



# Today's Agenda

**4** 2023 Available Benefits

1 Welcome & Overview

5 Additional VEBA Benefits

2 2023 Changes & Plan Options

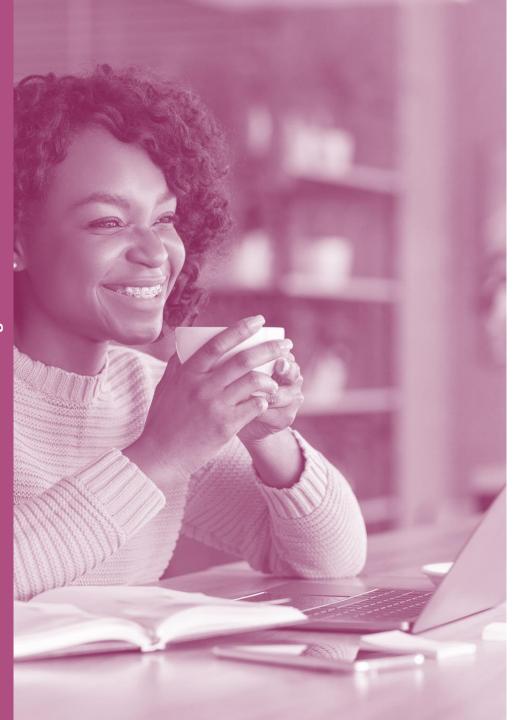
Carrier Presentations

3 Helpful Definitions

7 Questions & Answers







## 2023 Changes & Plan Options



### 2023 Changes – UnitedHealthcare (UHC) HMO's

All UHC HMO plans will now have Urgent Care copays that align with the plan's PCP copay for visits at both within and outside of your assigned medical group's service area.

\*The below is an example, please see your specific summary of benefits for exact urgent care copays

#### 2022

**Urgent Care Services** 

provided <u>within</u> the geographic area served by your medical group

provided outside of the geographic area served by your medical group

#### 2023

**Urgent Care Services** 

provided <u>within</u> the geographic area served by your medical group

provided <u>outside</u> of the geographic area served by your medical group

#### Example:

\$10 Co-payment

\$50 Co-payment

#### Example:

\$10 Co-payment

\$10 Co-payment



### 2023 Changes – Express Scripts Rx

Prescription Drug List (PDL) - Formulary Change

- All Express Scripts Rx Plans will be moving to one PDL, the National Preferred Formulary
- Today, VEBA utilizes both the National & Performance PDLs
- Any impacted members will receive targeted member letters around November 1<sup>st</sup> and December 1<sup>st</sup>
- Preferred Generic cholesterol medication will join hypertension (high blood pressure) and hypoglycemic (diabetic) medications in the waived copay program.
- 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.



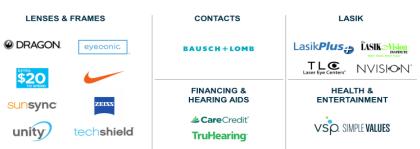
### **2023 Changes – Vision Plans**

Don't let vision care take a back seat in these difficult economic times. VSP has you covered with low out-of-pocket costs and access to a nationwide network of doctors.

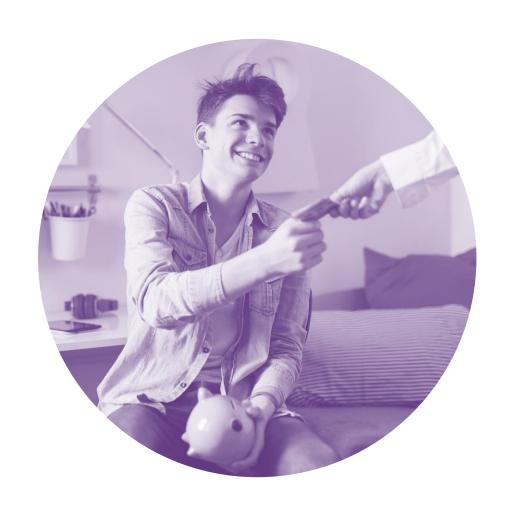
- VSP is now VSP Vision Care (branding change)
- All groups offering VSP will now include the Essential Medical Eye Care
  as a standard embedded benefit at no additional cost. With Essential
  Medical Eye Care members receive services for things such as:
  - Sudden vision changes or vision loss
  - Eye trauma
  - Pink Eye
  - Foreign Body Removal
  - Other symptoms that interfere with day-to-day activites
- Care is available through your VSP network doctor. To find a doctor can VSP Customer Care at 800.877.7195



#### **Exclusive Member Extras Partners**







# **Helpful Definitions**



#### **UHC HMO VS. PPO**



Care under an HMO plan is covered only if you see a provider within that HMO's network.

You must select a Primary Care Physician (PCP).

You may need a PCP referral to be covered when you see a specialist or have a special test done.

Premiums are generally lower for HMO plans, and there is usually no deductible or a low one.

Health Maintenance Organization (HMO)

Preferred Provider Organization (PPO)

Provide more flexibility when picking a doctor or hospital. You can see the doctor or specialist without having to see a PCP first.

You can see a doctor or go to a hospital outside the network and you may be covered. However, your benefits will be better if you stay in the PPO network.

Premiums tend to be higher, and it's common for there to be a deductible.



#### Max Out of Pocket vs. Deductible

The most you pay during a policy period (usually a year) before your health insurance begins to pay 100% of the allowed amount. Your co-pays, co-insurance and deductibles count towards meeting the out-of-pocket limit.



Deductible

The amount you owe for health care services your plan covers, before your health insurance begins to pay. For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible. (The deductible does not apply to all services).



#### Co-Pay vs. Co-Insurance

Your Co-Pay is a flat fee that you will pay each time you go to your doctor or fill a prescription. Your copay is printed on your health plan ID card. Copays cover your portion of the cost of a doctor's visit or medication.



Co-Insurance

Coinsurance is the portion of the medical cost you pay after your deductible has been met. Coinsurance is a way of saying that you and your insurance carrier each pay a share of eligible costs that add up to 100 percent.



#### Carriers vs. Medical Groups

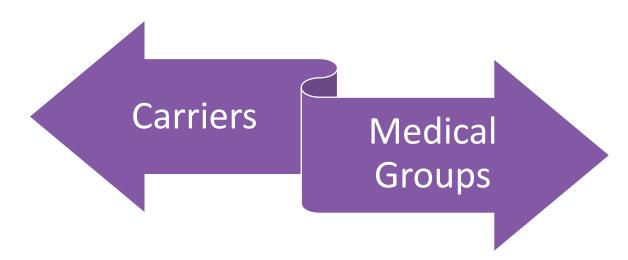
Example of Carriers include:

UnitedHealthCare

Delta Dental

Cigna

Members work with Carriers on things such as billing issues, plan questions, help locating a provider, etc.



Examples of Medical Groups include:

Primary Care Provider

Specialty Care Providers

Hospitals

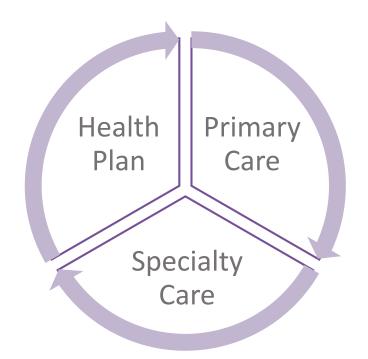
Urgent Care Centers

Members work with medical groups for care coordination, scheduling appointments, working with pharmacists, etc.



#### **Kaiser - Self Contained**

- Carrier & Medical Provider which means members can call Kaiser for:
  - Billing or Plan Questions
  - Finding a Provider (limited to Kaiser's network)
  - Scheduling Appointments
  - Speaking to a Pharmacist
  - Etc.







### **2023 Available Benefits**



### UHC HMO Plans

Benefit Summary	UHC Harmony HMO \$10	UHC SignatureValue Alliance HMO \$10	UHC Journey Harmony HMO with HRA
	What You Pay	What You Pay	What You Pay
Medical Deductible (individual/family)	None	None	\$2,000 / \$4,000
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,500 / \$7,000
Health Reimbursement Account	None	None	HealthInvest HRA \$500
PCP Office Visit	\$10 copay	\$10 copay	\$25 copay
Specialist Office Visit	\$10 copay	\$10 copay	\$40 copay
Preventive Care	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	20% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$10 copay / No charge	\$25 copay / 20% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	No charge	No charge	No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge	\$100 copay
Outpatient Surgery	No charge	No charge	20% coinsurance (after deductible)
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$10 copay	\$25 copay
Chiropractic Services*	\$10 copay	\$10 copay	\$30 copay
Urgent Care (office visit only)	\$10 copay	\$10 copay	\$25 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay	20% coinsurance (after deductible)
Rx Deductible (individual/family)	None	None	None
Rx Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$1,600 / \$3,200	\$3,000 / \$6,000
Short-Term Prescription Drugs*** (up to 30-day supply)	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB
Long-Term Prescription Drugs***  (up to 90-day supply)	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB
Available Medical Groups <sup>1</sup>	OptumCare (formerly HealthCare Partners), Monarch HealthCare, MemorialCare, Sharp	OptumCare (formerly HealthCare Partners), Monarch HealthCare, Regal Medical Group, ADOC, MemorialCare, Scripps	OptumCare (formerly HealthCare Partners), Monarch HealthCare, MemorialCare, Sharp

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

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

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

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

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
- <sup>1</sup>Check <u>whyuhc.com/csveba</u> for a full list of available UHC medical groups.



### UHC HMO Plans

Benefit Summary	UHC Performance HMO Plan A, Network 2	UHC SignatureValue
	(no new	Alliance HMO -
	enrollments—current enrollees only)	Low Option
	What You Pay	What You Pay
Medical Deductible (individual/family)	None	\$2,000 / \$4,000
Medical Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$3,500 / \$7,000
Health Reimbursement Account	None	None
PCP Office Visit	\$20 copay	\$25 copay
Specialist Office Visit	\$20 copay	\$40 copay
Preventive Care	No charge	No charge
Inpatient Hospital Care	No charge	20% coinsurance
		(after deductible)
Mental Health Services	\$20 copay /	\$40 copay /
(outpatient/inpatient)	No charge	20% coinsurance
Culatonas Abusa Camisas	No shares	(after deductible)
Substance Abuse Services (outpatient/inpatient)	No charge	No charge
Outpatient Diagnostic	No charge	No charge
Laboratory and Radiology (standard procedures)		3.7.3
Complex Radiology	No charge	\$100 copay
(PET & MRI)	No charge	
Outpatient Surgery	NO Charge	20% coinsurance
	400	(after deductible)
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$20 copay	\$25 copay
Chiropractic Services*	\$20 copay	\$30 copay
		,,,,,
Urgent Care	\$20 copay	\$25 copay
(office visit only)		φ15 copα,
Emergency Room	\$100 copay	No charge
(Copay waived if admitted)		(after deductible)
Rx Deductible	\$3,000 / \$6,000	\$250 / \$500
(individual/family)		(Brand Rx only)
Rx Out-of-Pocket Maximum	\$15 Generic	\$1,600 / \$3,200
(individual/family)	\$30 PB	7-/
	50% \$40 min \$175 max NPB	
Short-Term Prescription Drugs*** (up to 30-day supply)	\$30 Generic \$60 PB	\$15 Generic
(ap to oo ady supply)	50% \$80 min \$350 max NPB	\$40 PB
		50% \$40 min \$175 max NPB
Long-Term Prescription Drugs***	Edinger Med Grp, GNP Hoag/Orange Coast, Optum Care Network,	\$30 Generic
(up to 90-day supply)	Monarch/Orange County	\$80 PB
		50% \$80 min \$350 max NPB
Available Medical Groups <sup>1</sup>		OptumCare (formerly HealthCare Partners), Monarch HealthCare,
		Regal Medical Group, ADOC, MemorialCare, Scripps

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

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

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

  \*\*Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies include CVS, Walgreens, and certain independent pharmacies)
- \*\*You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90.
- \*\*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
- <sup>1</sup>Check <u>whyuhc.com/csveba</u> for a full list of available UHC medical groups.



