

The background is a collage of three images. The left side shows lemons, lemon slices, and green leaves on a light surface. The right side shows a rolled-up scroll of parchment or paper resting on a wooden surface. A central blue rectangle contains the meeting title and date.

2023 Capistrano Unified School District OE Member Meeting

October 26, 2022

Today's Agenda

1 Welcome & Overview

2 2023 Changes & Plan Options

3 Helpful Definitions

4 2023 Available Benefits

5 Additional VEBA Benefits

6 Carrier Presentations

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 **within** the geographic area served by your medical group
- provided **outside** of the geographic area served by your medical group

Example:

\$10 Co-payment

\$50 Co-payment

2023

Urgent Care Services

- provided **within** the geographic area served by your medical group
- provided **outside** of the geographic area served by your medical group

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 1st and December 1st
- 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

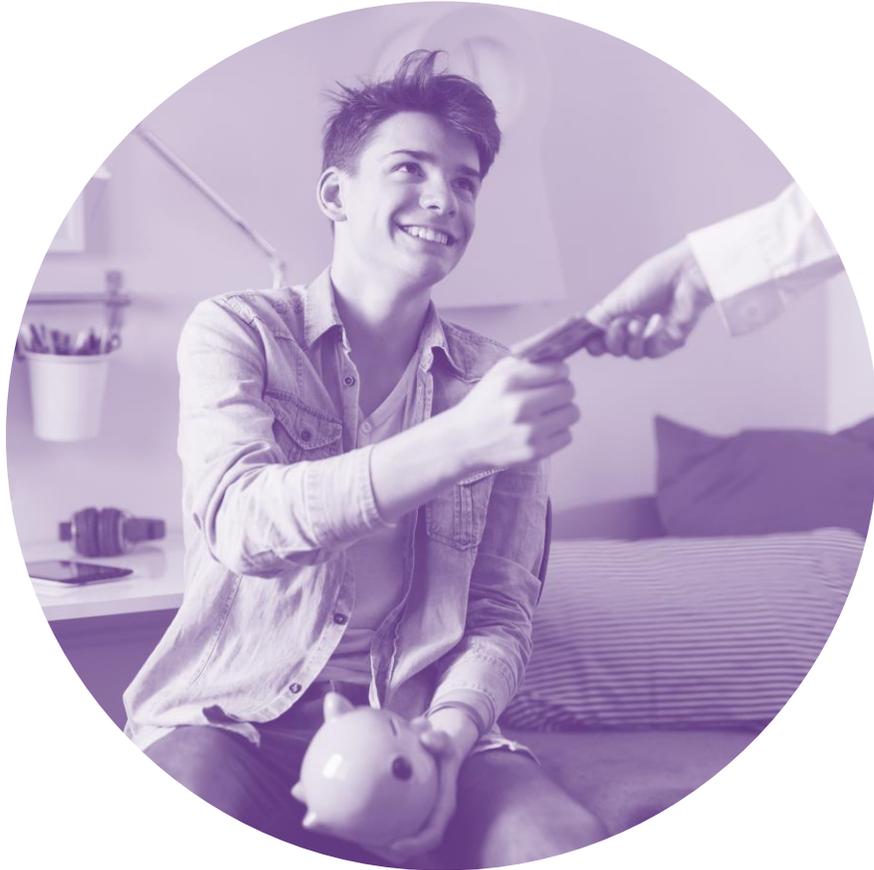
Don't let vision care take a back seat in these difficult economic times. VSP has you covered with low out-of-pocket costs and access to a nationwide network of doctors.



- 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 activities
- Care is available through your VSP network doctor. To find a doctor call VSP Customer Care at 800.877.7195

Exclusive Member Extras Partners

| LENSES & FRAMES | CONTACTS | LASIK |
|---|--|---|
|  DRAGON  |  |  LasikPlus  |
|  OPTIMA \$20 To spend  | |  TLC Laser Eye Centers  |
|  sunsync  |  CareCredit  |  |
|  unity  | | |



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.



Max Out of Pocket



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.



