900** (TTY 711)<sup>6</sup> or visit [kp.org/travel](https://kp.org/travel).



# Kaiser Target Access

Your go-to place for everyday essentials also offers care provided by Kaiser Permanente. Stop in for 85 services to help keep you healthy, like cholesterol screenings, flu shots, and travel health checks

## SCAL Target Clinics



- Staffed with KP nurse practitioners & licensed vocational nurses
- More than 85 different services available
- Integrated with members' electronic health record
- 33 locations throughout Southern California
- Learn more at: [kptargetclinic.org](http://kptargetclinic.org)
- Hours: M-F 9am-7pm, Sat-Sun 11am-4pm; Closed for lunch 2-2:30pm

### Los Angeles County

- Burbank
- Compton
- Eagle Rock
- Hawthorne
- Inglewood
- Northridge
- Norwalk
- Pico Rivera
- Redondo Beach
- Rosemead
- Santa Clarita East
- West Covina South
- Westlake Village
- **\*New** Moorpark

### Orange County

- Irvine North
- San Clemente
- West Fullerton
- **\*New** Seal Beach

### Riverside County

- Hemet
- Lake Elsinore
- Menifee
- Norco
- Palm Desert
- Riverside Arlington

### San Diego County

- Chula Vista
- Encinitas
- SD Mission Valley
- Santee
- Vista

### San Bernardino County

- Apple Valley
- Fontana North
- Montclair
- Redlands







# 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](http://www.vebaonline.com/contact) to contact our Advocacy Department.



Contact Advocacy: **888-276-0250**  
[www.vebaonline.com/contact](http://www.vebaonline.com/contact)



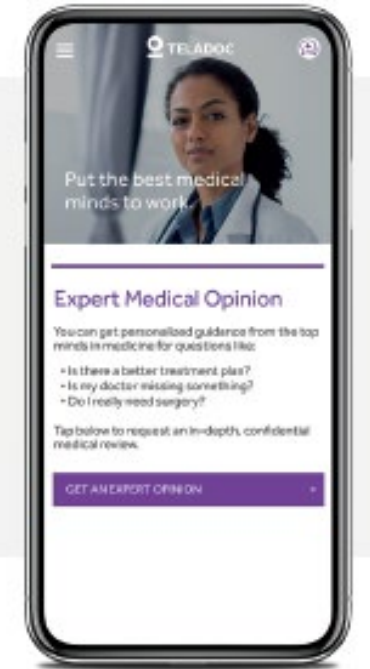


# Teladoc Medical Experts Service

- 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](https://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](https://liveandworkwell.com)**

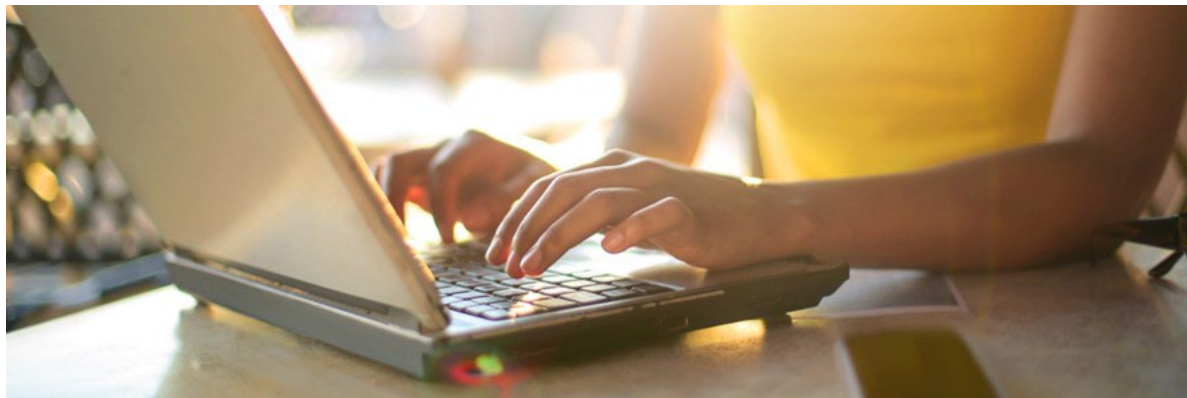
**Access code: VEBA**

# 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.



# 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.







# 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 member's 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 [vebaresourcecenter.com/calendar](http://vebaresourcecenter.com/calendar) to schedule appointments, and classes or for more information.



CALIFORNIA SCHOOLS  
VECBA



# 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/](http://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!





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](https://myveba.org)

## VEBA Advocacy ([www.vebaonline.com/contact](https://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](https://vebaonline.com)





CALIFORNIA SCHOOLS  
**VEBA**

## Matt Ogden

VEBA Account Manager  
[Matt\\_Ogden@rpadmin.com](mailto:Matt_Ogden@rpadmin.com)  
 mobile: 949.290.8047  
 direct: 619.398.2831

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](mailto:Benefits@VEBA-trust.com)

Heather Simonson, Ombudsman  
[Heather\\_Simonson@rpadmin.com](mailto:Heather_Simonson@rpadmin.com)

Shannon Hoffman, Account Manager  
[Shannon\\_Hoffman@rpadmin.com](mailto:Shannon_Hoffman@rpadmin.com)

## Your VEBA Contact

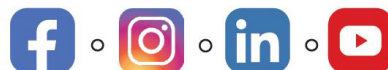


### VEBA Members

VEBA Advocacy

Contact **888-276-0250**

[www.vebaonline.com/contact](http://www.vebaonline.com/contact)



Visit our VRC channels for Well-Being Resources and Updates



CALIFORNIA SCHOOLS  
**VEBA**



CALIFORNIA SCHOOLS  
**VEBA**

## Shannon Hoffman

VEBA Account Manager

[Shannon\\_Hoffman@rpadmin.com](mailto:Shannon_Hoffman@rpadmin.com)

mobile: 619.549.5180

direct: 619.481.5968

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.

## Your VEBA Contact



### Benefit Department Support Contacts

Account Management  
[Benefits@VEBA-trust.com](mailto:Benefits@VEBA-trust.com)

Heather Simonson, Ombudsman  
[Heather\\_Simonson@rpadmin.com](mailto:Heather_Simonson@rpadmin.com)

Matt Ogden, Account Manager  
[Matt\\_Ogden@rpadmin.com](mailto:Matt_Ogden@rpadmin.com)



### VEBA Members

VEBA Advocacy

Contact **888-276-0250**

[www.vebaonline.com/contact](http://www.vebaonline.com/contact)



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.

© 2023 Arthur J. Gallagher & Co. All rights reserved. Risk Program Administrators LLC, a subsidiary of Arthur J. Gallagher & Co. Insurance brokerage services provided through Arthur J. Gallagher Risk Management Services LLC, a subsidiary of Arthur J. Gallagher & Co.

*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.*