### Kaiser HMO Plans

Benefit Summary	Kaiser HMO \$15,	Kaiser HMO \$25/\$40,
	Rx: \$10/\$20 30-day	Rx: \$15/\$35 30-day -
		Low Option
	What You Pay	What You Pay
Medical Deductible (individual/family)	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$3,000 / \$6,000
Health Reimbursement Account	None	None
PCP Office Visit	\$15 copay	\$25 copay
Specialist Office Visit	\$15 copay	\$40 copay
Preventive Care	No charge	No charge
Inpatient Hospital Care	No charge	10% coinsurance
Mental Health Services	\$15 copay /	\$25 copay /
(outpatient/inpatient)	No charge	10% coinsurance
Substance Abuse Services	\$15 copay /	\$25 copay /
(outpatient/inpatient)	No charge	10% coinsurance
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge
Outpatient Surgery	\$15 copay	10% coinsurance
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$15 copay	\$25 copay
Chiropractic and Acupuncture (only through Cigna HMO) Services*	\$15 copay (ASH)	\$15 copay (ASH)
	(30 visits per year)	(30 visits per year)
Urgent Care (office visit on	\$15 copay	\$25 copay
Emergency Room (Copay waived if admitted)	\$50 copay	\$150 copay
Rx Out-of-Pocket Maximum (individual/family)	N/A	N/A
Short-Term Prescription Drugs***	G: \$10 copay	G: \$15 copay
(up to 30-day supply)	B: \$20 copay	B: \$35 copay
	(up to a 30-day supply)	(up to a 30-day supply)
Long-Term Prescription Drugs***	G: \$20 copay	G: \$30 copay
(up to 90-day supply)	B: \$40 copay	B: \$70 copay
	(up to a 100-day supply)	(up to a 100-day
		supply)
Available Medical Groups <sup>1</sup>	Kaiser	Kaiser

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

Chiropractic and cupuncture services ave no annual visit naximums, must be nedically necessary and nay be subject to prior uthorization from ASH or Kaiser.

\*\*G = Generic, P = referred, B = Brand, PB Preferred Brand, NPB = lon-preferred Brand, S = pecialty



### Cigna HMO Plans

Benefit Summary	Cigna Select HMO \$10
	What You Pay
Medical Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,000 / \$3,000
Health Reimbursement Account	None
PCP Office Visit	\$10 copay
Specialist Office Visit	\$10 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Mental Health Services	\$10 copay /
(outpatient/inpatient)	No charge
Substance Abuse Services	\$10 copay /
(outpatient/inpatient)	No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge
Complex Radiology (PET & MRI)	No charge
Outpatient Surgery	No charge
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay
Chiropractic and Acupuncture (only through Cigna HMO) Services*	\$10 copay
	(20 visits per year)
Urgent Care (office visit on	\$10 copay
Emergency Room (Copay waived if admitted)	\$100 copay
Rx Out-of-Pocket Maximum (individual/family)	N/A
Short-Term Prescription Drugs***	G: \$10
(up to 30-day supply)	P: \$25
	NP: 50%
	(Up to \$100 maximum)
Long-Term Prescription Drugs***	G: \$20
(up to 90-day supply)	P: \$50
	NP: 50%
	(Up to \$200 maximum)
Available Medical Groups <sup>1</sup>	St Joseph Hospital/Heritage, St Jude Affl Phys/Heritage, Hoag Med Grp/Affl Phys, Mission Hospital/Heritage

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

- \* Acupuncture benefits are available only through CIGNA Select HMO plan.
- \* CIGNA: Chiropractic and
  Acupuncture services each have
  an annual 20 visit maximums,
  must be medically necessary and
  may be subject to prior
  authorization from Cigna.

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



### UMR HMO Plan

Benefit Summary	UMR CA Select Plus PPO 80/50, \$2,000	
	In Network	Out of Network
	What You Pay	What You Pay
Medical Deductible	\$2,000 / \$4,000	\$2,000 / \$4,000
(individual/family)		
Medical Out-of-Pocket Maximum (individual/family)	\$5,000 / \$10,000	\$5,000 / \$10,000
Health Reimbursement Account	No	ne
PCP Office Visit	\$30 copay	50% coinsurance
		(after deductible)
Specialist Office Visit	\$30 copay	50% coinsurance
		(after deductible)
Preventive Care	No charge	No coverage for
		non-network services
Inpatient Hospital Care	20% coinsurance	50% coinsurance
	(after deductible)	(after deductible)
Mental Health Services (outpatient/inpatient)	\$30 copay /	50% coinsurance
(outputient/inputient/	20% coinsurance	(after deductible)
C. hada and Albara Cara live	(after deductible)	
Substance Abuse Services (outpatient/inpatient)	\$30 copay /	50% coinsurance
(outputient, inputient)	20% coinsurance	(after deductible)
Outrotiont Diagnastic	(after deductible)	
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	50% coinsurance
		(after deductible)
Complex Radiology (PET & MRI)	20% coinsurance	50% coinsurance
<u> </u>	(after deductible)	(after deductible)
Outpatient Surgery	20% coinsurance	50% coinsurance
Outputions Dharical / Dahahilitation	(after deductible)	(after deductible)
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$30 copay	50% coinsurance
		(after deductible)
Chiropractic and Acupuncture Services*	\$30 copay	50% coinsurance
		(after deductible)
Urgent Care	\$50 copay	50% coinsurance
(office visit only)		(after deductible)
Emergency Room	\$100 copay	\$100 copay
(Copay waived if admitted)  Rx Out-of-Pocket Maximum	¢4.500.4	
(individual/family)	\$1,600 / \$3,200	
Short-Term Prescription Drugs***	\$15 Generic	Retail: with submission of a paper claim, member will be
(up to 30-day supply)	\$30 PB	reimbursed at the rate the Plan would have paid had the member used an in-network pharmacy less the
	50% \$40 min \$175 max NPB	member's copay.
Long-Term Prescription Drugs***	\$30 Generic	No coverage for
(up to 90-day supply)	\$60 PB	non-network pharmacy
	50% \$80 min \$350 max NPB	, ,
Available Medical Groups	Visit <u>umr.com</u> to locate a physician near you	



- \*Chiropractic and Acupuncture services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from UMR for PPO.
- \* Acupuncture benefits are available only through the UMR Select Plus PPO.

\*\*Pay standard copays if you fill

- your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Ralphs, Kmart, Vons, Haggen, Safeway, SuperValue, WinnDixie, Walmart, and many independent pharmacies) visit www.Express-scripts.com for a complete list of EAN pharmacies \*\*Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies include CVS, Walgreens, and certain independent pharmacies)
- \*\*You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90. \*\*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



### Harmony Plan Design – For 2023

Benefit Summary	Harmony \$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%

Harmony Medical Groups
OptumCare (Formerly Beaver Medical Group)
MemorialCare Medical Group
Optum Orange County
Optum Care Network – Arta Health
Optum Care Network – AppleCare
Optum Care Network – Monarch
Optum Care Network – South Coast
OptumCare (Formerly PrimeCare)





## CS VEBA Alliance \$10 HMO Plan Design – For 2023

Benefit Summary	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 Alliance Medical Groups
ADOC Fountain Valley
ADOC Los Alamitos
Edinger Medical Group
GNP – Long Beach
GNP – Orange Coast
GNP – Saddleback
OptumCare (Formerly HealthCare Partners)
MemorialCare Medical Group
OptumCare Network – Monarch HealthCare
OptumCare (Formerly PrimeCare)
Tri-Valley Medical Group



## **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		
First Dollar Co	overage		
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%		
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)		



#### **HealthInvest HRA**

#### What is an HRA?

- Accepts tax-free contributions
- Provides tax-free investment earnings
- Allows for tax-free reimbursements of qualified outof-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
Single	\$500
Two Party	\$500
Family	\$500

### Alliance Plan Design – Low Option – For 2023

Benefit Summary	Alliance HMO - Low Option What You Pay
Deductible (individual/family)	\$2,000 / \$4,000
Medical Plan Out-of-Pocket Maximum (individual/family)	\$3,500 / \$7,000
RX Plan Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200
Health Reimbursement Account	None
PCP Office Visit	\$25 copay
Specialist Office Visit	\$40 copay
Preventive Care	No charge
Inpatient Hospital Care	20% coinsurance (after deductible)
Urgent Care (office visit only)	\$25 copay
Emergency Room (Copay waived if admitted)	No charge (after deductible)
Short-Term Prescription Drugs EAN Surcharge Applies	\$15 / \$40 / 50%
Long-Term Prescription Drugs	\$30 / \$80 / 50%

UHC Alliance Medical Groups
ADOC Fountain Valley
ADOC Los Alamitos
Edinger Medical Group
GNP – Long Beach
GNP – Orange Coast
GNP – Saddleback
OptumCare (Formerly HealthCare Partners)
MemorialCare Medical Group
OptumCare Network – Monarch HealthCare
OptumCare (Formerly PrimeCare)
Tri-Valley Medical Group



### **UHC Performance HMO – Network 2**

Benefit Summary	UHC PHMO Network 2, (no new enrollments – current enrollees only) 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%	

#### PHMO Network 2 Medical Groups

Edinger Medical Group

GNP Hoag/Orange Coast

Optum Care Network

Monarch/Orange County





### Cigna HMO

Benefit Summary	<b>Cigna Select HMO</b> What You Pay	
Deductible (individual/family)	None	
Medical Plan Out-of-Pocket Maximum (individual/family)	\$1,000 / \$3,000	
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	G: \$10 P: \$25 NP: 50% (Up to \$100 maximum)	
Long-Term Prescription Drugs	G: \$20 P: \$50 NP: 50% (Up to \$200 maximum)	

#### **Cigna Available Medical Groups**

St. Joseph Hospital/Heritage

St. Jude Affiliated Physicians/Heritage

Hoag Medical Group/Affiliated Physicians

Mission Hospital/Heritage





# Kaiser HMO 15, 30 Day Plan

Benefit Summary	Kaiser HMO \$15 Rx: \$10 / \$20 30-day 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)	None	
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)	\$50 copay	
Short-Term Prescription Drugs	\$10 / \$20 (up to 30-day supply)	
Long-Term Prescription Drugs	\$20 / \$40 (up to 100-day supply)	





#### Plan Comparison: Harmony \$10 and Kaiser \$15

Benefit Summary	UHC Harmony HMO \$10	Kaiser HMO \$15, Rx: \$10/\$20 30-day
	What You Pay	What You Pay
Medical Deductible (individual/family)	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000
Health Reimbursement Account	None	None
PCP Office Visit	\$10 copay	\$15 copay
Specialist Office Visit	\$10 copay	\$15 copay
Preventive Care	No charge	No charge
Inpatient Hospital Care	No charge	No charge
Chiropractic Services*	\$10 copay	\$15 copay (ASH) (30 visits per year)
Urgent Care (office visit only)	\$10 copay	\$15 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$50 copay
Rx Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	N/A
Short-Term Prescription Drugs*** (up to 30-day supply)	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	G: \$10 copay B: \$20 copay (up to a 30-day supply)
Long-Term Prescription Drugs*** (up to 90-day supply)	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	G: \$20 copay B: \$40 copay (up to a 100-day supply)
Available Medical Groups <sup>1</sup>	OptumCare (formerly HealthCare Partners), Monarch HealthCare, MemorialCare Medical Group, Sharp	Kaiser

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

- \*Chiropractic and Acupuncture services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from OptumHealth for HMO, UMR for PPO, and ASH for Kaiser.
- \* Acupuncture benefits are available only through the UMR Select Plus PPO and CIGNA Select HMO plans.
- \* CIGNA: Chiropractic and Acupuncture services each have an annual 20 visit maximums, must be medically necessary and may be subject to prior authorization from Cigna.
- \*\*Pay standard copays if you fill your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Ralphs, Kmart, Vons, Haggen, Safeway, SuperValue, WinnDixie, Walmart, and many independent pharmacies) visit www.Express-scripts.com for a complete list of EAN pharmacies \*\*Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies
- \*\*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.

include CVS, Walgreens, and certain independent 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
- <sup>1</sup>Check <u>whyuhc.com/csveba</u> for a full list of available UHC medical groups.



# **UMR Select Plus PPO 80/50**

	UHC CA Select Plus PPO 80/50	
Feature	<b>In Network</b> What You Pay	<b>Out of Network</b> 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	None
PCP Office Visit	\$30 copay	50% coinsurance (after deductible)
Specialist Office Visit	\$30 copay	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: \$15 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: \$30 P: \$60 NP: 50%	No coverage for non-network pharmacy







# Dependent Out of Area Coverage



### Kaiser Out of Area Coverage

If your out of area dependent is in another Kaiser service area, they can go to the nearest Kaiser location

Kaiser has locations in the following states:

California

Hawaii

• Virginia

Colorado

Maryland

Washington

Georgia

Oregon

Washington D.C.

Kaiser members can also access CVS MiniteClinics for care away from home:

- For members traveling in states without Kaiser providers
- Staffed by non-Kaiser nurse practitioners and physician assistants
- Provides limited urgent care services
- 28 States and 1,100+ locations with a CVS MinuteClinic





### 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



#### 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)6 or visit kp.org/travel.











- VEBA offers a standard plan design for retirees and students living:
  - Outside California
  - 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.





# **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





#### **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

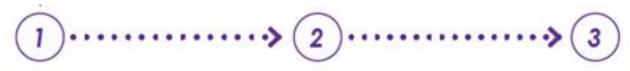
No cost share for Kaiser virtual care

Get started at kp.org/getcare





#### **UMR PPO Virtual Care**





#### Teladoc®

The convenient choice



- Visit by phone or video
- Available 24/7/365, anywhere¹
- Get a prescription<sup>2</sup>
- Never more than an office visit
- Cannot treat more severe medical conditions



#### Family Doctor

The in-office choice



- Periodic checkups
- Treats more severe issues
- May not be available for days
- Must leave home or work
- Sit in a waiting room with other sick people



#### Urgent Care/ER

The emergency choice

- Available 24/7/365
- Treats emergency issues
- (2) High cost of care
- Long wait times
- Must leave home or work
- Sit in a waiting room with other sick people

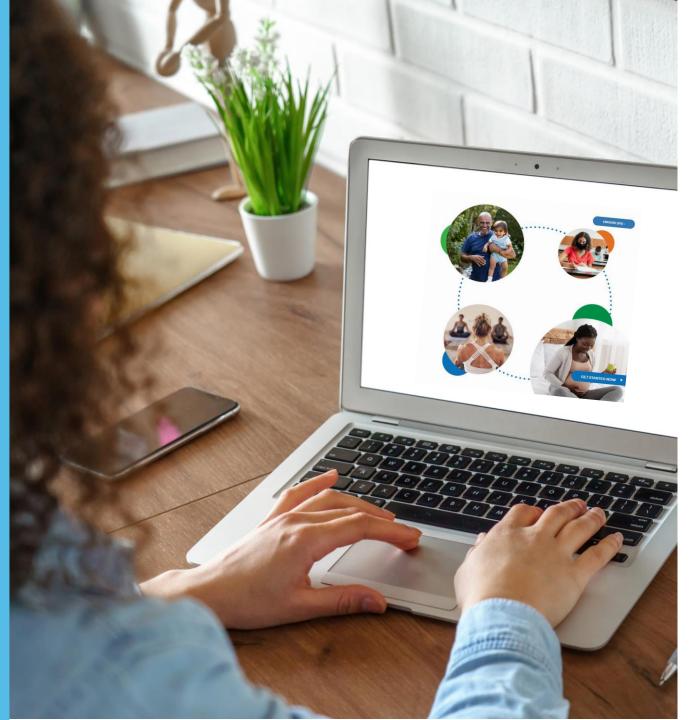
You have access to virtual care through Teladoc, available for your health concerns.

To schedule an appointment, visit

Teladoc.com or call 1-800TELADOC (835-2362).







# **MyVEBA Portal**



### **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 <a href="MyVEBA.org">MyVEBA.org</a> for more information

# Introducing MyVEBA



Scan this QR code and explore the possibilities!

Plan options during Open Enrollment?

Want to learn about your VEBA

Health Benefit



### Try it for yourself!

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





### **Additional VEBA Benefits**



### **VEBA Advocacy**

Navigating the healthcare system can be difficult at times. VEBA's Advocacy team can help you get answers to your questions, resolve benefit-related issues, make appointments, and provide additional information when you need it!

VEBA Advocacy's team can help support issues such as:

- Transitioning Care to a new Provider
- Helping schedule a timely appointment
- Gather additional information regarding recommended tests, treatments or medications



**Contact Advocacy: 888-276-0250** 

Advocacy@mcgregorinc.com



### **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



Download the Teladoc Medical Experts Mobile App or call us at 800-Teladoc (835-2362)

Or visit teladoc.com/medicalexperts





### **Optum Employee Assistance Program**

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
- 5 consulting visits per incident

**Contact your EAP** 

Call us any time: 888-625-4809

Visit liveandworkwell.com

**Access code: VEBA** 

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





### **VEBA Member Survey**

Make the most of your VEBA membership by taking our Member Satisfaction Survey and claiming a \$10 Starbucks gift card

#### Taking the Survey is easy!

- 1. Scan the QR Code on this slide
- 2. Enter your password. Your password is your Member PIN. To locate your Member PIN visit <a href="https://www.myaresonline.com">www.myaresonline.com</a>
- 3. Take the survey
- 4. Claim your \$10 Starbucks eGift Card (one per person)

This survey ends on October 30th, 2022





### **VEBA Contact Information**

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

#### **MyVEBA**

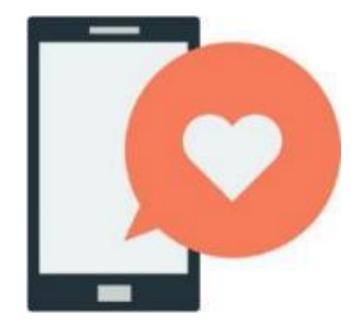
Contact VEBA or one of our carriers directly from the portal at <u>myveba.org</u>

#### **VEBA Advocacy**

Call us at 888-276-0250 or email us at advocacy@mcgregorinc.com

#### **Benefit Contacts**

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







# Virtual VEBA Resource Center

FREE Resources for VEBA members



### 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!

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.

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.

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 <u>vebaresourcecenter.com</u> to schedule appointments, classes or for more information.



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.



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





### **Carrier Presentations**





## Get to know your benefits





# HMO Overview and Requirements UnitedHealthcare



During enrollment, members must choose a Primary Care Physician (PCP) from any of the participating medical groups in the Performance, Alliance or Harmony HMO 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





# **Transitioning Healthcare**

**Coverage** 





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

#### 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.



# For new UHC members or an existing member who would like to transfer to a new medical group

- Selecting a new primary care provider "PCP"
- Scheduling your 1<sup>st</sup> new PCP appointment
- Assistance with Transferring medical records & prescriptions and any other general transfer questions.

**Contact VEBA Advocacy** 

1-888-276-0250

M-F 8am- 5pm PST advocacy@mcgregorinc.com

\*Member eligibility should reflect in UHC system by December 15<sup>th</sup>





• 24-48 hour feed into the Medical group systems.



### **Member Transition Process Step-by-Step**



Step 1

Member selects new UHC plan & new PCP

Step 4

Member calls UHC to select new PCP (if one hasn't been selected previously) Post.
December 15<sup>th</sup>.

Step 7

Member attends first new PCP appointment and gets refills on medications and specialist referrals if needed

Step 2

Member contacts VEBA Advocacy

Step 5

Member schedules first appointment with new PCP

Step 3

VEBA Advocacy assists member in transition

Step 6

Member transfers medical records and requests enough medication till new PCP appointment

Step 8

Member makes appointment with specialist if needed



# Member Transition Process Information How to Transfer Medical Records



- **MemorialCare:** They use EPIC system (Care Everywhere)- Member can log into MyChart and request all their medical records including specialty records, hospital records and medication records from other medical groups including Kaiser to be transferred. If a member elects not to use MyChart they can complete Medical Record Release Form and send it in, but process will be slower in transferring their records.
- Optum Care: Members will submit the Authorization Form located on their microsite or call customer service phone number 310-212-0030 or email customer service at
   HIScorrespondencedept@optum.com to get medical records transferred over.
   https://csveba.optumcare.com/ive-chosen-optum-whats-next (members can complete the form over DocuSign or they can download the form and email or fax it in)



# Member Transition Process Information Medical Group Contact Information



- MemorialCare: 877-654-0963 for Harmony members and 877-696-3622 for all other UHC members
  - Pre-member website <a href="https://www.memorialcare.org/uhc-join-us">https://www.memorialcare.org/uhc-harmony</a>
- **Optum Care:** There are different Patient Support Center numbers depending on the legacy medical group the patient is assigned to. Website- <a href="https://csveba.optumcare.com/">https://csveba.optumcare.com/</a>
  - **Legacy Monarch**: 1-888-767-2222, TTY 711
  - Legacy AppleCare: 1-800-460-5051, TTY 711
  - Legacy Healthcare Partners: 1-800-403-4160, TTY 711
  - Legacy NAMM (which includes Primecare, Primary Care Associates, Valley Physicians Network, and Empire Physicians Medical Group): 1-800-956-8000, Option 5, TTY 711

<u>htt</u>



## **Continuity/Transition of Care**



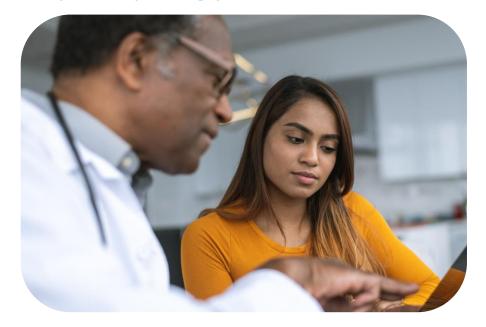
COC/TOC acts like a "bridge of coverage" for members transitioning from an old plan to a new plan or from a terminated provider to participating provider.

This process applies to new and or existing members with one of the following conditions:

- An acute condition
- A serious chronic condition
- A terminal Illness
- Care of a newborn
- Surgery or other procedure

Request must be submitted within 30 days before or after the transition for consideration.

- Urgent cases- reviewed within 2 business days
- Non-Urgent- reviewed within 5 business days



https://www.uhc.com/member-resources/forms



### **UHC/VEBA Pre-Member Website**



#### www.whyuhc.com/csveba





**Your Plan Options** 

Search for a Provider

**Member Benefits** 

#### Welcome California Schools **VEBA Members!**

This website is a simple way to learn about the benefits and services offered through California Schools VEBA and

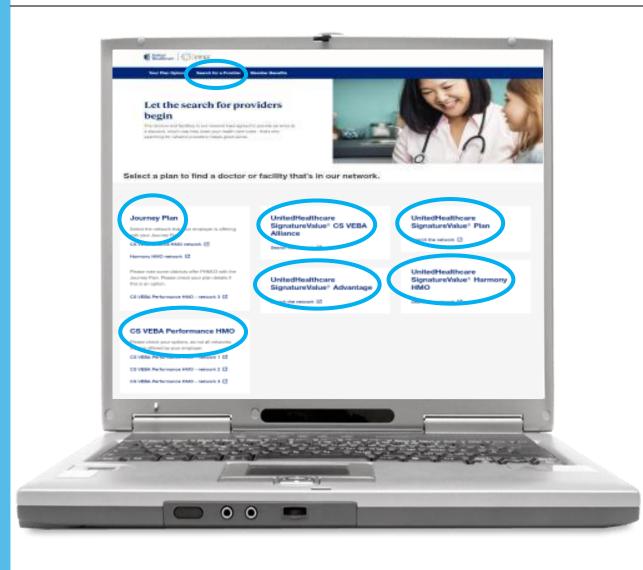
UnitedHealthcare. We hope the information will help you as you think about your health care needs and make your benefit

- Great resource for VEBA members looking to enroll with UnitedHealthcare
- VEBA members can find lots of information to frequently asked questions
- Learn more about the benefits of a plan with UnitedHealthcare
- Digital Tools with online access to manage your benefits
- Introduction to our member Fitness programs and discounts
- Find resources for a healthier living with personal services or clinical support



### **Searching for a Provider Made Easy!**





To find a doctor, hospital, lab and other providers in your network on myuhc.com follow these steps.

- 1) Go to whyuhc.com/csveba
- 2) Select **Search for a Provider** in the blue banner at the top of the page
- 3) Choose **the plan** you are enrolled in or wish to enroll in
- 4) Select **Continue** to be redirected to the provider directory
- 5) Enter your **address**, **city & state or zip code** and press continue
- 6) Press **Continue** on the Primary Care Provider Information page
- 7) Enter the **provider's name, service or condition** in the search bar

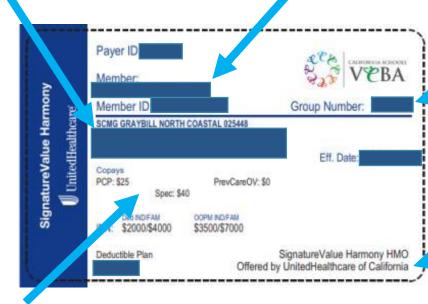
### **UHC Member ID Cards**



#### 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

#### **Back Side of UHC Member ID Cards**

Your number to call for customer service

Your number to call for Mental Health support



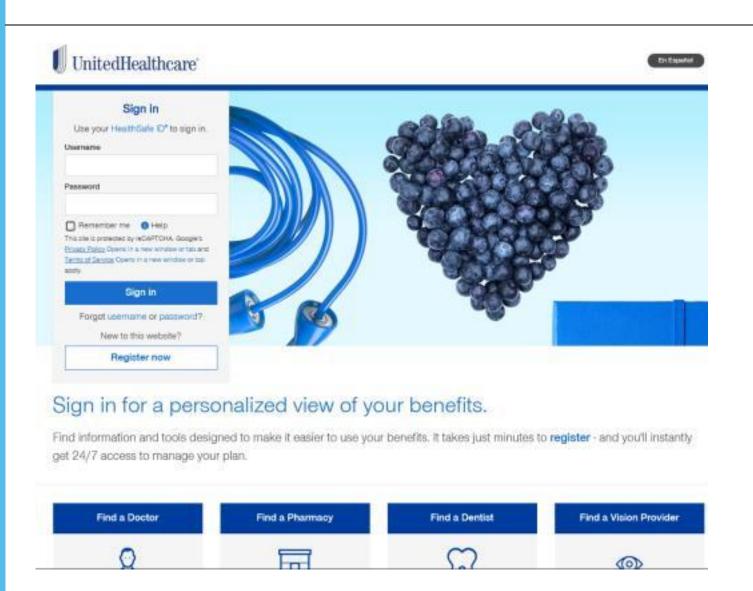
Your number to call for claim questions

Your copayments information\*\*

\*\* Your UHC member ID card will now list your deductible (if applicable) and your Out-of-Pocket Maximum (OOPM) where your copayments are listed.

### Once a Member, Signup at myuhc.com UnitedHealthcare





### Functions you can do on myuhc.com:

- ✓ View claims
- ✓ View referrals
- ✓ Change your PCP
- ✓ Access Rally Portal
- ✓ Access Virtual Visits
- ✓ Print temporary ID cards
- ✓ Access spending accounts

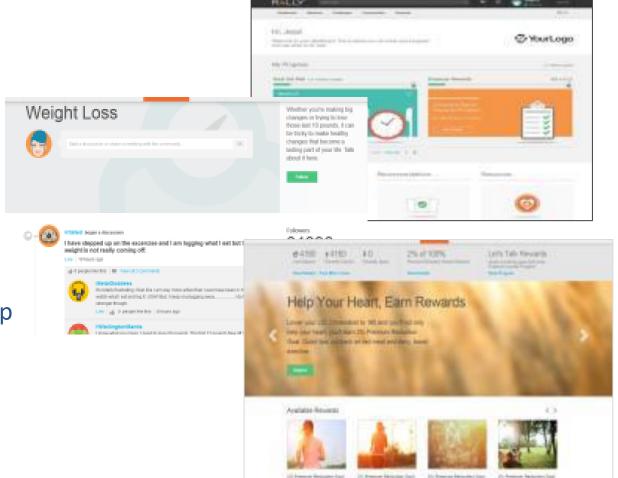


# Rally: Your Path to Better Health



### Rally®

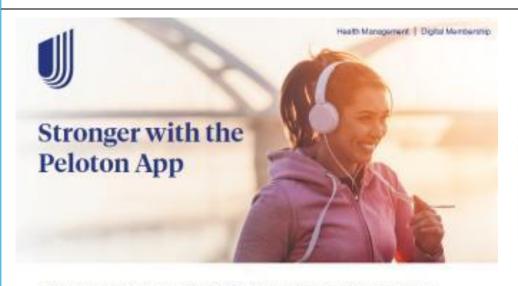
- Take Rally's life survey questionnaire and to determine your Rally "age" & get personalized lifestyle recommendations
- Earn Rally coins for taking healthy actions
- Connect with a community and embark on group challenges
- Track your progress to help stay motivated





### Peloton





Your health plan benefits include a 1-year Poloton Digital Membership -- which gives you access to the Poloton® App- scalable to you at no additional cost. Start your membership today for access to everything the Perioton Appoffers, including thousands of live and or demand fitness classes... from cardio and HIT to strength training and yogs.

#### The Peloton App gives your



here's correcting for ready every fitness interest, stality and schedule from 5-minute meditation to 80-minute outdoor running classes.



#### The flexibility to get active anytime, anywhere

The app is available on mobile devices, Apple TV, Android TV, Amazon Fits TV and Roku devices—and no fitness equipment is required.



#### Ways to help you have fun and stay motivated

Enjoy the app's many features, training programs and challenges, all designed to help you track your progress and stay motivated.

### Get in on the

You and each owered family ne additional cost-just for being a United feathcare member."

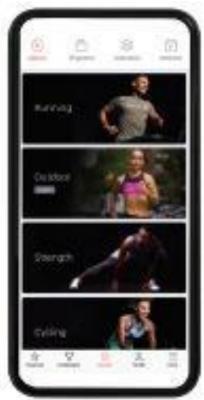
Get started

Righ in to your myshe cony\* account to get your access code

#### app-a value of \$155

member" can enjoy this benefit at

### 1 Year Peloton Digital Membership



- UHC benefits include a 1 year of Peloton Digital Membership
- \$155 value per employee and each covered family member
- This membership includes live and on demand digital classes for people of all fitness levels
- Available anytime anywhere (cell phone, tablet, Apple TV, Roku, etc.)
- Class lengths vary from 5-60 minutes & no equipment is required
- Peloton Bike/Tread **not** required!







### **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.



- Sign up on <u>myuhc.com</u>
- 4 tier options available: Total Fitness, Universal Fitness, Premium Fitness and Ultra Fitness
- Ranging from \$25/month- \$139/month all with \$0 enrollment fees
- All memberships include the ability to change locations at anytime & access to standard amenities, services & group classes

### **Chiropractic Services- Find a Provider**





Home
Knox-Keene Licensure
Member Grievance Information
MEMBER GRIEVANCE FORM
Timely Access to Care and Member Accessibility
Preventive Health Education
Provider Locator
California Language
Assistance Information
Public Policy Committee
Provider Directory

Provider Directory

Provider Directory

Complete any combination of the fields below to find a provider in your area.

Specialty:	Doctor of Chiropractic 💙	)
State:	California	
Provider Address:		
City:		
Zip:		
County:		
Provider/Clinic Name:		
Plan/Product:	California Schools VEBA	v
		)
	Submit	

Your health plan coverage gives you access to more than 3,000 network providers in California. Here are three easy ways to find a contracted provider near you:

- Go to the Provider Locator search at www.myoptumhealthphysicalhealthofca.com
  - To identify a participating provider, look for "California Schools VEBA" in the list in the column headed – Plan/Product
- Call Optum Member Services at 1.800.428.6337 (5 a.m. to 5 p.m., Pacific Time, Monday Friday) for the most current and up to date information.
- Call the provider directly to schedule an appointment, and verify they are part of the Optum network for VEBA.

## Questions? We are here to help



**Dedicated VEBA Member Customer Service:** 

1-888-586-6365

**Behavioral Health Customer Service:** 

1-888-625-4809

**UHC/VEBA Member Site:** 

https://www.whyuhc.com/csveba

Website:

https://myuhc.com









# Thank you!





MemorialCare Overview for Capistrano Unified School District



#### Downey ROSSMOOR CARSON Yorba Linda **COMING SOON** Torrance LONG BEACH Santa Ana Mountains Beach Memorial Care. IRVINE MemorialCare Medical Centers Beach **Breast Centers** Miller Children's & Women's Hospital Long Beach **Dialysis Centers** MemorialCare Shared Services Beach **Urgent Care Centers** Laguna Niguel Children's Specialty Care Centers MemorialCare Surgical Centers Community-Based Rehabilitation & MemorialCare Medical Group **Physical Therapy Centers** Dana Point **Affiliated Physician Groups Community-Based Imaging Centers** (Includes Greater Newport Physicians) San Clemente

## **Primary and Specialty Care**

### **Premier Medical Groups**

- 300+ primary care (Internal Medicine, Family Medicine, Pediatric) physicians
- 2,000+ specialists











### **Medical Centers**

Four (4) Award-Winning Hospitals, including a dedicated Children's Hospital (one of eight in CA)

















MemorialCare Saddleback Medical Center



Miller Children's & Women's Hospital Long Beach



**MemorialCare Orange Coast Medical Center** 



## **Urgent Care**

### **12 Urgent Care Centers\* located in:**

- Cypress
- Long Beach
- Huntington beach
- Costa Mesa
- San Juan Capistrano
- Fountain Valley
- Westminster
- Newport Beach
- Aliso Viejo
- Laguna Hills

\*Online scheduling and live wait times available for most locations





### **Virtual Health**

### Care. Your way.

- Virtual visits through telehealth -More than 500K virtual visits
- 24/7 virtual urgent Care/our providers
- TytoCare virtual exam kit option
- Online scheduling
- Direct provider communication & eVisits through myChart
- SilverCloud online assistance for anxiety, depression, stress, & more





#### **Urgent Care**

When medical needs just can't wait, our team of award-winning physicians is ready to treat you and your family. Schedule a time for you to come in.

**Reserve Your** 



#### Virtual Urgent Care

Our physicians can treat your non-emergent urgent medical needs virtually. Enter the waiting room to be seen by our physicians from the comfort of your home. If you have COVID-19-related symptoms, choose this option to get screened for testing.

> Start Your On-Demand Visit 🗹



#### eVisits

We make it simple to get care on your schedule. No appointment. No waiting rooms. Available 24/7, our providers can diagnose and treat your condition without live or video visit

Start Your eVisit









# **Local Call Center**

#### **Concierge Patient Navigation**

 New and existing MemorialCare patients and their families have access to the Navigation Center, where our Patient Navigators can help them:



Find primary care and specialty providers



Get help with transitioning medical records, if needed







Get help with prescriptions and refills



Receive telephone advice from registered nurses, offered around-the-clock each day



Access Clockwise MD, an online tool that displays wait times at our urgent care centers and enables scheduling



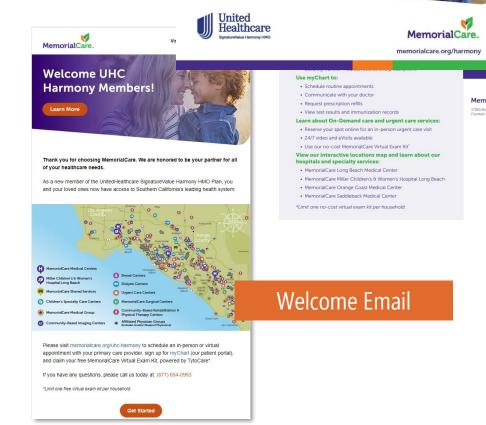


# **Welcoming New Members**

# Exclusive Onboarding Program for UnitedHealthcare SignatureValue® Harmony HMO Members

- Welcome direct mail post card
- Welcome email
- Welcome text
- Exclusive landing page
- Dedicated Navigation Center team to welcome new members







# **Welcoming New Members**

Exclusively for MemorialCare-UHC Harmony HMO Members



UnitedHealthcare SignatureValue® Harmony HMO/MemorialCare members are eligible to receive a MemorialCare Virtual Exam Kit\* at no-cost.





#### Greater access to care:

- . Use our Virtual Exam Kit for 24/7 virtual visits, including urgent care
- Choose in-person visits with 300+ primary care physicians and 2,000+ specialists near you
- Schedule appointments, request prescription refills, review your health history, and more using our patient portal, myChart
- Need help? Open 24 hours a day, 7 days a week, our Patient Navigators are available to help answer all your questions, from scheduling to finding a physician

#### Choose MemorialCare.

Scan our QR code for more information.

(\*Limit one virtual exam kit per household).





(877) 696-3622 memorialcare.org/uhc-join-us



# **Welcoming New Members**



#### Choose MemorialCare for your care.

Combining MemorialCare's broad network and clinical excellence with the UnitedHealthcare SignatureValue® Harmony HMO health plan means you and your family can expect the personal support, coordinated care and enhanced level of service you deserve - all at a more affordable cost. At your first appointment, we will start to learn about you, your health goals and challenges, get you set up with the prescriptions you need, and discuss how we can best support you going forward. We'll also ensure the secure transfer of your medical records into our systems



#### **Patient Portal**

You'll have access to patient portals, such as myChart, that allow you to schedule appointments, message your provider, request prescription refills, access test results and more online, anytime



#### Find a Provider

Whether you're looking for primary care, OB/GYN, specialist or surgeon, our online directory will help you find a provider that best fits your specific healthcare needs. Use filters to help narrow your search.

Find a Provider



#### **Urgent Care**

With in-person and virtual urgent care options, you choose what's best for you walk into any of our locations, reserve your spot online before leaving home, or schedule a virtual urgent care video visit, 24/7.

Find Urgent Care

Customized landing pages for prospective & new UnitedHealthcare SignatureValue® Harmony HMO members.

- Find a provider
- Find a location
- Care network information
- Navigation center access
- Receive TytoCare Kit

memorialcare.org/uhc-join-us



# MemorialCare Virtual Exam Kit\*



\*Offered at no-cost for every new UnitedHealthCare SignatureValue® Harmony HMO member who chooses a MemorialCare PCP! (*limit one per household*)





Thank You!



# **Kaiser Permanente**

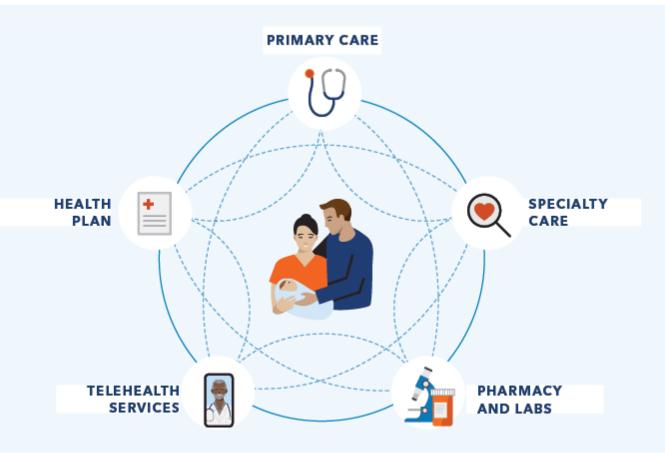
Find Your Healthy Place

With care designed to help you thrive





# It's easier to find your healthy place with connected care



We combine care and coverage:

- Doctors
- Hospitals
- Health plan

Care feels easier and faster and is centered around all that is you.



## Care that meets you where you are

117.8 M

VIRTUAL CONNECTIONS

between members and their care teams in 2021\*

12.6M

MEMBERS

covered for care needs
in mind and body

42.5M

PRESCRIPTION DELIVERIES to members' homes in 2021

23,656

DOCTORS AND SPECIALISTS
connected to easily share the latest medical advancements

HOSPITALS AND
MEDICAL OFFICES
with many services often under one roof, so you can get everything done quickly

AREAS
to get Kaiser Permanente care in person —
California, Colorado, Georgia, Hawaii, Maryland,
Oregon, Virginia, Washington,
and Washington, D.C.

\*Source: Kaiser Permanente Telehealth Insights Dashboard. Doctor and facility counts include affiliated medical professionals and locations.



## Why choose Kaiser Permanente?





- Health care for all that is you
- Leading preventive care to help you stay healthy
- One of the nation's largest multispecialty medical groups



#### More digital options

- Convenient phone and video visits around the clock<sup>1</sup>
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime<sup>2</sup>



#### Membership extras

- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes<sup>3</sup>
- Calm meditation app at no additional cost<sup>4</sup>

1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. 2. To use the Kaiser Permanente app, you must be a member registered on kp.org. 3. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. 4. See note 3.

# A better experience from the start

We guide you through each step of joining Kaiser Permanente, so you can start getting the care you need from day one.



#### Personalized onboarding

- A welcome call to answer your questions
- A member guide to get you started



#### 3 easy steps to a healthy change

- Choose your new doctor
- Transition your care and prescriptions seamlessly
- Get care on your schedule





## Quality care when you need it

Same-day, next-day, and weekend appointments are available at most locations and by phone and video.<sup>1</sup>



Visit us in person at a location near you.



Talk to a health care professional by phone or video.<sup>1</sup>

#### 24-hour virtual care on your schedule

If a trip to the doctor's office doesn't fit your schedule, it's easy to get fast, personalized support — daytime, nighttime, anytime.



- Schedule a phone or video visit with a doctor or clinician.<sup>1</sup>
- Get 24/7 care advice by phone.
- Use our e-visit questionnaire to get personalized care advice for certain conditions, order many tests, and get some prescriptions online.

1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. 2. High deductible health plans may require a copay or coinsurance for phone and video visits.

# Save time and money

Telehealth is covered at no additional cost with most plans.<sup>2</sup>





## Convenient ways to get what you need

Good health goes beyond the doctor's office. Manage your care 24/7 with the Kaiser Permanente app or at kp.org.<sup>1</sup>

#### Stay on top of your health<sup>2</sup>

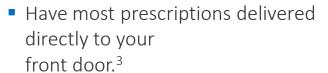


 Schedule or cancel vaccinations and routine appointments.



- Email your doctor's office with nonurgent questions.
- Order a COVID-19 self-test.
- See most test results.
- Read your doctor's notes.

#### Fill prescriptions<sup>2</sup>

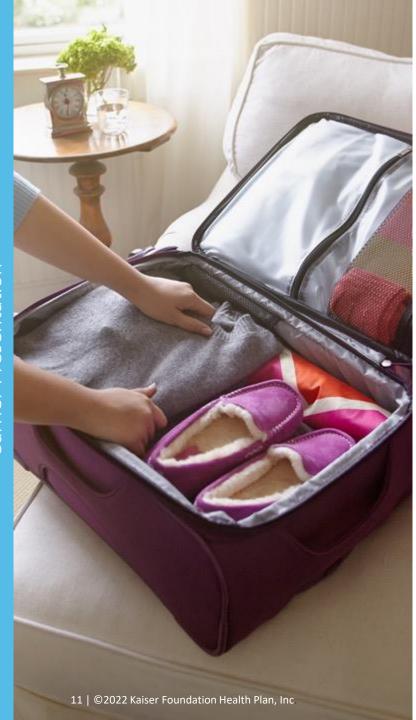


- Get same-day or next-day delivery for an additional fee.<sup>4</sup>
- Order them for same-day pickup.

<sup>1.</sup> To use the Kaiser Permanente app, you must be a member registered on kp.org. 2. These features are available when you get care from Kaiser Permanente facilities. 3. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. 4. Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescriptions.







## Care away from home

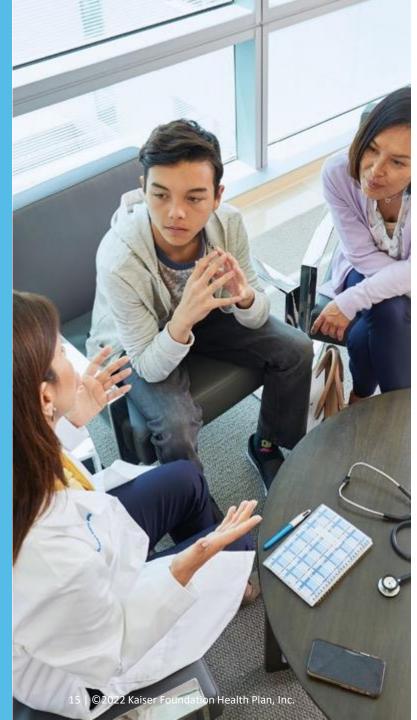
- If you get hurt or sick while traveling outside a Kaiser Permanente area, you're covered for urgent and emergency care anywhere in the world.
- And when you're planning to travel, we can help you stay on top of your health while you're away. We'll work with you before you leave to see if you need a vaccination, refill prescriptions, and more. Just call us or go online:



24/7 Away from Home Travel Line: 951-268-3900\* or kp.org/travel

<sup>\*</sup>This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the United States. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m.





# Mental health services — care for the whole you

Your thoughts and feelings affect your overall well-being. We're committed to helping you achieve and maintain optimal health for your mind, body, and spirit.

- Get support for a wide range of conditions, like anxiety, depression, substance use disorder, and autism spectrum disorders.
- Find care with psychiatrists, psychologists, marriage and family therapists, and more.
- Make an appointment for therapy within Kaiser Permanente without a referral.
- Use a wide range of online self-care resources at any time to help you relieve stress, improve sleep, practice mindfulness, and more.

Learn more at **kp.org/mentalhealth**.



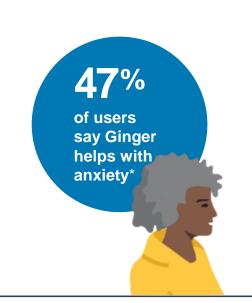
## 24/7 emotional support coaching app

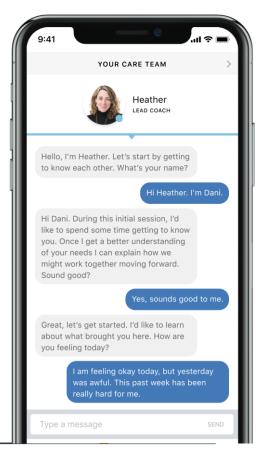
The Ginger app offers 1-on-1 support for many common challenges — like anxiety, stress, low mood, relationship issues, and more. Adult members can use the app for 90 days a year at no additional cost.



#### What can you do with Ginger?

- Text with a coach anytime, anywhere, 24/7 for 90 days.
- Discuss goals, share challenges, and create an action plan with your coach.
- Get personalized, interactive skill-building tools from a library of more than 200 activities.
- View recaps from each texting session, track progress, and work with your coach to adjust your action plan as needed.





<sup>\*</sup>Sarah Kunkle et al., "Association Between Care Utilization and Anxiety Outcomes in an On-Demand Mental Health System: Retrospective Observational Study,"

Journal of Medical Internet Research, January 2021. This service isn't covered under your health plan benefits and isn't subject to the terms set forth in your Evidence of Coverage or other plan documents. It may be discontinued at any time without notice. Coaching services aren't available to members under 18 or members enrolled in Medicare or Medicaid/Medi-Cal.



# Added support — for all that is you<sup>1</sup>



ClassPass reduced rates on fitness classes



Self-care apps Calm and myStrength



Wellness Coaching by Phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Reduced rates on specialty care services like acupuncture, chiropractic care, massage therapy, and gym memberships



On-site and virtual health education classes and support groups<sup>2</sup>



Seasonal farmers markets<sup>3</sup>



<sup>1.</sup> These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. 2. Classes vary at each location and some may require a fee. 3. Not available in all areas.

# Extras for your mind and body

### C) classpass

Get moving with fitness options that fit your schedule and lifestyle, including Pilates, dance, boxing, cardio, strength training, and yoga.

- Reduced rates on fitness classes —
   Take real-time online and in-person classes from top fitness studios
- Online video workouts at no additional cost 4,000+ on-demand fitness classes

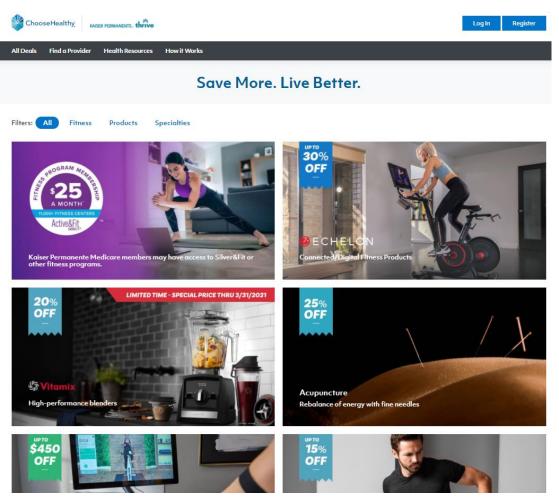
# Calm

Calm uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. Available at no additional cost.

- A new 10-minute Daily Calm meditation every day
- Guided meditations for anxiety, stress, gratitude, and more
- Sleep Stories (soothing bedtime tales for grown-ups)



# Choose Healthy Program – member rates



Get reduced rates on many extra products and services through ChooseHealthy™.\*

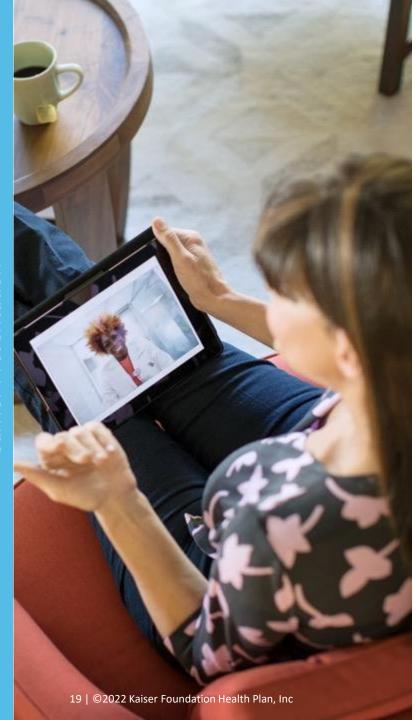
- Get discounts up to 55% or more on popular health and fitness brands
- Enroll in the Active&Fit DirectTM program, and choose from 10,000+ fitness centers for \$25 a month (see reverse for details)
- Save up to 25% on services from specialty health care practitioners
- Learn from evidence-based, online health classes and articles offered at no extra cost

#### For more information:

Visit: kp.org/choosehealthy

Call: 877-335-2746





### Want to learn more?

Choosing a health plan is a big decision — so we're here to answer any of your questions.



#### Ask about the essentials

- Where to get care
- Specialty care services
- How our doctors, hospitals, and health plan work together to make your life easier



#### Or about our extra features

- Video visits\* and other convenient ways to get care
- Apps, podcasts, and other self-care resources available to you at no additional cost

Call **1-800-514-0985** (TTY **711**), Monday through Friday, 7 a.m. to 6 p.m. Pacific time.



## Updates in Southern California

#### Care delivery

#### Now open

- Clairemont Mesa Medical Offices
- Hesperia Medical Offices
- Playa Vista Medical Offices
- Tri-City Medical Center (North San Diego County Affiliated Hospital)

#### Scheduled to open in 2023

- New Watts Medical Offices and Remodeled Learning and Counseling Center (Q1 2023)
- San Marcos Medical Center (Q4 2023)



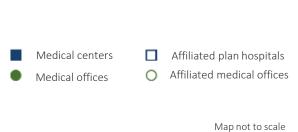
Playa Vista Medical Offices



# Updates in Southern California

- Baldwin Park
- Coachella Valley
- Downey
- Inland Empire
- Kern County
- Metropolitan Los Angeles

- Orange County
- San Diego County
- San Fernando Valley
- South Bay
- Western Ventura County







## SCAL Target Clinics – open with limited services







- Staffed with KP nurse practitioners & licensed vocational nurses
- More than 85 different services available
- Integrated with members' electronic health record
- 31 locations throughout Southern California
- Learn more at: 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

#### **Orange County**

- Irvine North
- San Clemente
- West Fullerton

#### **Riverside County**

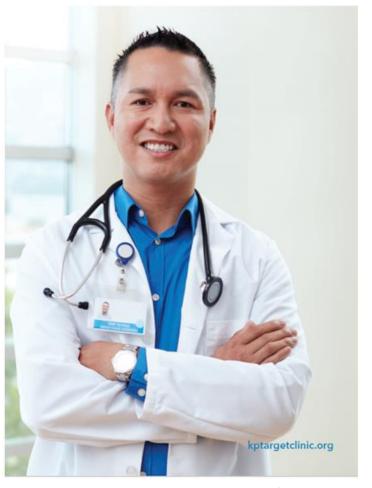
- Hemet
- Lake Elsinore
- Menifee
- Norco
- Palm Desert
- Riverside Arlington

#### San Diego County

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

#### San Bernardino County

- Apple Valley
- Fontana North
- Montclair
- Redlands











#### IN COLLABORATION WITH:

Heritage Provider Network | Hoag MemorialCare | Providence Scripps Health



### Plan coverage

- You and each member on the plan may choose a primary care physician (PCP) from any one of the provider groups in the Southern California Select Network,<sup>1</sup> including:
  - **1.** Heritage Provider Network
  - 2. Hoag
  - 3. MemorialCare
  - 4. Providence Health and Services
  - 5. Scripps Health
- Your PCP coordinates care, including referrals to other providers or specialists.<sup>2</sup>
- You are covered for emergency and urgent care at any time, at any facility.<sup>3</sup>
- You have access to medical virtual care services and can speak to a U.S.-based, board-certified provider via phone or video chat for the same out-of-pocket costs as a PCP visit.<sup>4</sup>

#### Plan highlights

- Medical virtual care<sup>4</sup>
- Mental health virtual care<sup>5</sup>
- 24/7/365 customer service with translation services in more than 200 languages
- myCigna.com® and the myCigna® App
- 24/7/365 Health Information Line with live medical professional
- Access to the Cigna Behavioral Health Network
- Cigna Healthy Rewards® program6
- Cigna Healthy Pregnancies, Healthy Babies® program

<sup>1.</sup> Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. Subject to change. 2. Specific providers such as OB/GYNs and behavioral providers can be seen without a referral. See your plan documents for details or call 800.244.6224. 3. Emergency and urgent care services (as defined in the plan documents) are covered at the in-network benefit level. 4. Cigna provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. A PCP referral is not required for this service. 5. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities. Video chat is not available in all areas. A PCP referral is not required. Virtual care services may not be available under all plan types. See your plan materials for the details of your specific health plan. 6. Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.

# Quality. Proximity. Location.

Option to choose any one of the Select Network physician group systems<sup>1</sup>

Each employee on the plan selects a primary care physician from any one of these physician group systems<sup>2</sup>:





- 3,500+ providers, including 1,760+ specialists
- **51** urgent care centers
- **50** hospitals



- 600+ providers, including
   475+ specialists
- 14 urgent care centers
- **5** hospitals



- **1,950** providers, including **1,665**+ specialists
- 13 urgent care centers
- 4 hospitals



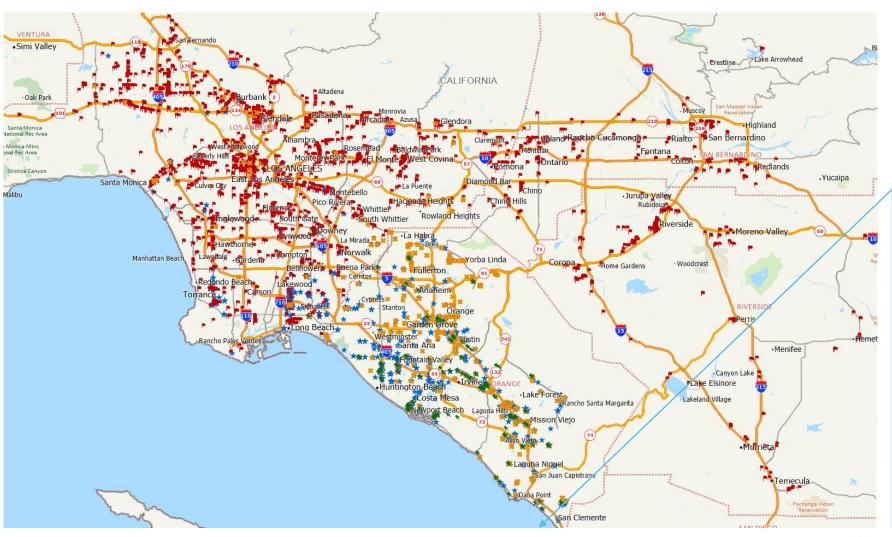
- **1,470**+ providers, including **990** specialists
- 15 urgent care centers
- 6 hospitals
- **10** Providence ExpressCare clinics



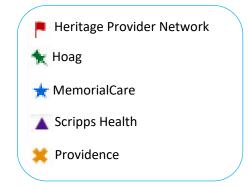
- **2,420**+ providers, including **1,910**+ specialists
- 3 urgent care centers
- **6** hospitals
- 18 Scripps HealthExpress clinics

1. Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. Please access the Cigna provider directory on Cigna.com® or call **800.244.6224** to confirm which providers are in-network. 2. Data as of March-April 2022 analyzing "unique" provider IDs. Provider counts represent contracted providers within the county and may vary. Counts are not a representation of contractually available providers, are subject to change and may vary based on factors including, but not limited to, location, referral patterns and capacity. PCP and specialist counts include pediatric providers.

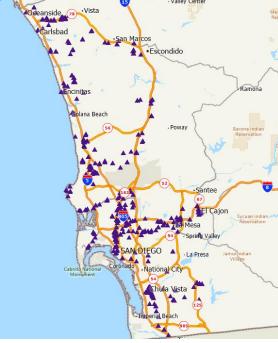
# **2022 Select HMO provider groups**\*



**LEGEND** 

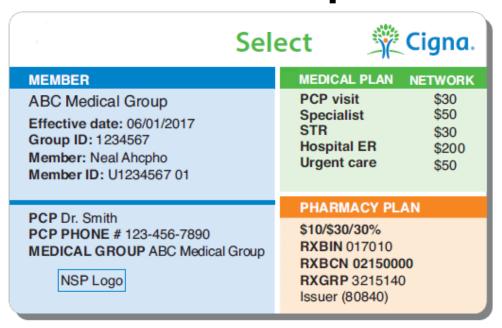


#### San Diego County



Cigna Heritage Provider Network | Hoag MemorialCare | Providence

# Select HMO sample ID card



#### IMPORTANT INFORMATION

Plan may be offered jointly by Cigna HealthCare of California and Connecticut General Life Insurance Co. You may be asked to present this card when you receive care. This card does not guarantee coverage. You must comply with all terms and conditions of the plan. Willful misuse of this card is considered fraud.

INPATIENT ADMISSIONS AND OUTPATIENT PROCEDURES: Your Network Provider must call the toil-free number below to pre-certify the above services. Refer to your plan documents for your pre-certification requirements. Failure to do so may affect benefits. In an emergency, seek care immediately, then call your primary care doctor as soon as possible for further assistance and directions on follow-up care.

Member Service: 1-800-244-6224 Mental Health: 1-800-866-6534 CLAIMS AND SUBMISSION

Medical Group 123 Main Stree, Anytown, USA 12345

Cigna P.O. Box 182223 Chattanooga, TN 37422-7223

Front

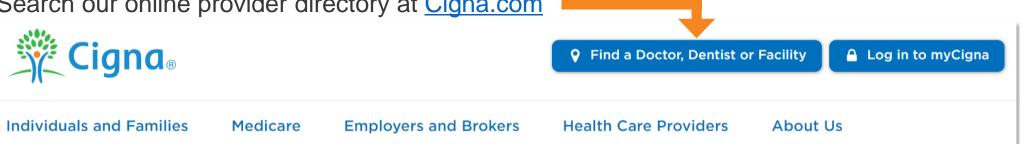
For illustrative purposes only.



## How to find an in-network provider or facility

in our online directory

> Search our online provider directory at <a href="Cigna.com">Cigna.com</a>



> Choose Southern California SELECT



> Search for a physician by name or

specialty



# • Cigna One Guide®

• 800.244.6224

Cigna One Guide service can help you make smarter, informed choices and get the most from your plan. It's our highest level of support that combines the ease of a powerful app with the personal touch of live service



One Guide personal support, tools and reminders can help you stay healthy and save money

# Thank you

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of California, Inc.

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# **Using Your Benefits and Getting Care**







# Understanding your health care benefits





# What is a PPO Network?

A group of doctors and hospitals that have agreed to reduce what they charge for their services.

#### Your PPO Plan

# A valuable connection

- Your employer has given you access to Preferred Provider Organization (PPO) network through UMR.
- Access to the United Healthcare Select Plus Network
- Any doctor, hospital or other medical facility that is part of your PPO network. They are sometimes referred to as in-network providers.
- These doctors, hospitals and other health care providers offer network discounts on the services they provide.







# Signing up for umr.com (Post Enrollment)

- 1 Visit **umr.com** on your desktop computer or tablet device
- 2 Click Login/Register to sign up

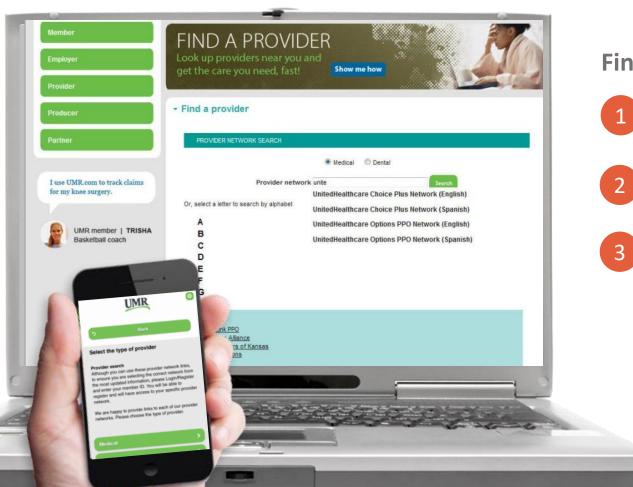
#### **Helpful hints**

- Have your UMR member ID card handy
- Spouses and adult children must create their own online account
- You must provide a valid email address
- Select a username and password you can remember



# Using your online provider directory (Post Enrollment)





Find the care you need, fast

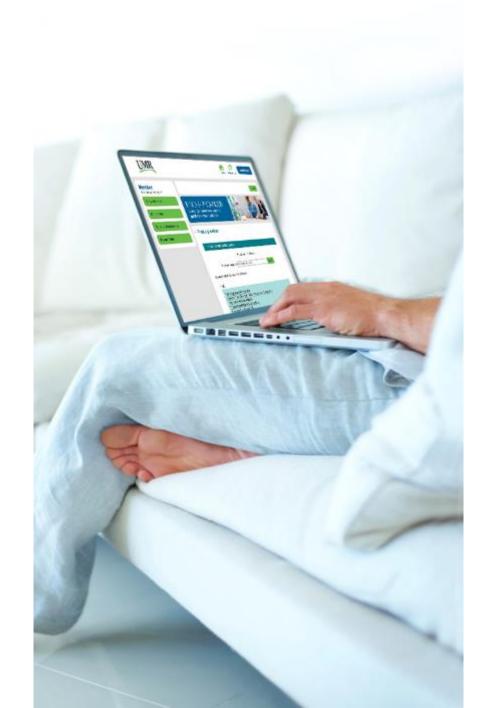
- Go to **umr.com** from your device and select **Find a provider**
- Look for the name of your provider network on your ID card
- Find your provider network using our alphabetical listing or search box: United Healthcare

  Select Plus Network and start your search.



Look for this tile on **umr.com** 







## Choose the option that's easiest for you!

• For Mental Health providers, Please select the "Behavioral Health" tile.



• Call UMR toll-free at **1-800-826-9781** and ask a representative for help.

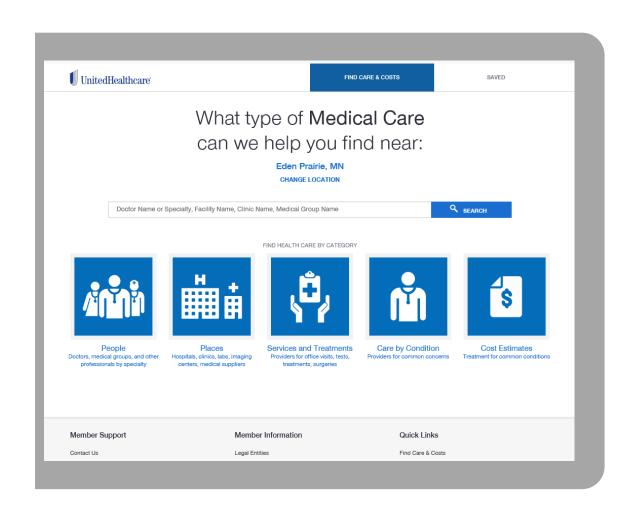


**Remember** you can find your network information and customer service number on your ID card.



### Look up care where you live





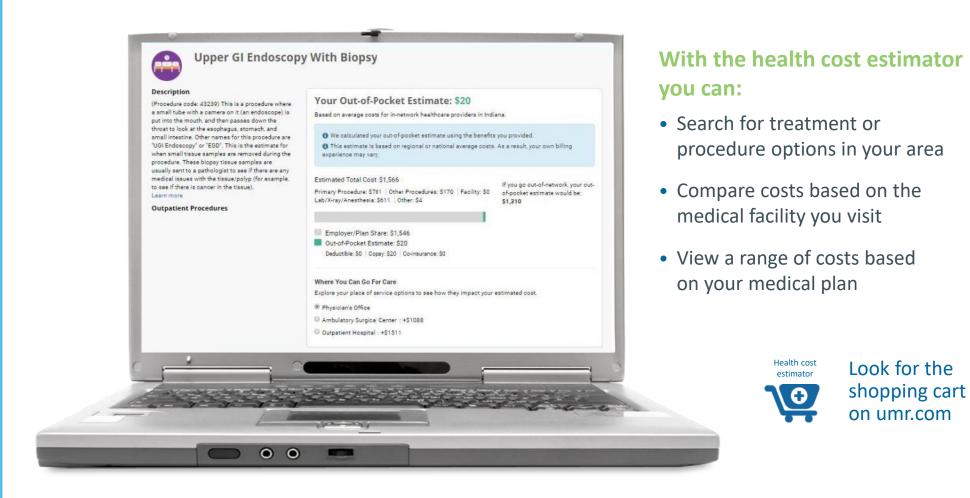
### **Search by category:**

- **People:** Doctors and other health care providers
- Places: Hospitals, clinics, imaging centers
- **Tests and Imaging:** Lab tests, screenings, scans
- Services and Treatments:
   Office visits, surgeries
- Care by Condition: Area of the body, type of illness



### Compare costs before you go in for care







## Make sure certain services are covered in advance





### Services that need prior authorization may include:

- Hospitalizations
- Inpatient surgeries
- Behavioral health stays
- Home health care
- Durable medical equipment
- Radiology services such as MRA, MRI, PET and CT scans

- Chemotherapy and radiation
- Dialysis
- Transplants and transplant-related services
- Cosmetic procedures
- Clinical trials



### Talk to a nurse anytime, night or day



### Get expert advice for making important health care decisions

- Call NurseLine to ask about medical issues or when and where to go for care
- Chat online about preventive services, or common illnesses and treatments
- Get help 24 hours a day, seven days a week





# Talk to a doctor in 10 minutes anytime, anywhere





A virtual office visit for non-emergency care



Connect by phone, video or mobile app



24/7 assistance in 10 minutes



A network of qualified family physicians



Prescriptions sent to your pharmacy



Low-cost alternative to ER or urgent care





### Go to Teladoc for these health issues





### **General health**

- Colds or flu
- Allergies
- Strains and sprains
- Digestive issues
- Sinus problems
- Pediatric care





### **Specialty care**

- Dermatology (skin conditions)
- Behavioral health therapy



Visit Teladoc.com or call 1-800-Teladoc (835-2362)



### How to read your ID card



UMR. A UnitedHealthcare Company Issuer (80840) 911-39026-02

Member ID: 27968617

Group Number: 76-414102

Your member ID number



CHRISTIAN SAMPLE 00 MED



Member:



Rx BIN: 610014 Rx PCN: A4

Rx GRP: SCSVEBA

**Family members** covered under your plan

Copay: OFFICE/SPEC/ER/Urg \$30/\$30/\$100/\$50

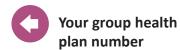
Self-funded Plan

0732

UnitedHealthcare Select Plus

Provider: For effective date of coverage call 877-233-1800





Your pharmacy benefits information



### How to read your ID card



\$2,000/\$4,000

OOPM: \$5,000/\$10,000

Medical: In Net

Your in-network (In Net) and out-of-network (Out of Net) medical individual and family deductibles (Ded) and out-of-pocket maximums (OOPM) information

Printed: 12-01-2021

Your number to call for prior authorization





Your regional or secondary medical network



Call UMR CARE at 866-494-4502 for plan required prior authorization. FAILURE TO CALL FOR PRIOR AUTHORIZATION MAY REDUCE BENEFITS. For Members: 800-826-9781 www.umr.com Carrum Health: 888-855-7806 Nurseline: 877-950-5083 **Express Scripts:** 800-918-8011 www.express-scripts.com Optum EAP: 888-625-4809

For Providers: 877-233-1800 www.umr.com 800-922-1557 Pharmacy Help Desk: Claims: EDI # 39026, UMR, PO Box 30541, Salt Lake City, UT 84130-0541



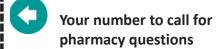
This card must be presented each time services are requested.

Out of Net

\$2,000/\$4,000

\$5,000/\$10,000

Your numbers for customer service or Nurseline









### **About your bill**



Your plan pays the portion of your health care costs not paid by you.

### The amount you are billed may depend upon the:



Type of care you received



Contracted discount for in-network care



Co-payment amount or co-insurance level for the service(s)



Out-of-pocket maximum amount for your benefits



Amount of money previously applied to your deductible



### An explanation of your benefits Care

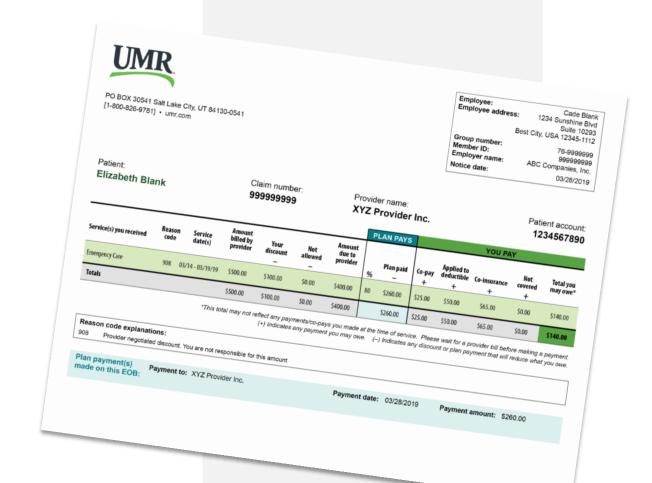


#### Your EOB will tell you:

- How much your provider billed
- Your network discount
- The amount paid by your employer-sponsored plan
- The amount you may owe, including co-pays, deductibles and out-of-pocket amounts



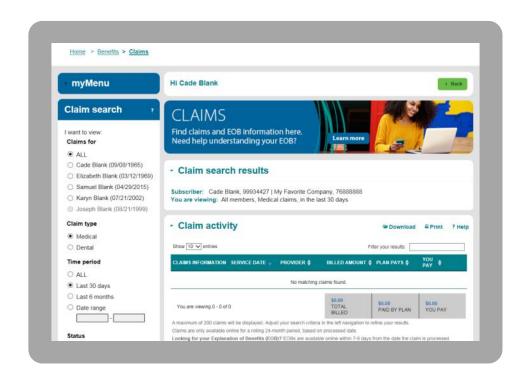
Remember you will receive a copy of your EOB by mail only if you have a balance to be paid to your provider.





### How to check claims status on umr.com





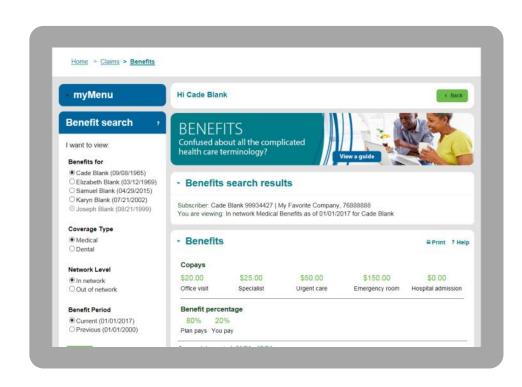
## View claims by service date, family member, status and more

- Clearly organized and easy to sort
- Find out what you owe
- Get all the details in one place
- Safe and secure
- No lost paperwork



### Review deductible and out-of-pocket amounts





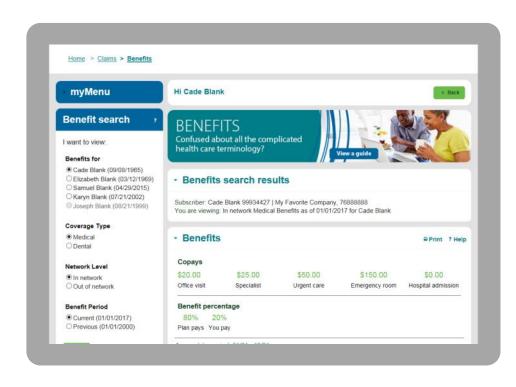
#### **Get your answers fast**

- Is there a co-payment for your office visit?
   If so, how much?
- What's your deductible, and are you close to reaching it?
- How much have you paid toward your out-of-pocket maximum?



### Review deductible and out-of-pocket amounts





#### **Get your answers fast**

- Is there a co-payment for your office visit?
   If so, how much?
- What's your deductible, and are you close to reaching it?
- How much have you paid toward your out-of-pocket maximum?



### How to contact UMR



- Call Member Services at 1-800-826-9781
   (Phone number is located on the back of the UMR ID card)
- Login at umr.com it's a fast and convenient way to get claims and benefits information
- Our UMR team is ready to help you.

Thank You!







## **Employee Assistance Program (EAP) Worklife Solutions**

Supporting the journey to better health



# Covid-19 impacts common mental health conditions



Mental health conditions affect a person's thinking, feeling, behavior or mood and can deeply impact daily life and the ability to relate to others.

#### **Social Isolation**

Lack of social connectedness has been directly linked to increased morbidity and mortality.

#### **PTSD**

For those who've been a target of discrimination, violence, or disturbing events could be at risk of developing a post-traumatic stress disorder (PTSD).

#### **Stress**

30% of people experience "secondhand stress" from the stress of others. Stress is contagious, but so is wellness.

#### **Depression**

Depression is one of the most common mental disorders.
Symptoms include changes in focus, energy, and outlook. It is important to see professional help.

#### **Anxiety**

Anxiety disorders occur when we feel worried or fearful. Signs and symptoms can be mental and physical.

#### **Grief**

We often associate grief with loss of life, but grief can come from the loss of anything. Grief occurs on a spectrum, and it may look different for each of us.



### California Schools VEBA EAP WorkLife Services

#### **EAP**

- 24/7 toll-free line for confidential help
- 5 Counseling Sessions-Brief Routine
- Access to LiveandWorkWell.com
- Virtual visits
- Unlimited help for managers
- Management consultation services
- Legal counseling and mediation services
- Financial counseling and coaching
- Critical incident response services
- Training and development for managers and employees
- Optional resiliency / mindfulness programs

#### **WORKLIFE SERVICES**

- Convenience Services
- Adult / Elder Services
- Child / Parenting Services
- Chronic Condition Support
- Life Learning

#### Contact your EAP



Call us any time: 888-625-4809



Visit www.liveandworkwell.com Access code: VEBA 5 Counseling EAP Visit





### California Schools VEBA EAP WorkLife Services

**EAP Eligibility** 



- ✓ Employee (Member)
- ✓ Dependent Children
- ✓ Student
- ✓ Spouse/domestic partner
- √ Household members



### California Schools VEBA EAP WorkLife Services

# **24/7/365 Toll-Free Line** 866-248-4096

Employees call **master's-level employee assistance specialists** for unlimited consultations, risk screening, advocacy, referrals and educational materials.



### California Schools VEBA EAP WorkLife Services

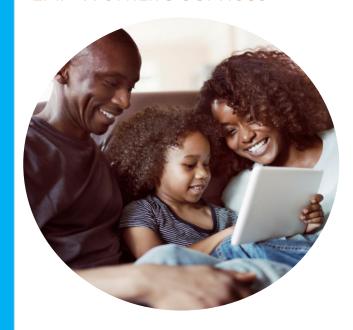
### Face-to-Face Counseling and Virtual Visits

5 sessions, per reason, per member, per year. Certified EAP clinicians provide visits for employees in person or via a secure, video-based platform in real-time. Virtual visits are scheduled online.





### California Schools VEBA EAP WorkLife Services







Access to Live and Work
Well available on desktop
and mobile app
Optum Assist

#### WorkLife solutions

#### Adult/Eldercare

financial planning | retirement planning | legal services | housing assistance | support services respite care | insurance information | transportation | Medicare/Medicaid support | long-distance caregiving

#### Child/Parenting

childcare | parenting support | child development experts | special needs support | domestic relocation help for teens | pregnancy services | childbirth/nursing professionals | camps | family activities | adoption support grand parenting assistance | pet services | help for non-traditional families | communication training

#### **Chronic Condition Support**

aids to daily living | medical suppliers | food/nutrition assistance | self care tools | travel assistance social services | home healthcare | mail order pharmacies | medical alert systems | special housing help with work issues | assistive technology

#### Life Learning

school issues | special education resources | college selection | lectures | financial aid assistance online learning | alternative education programs | community education programs | career consulting adult education classes | enrichment classes | music, dance, art and craft classes

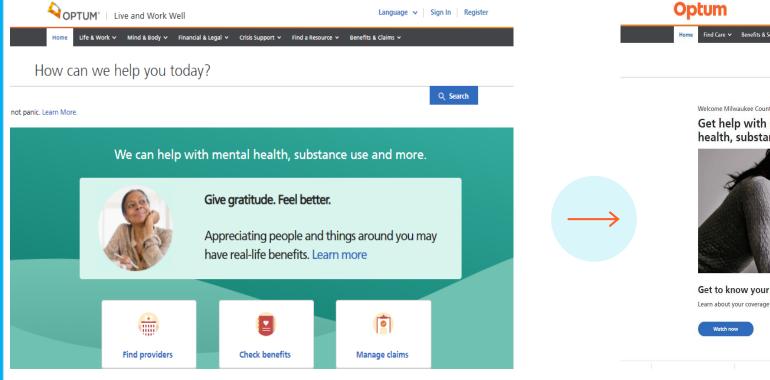
#### **Convenience Services**

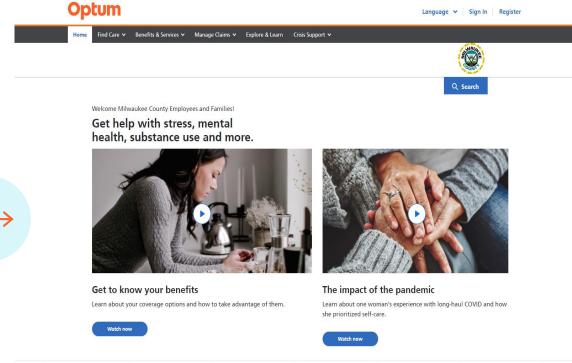
household needs | personal issues | recreational activities | shopping | entertainment | dining nightlife options education | health and wellness | care kits



### California Schools VEBA EAP WorkLife Services

#### Liveandworkwell.com

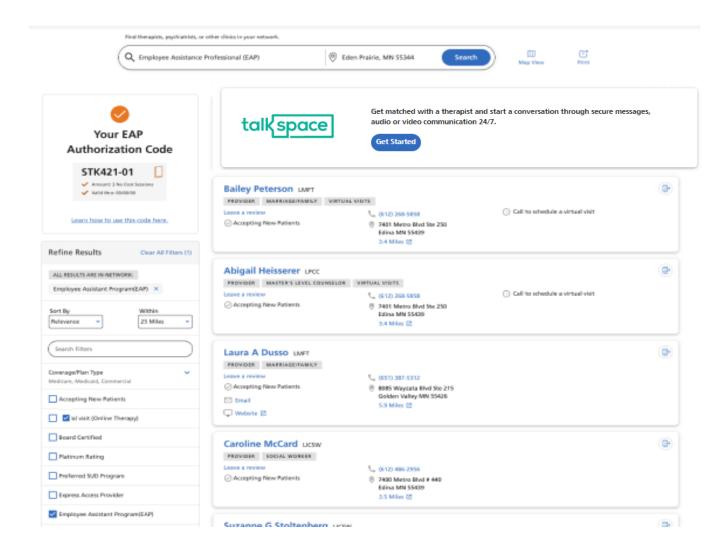






### California Schools VEBA EAP WorkLife Services

www.Liveandworkwell.com





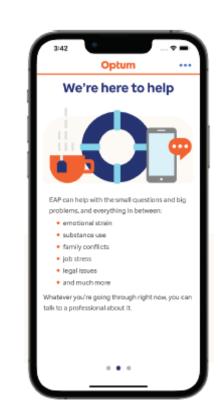
#### **Optum Assist**

## YOU, supported

## When you want 24/7 access

Life happens 24/7, and with the Optum Assist app, support is available for every moment Use it to:

- Learn about your Employee Assistance Program (EAP)
- Get 5 no-cost counseling sessions per issue per year
- Find a provider and schedule an appointment
- Access videos and articles about anxiety, caregiving, parenting, relationships, depression and more





#### Download Optum Assist today.

To see your personalized benefits, log in with your HealthSafe ID. To browse as a guest, use access code





Optrum Assist IOS

Optum Assist Android







### Digital mental health resources

NOTE: On January 1, 2023, the self-care app, Sanvello, will be transitioning to Self Care by AbleTo. Self Care includes many of the same features and benefits as the Sanvello app and employees will still have access at no cost to them.

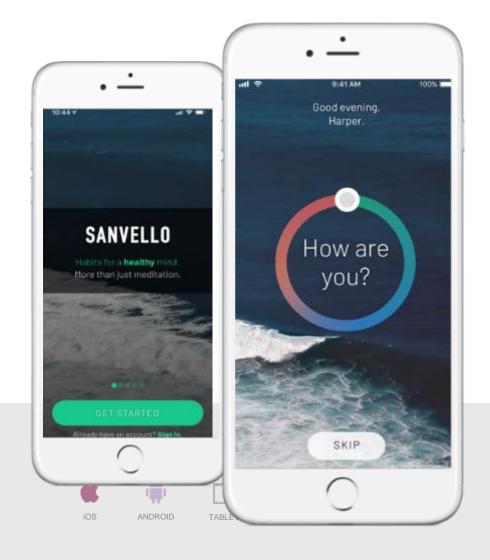
A digital treatment support self-help app based on **Cognitive Behavioral Therapy (CBT) and mindfulness meditation** that provides recommendations for activities designed to be effective in the moment.

- Mood and health data tracking over time
- Integrated goal-setting and progress assessments
- Interactive psychoeducation
- Relaxation techniques and coping tools

Participants interact with Sanvello nearly
more often than traditional therapy alone<sup>1</sup>

#### **Lasting Effects**

Sanvello decreases symptoms of depression and anxiety even after individuals stop using the app<sup>2</sup>







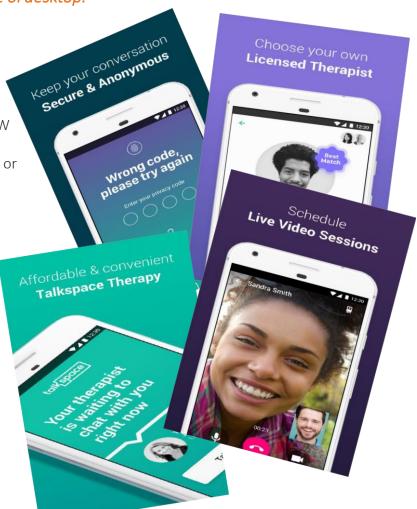
#### Talkspace

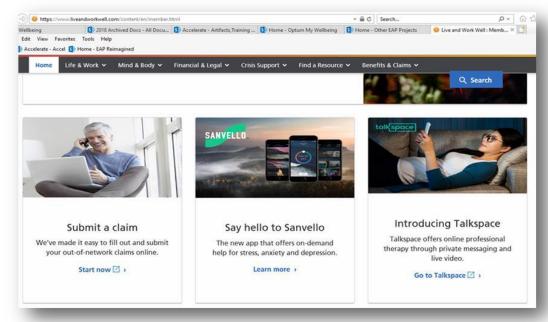
A contracted provider which gives members the option to communicate with a licensed, master-level or higher EAP Providers via text, voice or video message

from their smartphone ordesktop.

#### **How Members Access:**

- Contact EAP to obtain Authorization
- Go to Talkspace on employer's specific landing page on LAWW to get started
- Accessible via desktop or the app
- App downloadable via the App Store and Google Play





#### Key Features:

- Thousands of licensed therapists across all 50 states
- Digital provider matching tool
- Send text, audio and video messages and receive responses daily, 5 days per week
- Schedule real-time video sessions as needed
- Ability to begin therapy within hours of selecting a provider, no appointment needed



### California Schools VEBA EAP WorkLife Services

24/7/365 Toll-Free Line

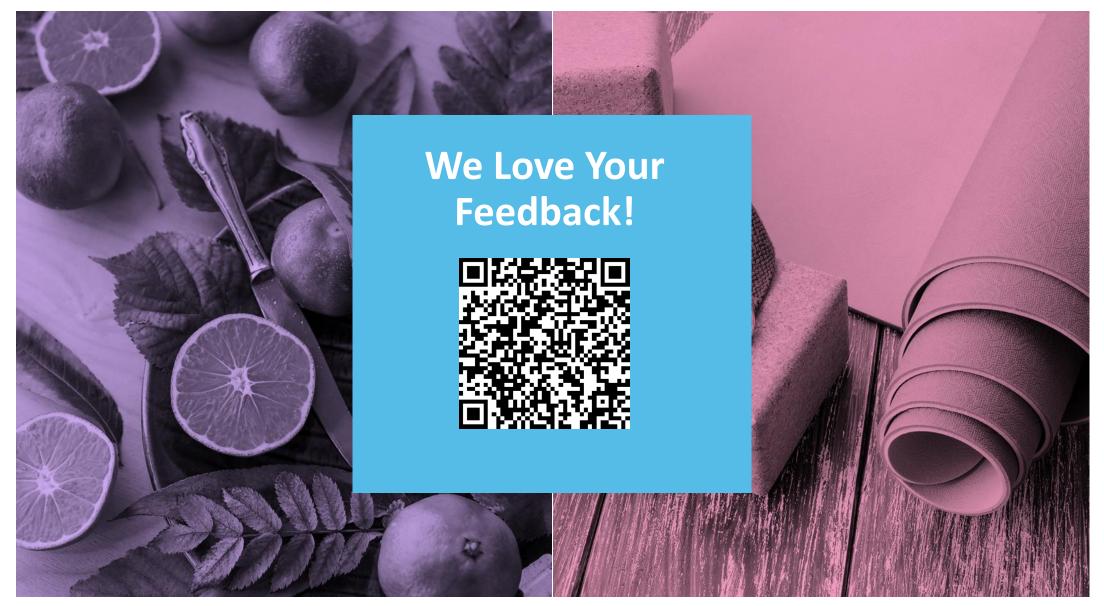
888-625-4809

www.liveanworkwell.com

Access Code: VEBA

Questions?









### **Don Prezioso**

VEBA Development Manager

Dprezioso@mcgregorinc.com

mobile: 949.331.4632

direct: 619.398.2825

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 VEBABenefits@mcgregorinc.com

Heather Simonson, Ombudsman hsimonson@mcgregorinc.com

Matt Ogden, Account Manager mogden@mcgregorinc.com



**VEBA Members** 

**VEBA Advocacy** 

Contact 888-276-0250 advocacy@mcgregorinc.com













### **Shannon Hoffman**

VEBA Account Manager Shoffman@mcgregorinc.com

mobile: 619.549.5180 direct: 619.481.5968

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### Your VEBA Contact





Account Management <a href="VEBABenefits@mcgregorinc.com">VEBABenefits@mcgregorinc.com</a>

Heather Simonson, Ombudsman <a href="mailto:hsimonson@mcgregorinc.com">hsimonson@mcgregorinc.com</a>

Don Prezioso, VEBA Development Manager <a href="mailto:dprezioso@mcgregorinc.com">dprezioso@mcgregorinc.com</a>



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**VEBA Advocacy** 

Contact **888-276-0250** advocacy@mcgregorinc.com











### **Matt Ogden**

**VEBA Account Manager** 

Mogden@mcgregorinc.com

mobile: 949.290.8047

direct: 619.398.2831

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### Your VEBA Contact





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Heather Simonson, Ombudsman hsimonson@mcgregorinc.com

Don Prezioso, VEBA Development Manager dprezioso@mcgregorinc.com



**VEBA Members** 

**VEBA Advocacy** 

Contact 888-276-0250 advocacy@mcgregorinc.com













# Thank You! Questions & Wrap Up



Prepared by Gallagher Benefit Services, Inc. on behalf of VEBA.

The presentation is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analysis, report, etc.) is not a contract and offers no contractual obligation on behalf of GBS.

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

This document is an outline of the coverages proposed by the carrier(s), based on information provided by your company. It does not include all of 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 considered as, nor is it intended to provide legal advice. Questions regarding specific issues should be directed to your Human Resource/Benefits Department.



American Fidelity Goes here