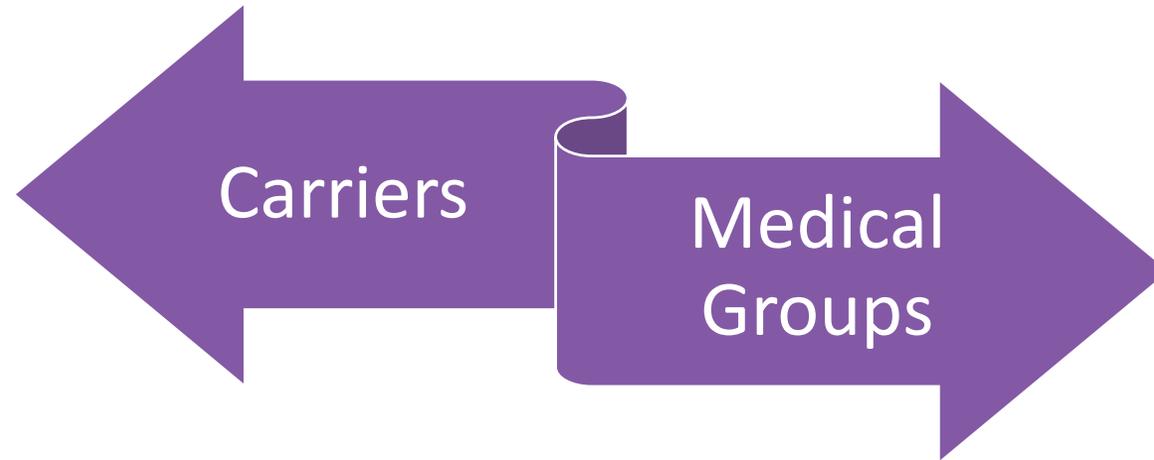
Coinsurance is the portion of the medical cost you pay after your deductible has been met. Coinsurance is a way of saying that you and your insurance carrier each pay a share of eligible costs that add up to 100 percent.

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.



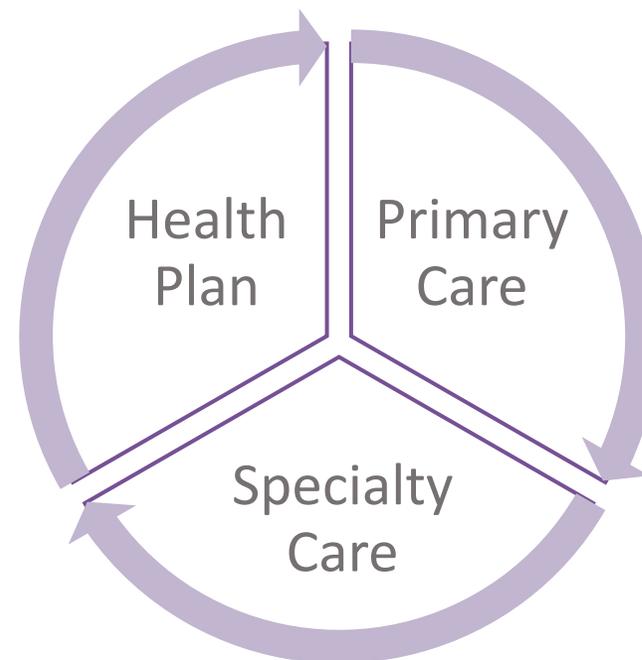
Examples of Medical Groups include:

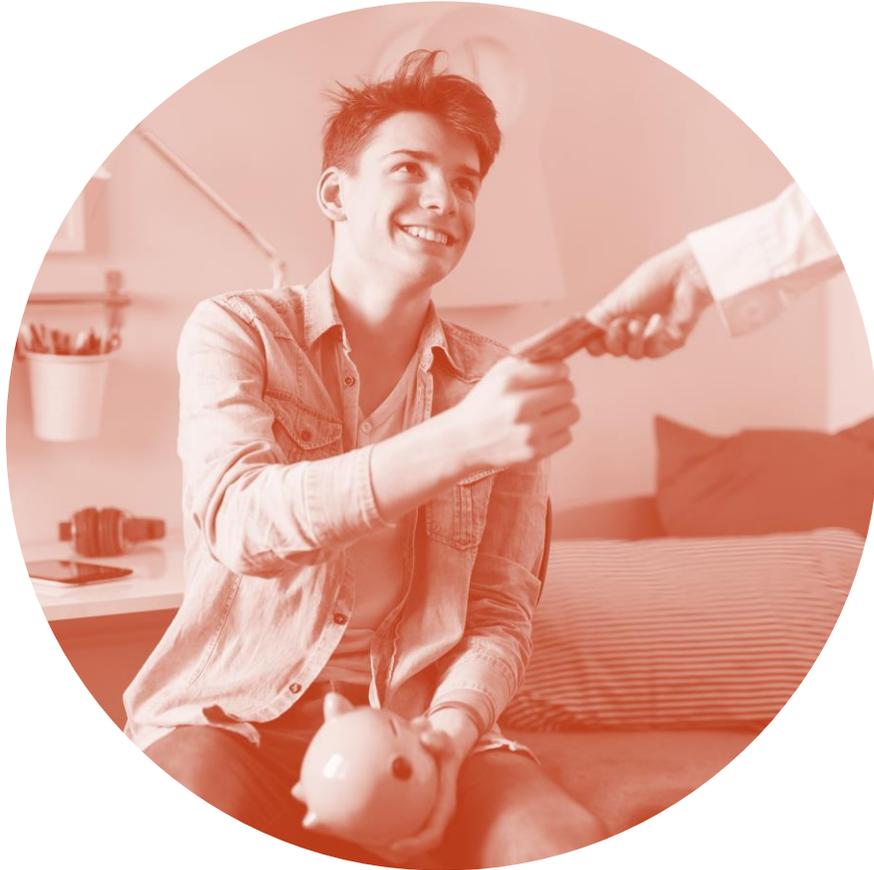
Primary Care Provider
Specialty Care Providers
Hospitals
Urgent Care Centers

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

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) |

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

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 |

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



UHC Journey HMO Plan Design

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

HealthInvest HRA

What is an HRA?

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

How does it work?

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

| Annual Contribution to HealthInvest HRA: | |
|--|---------|
| | Harmony |
| 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 |

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



UHC Performance HMO – Network 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 |

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

Cigna HMO

| Benefit Summary | Cigna Select HMO 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 |

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



Kaiser HMO 15 & 25/40 (Low Option) - 30 Day Plans

| Benefit Summary | Kaiser HMO \$15 Rx: \$10 / \$20 30-day What You Pay | Kaiser HMO \$25/\$40 Rx: \$15/\$35 30-day Low Option What You Pay |
|---|---|--|
| Deductible (individual/family) | None | None |
| Medical Plan Out-of-Pocket Maximum (individual/family) | \$1,500 / \$3,000 | \$3,000 / \$6,000 |
| RX Plan Out-of-Pocket Maximum (individual/family) | N/A | N/A |
| 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 |
| Urgent Care (office visit only) | \$15 copay | \$25 copay |
| Emergency Room (copay waived if admitted) | \$50 copay | \$150 copay |
| Short-Term Prescription Drugs | \$10 / \$20 (up to 30-day supply) | \$15 / \$35 (up to 30-day supply) |
| Long-Term Prescription Drugs | \$20 / \$40 (up to 100-day supply) | \$30 / \$70 (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 Groups¹ | 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, Walgreens, 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

¹ Check whyuhc.com/csveba for a full list of available UHC medical groups.



UMR Select Plus PPO 80/50

| Feature | UHC CA Select Plus PPO 80/50 | |
|---|---------------------------------|--|
| | In Network What You Pay | Out of Network What You Pay |
| Deductible (individual/family) | \$2,000 / \$4,000 | \$2,000 / \$4,000 |
| Medical Out-of-Pocket Maximum (individual/family) | \$5,000 / \$10,000 | \$5,000 / \$10,000 |
| RX Out-of-Pocket Maximum (individual/family) | \$1,600 / \$3,200 | \$1,600 / \$3,200 |
| Health Reimbursement Account | None | 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 |



A UnitedHealthcare Company





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.^{1,2}



Email

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



Video visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.^{1,2}



Mail-order pharmacy

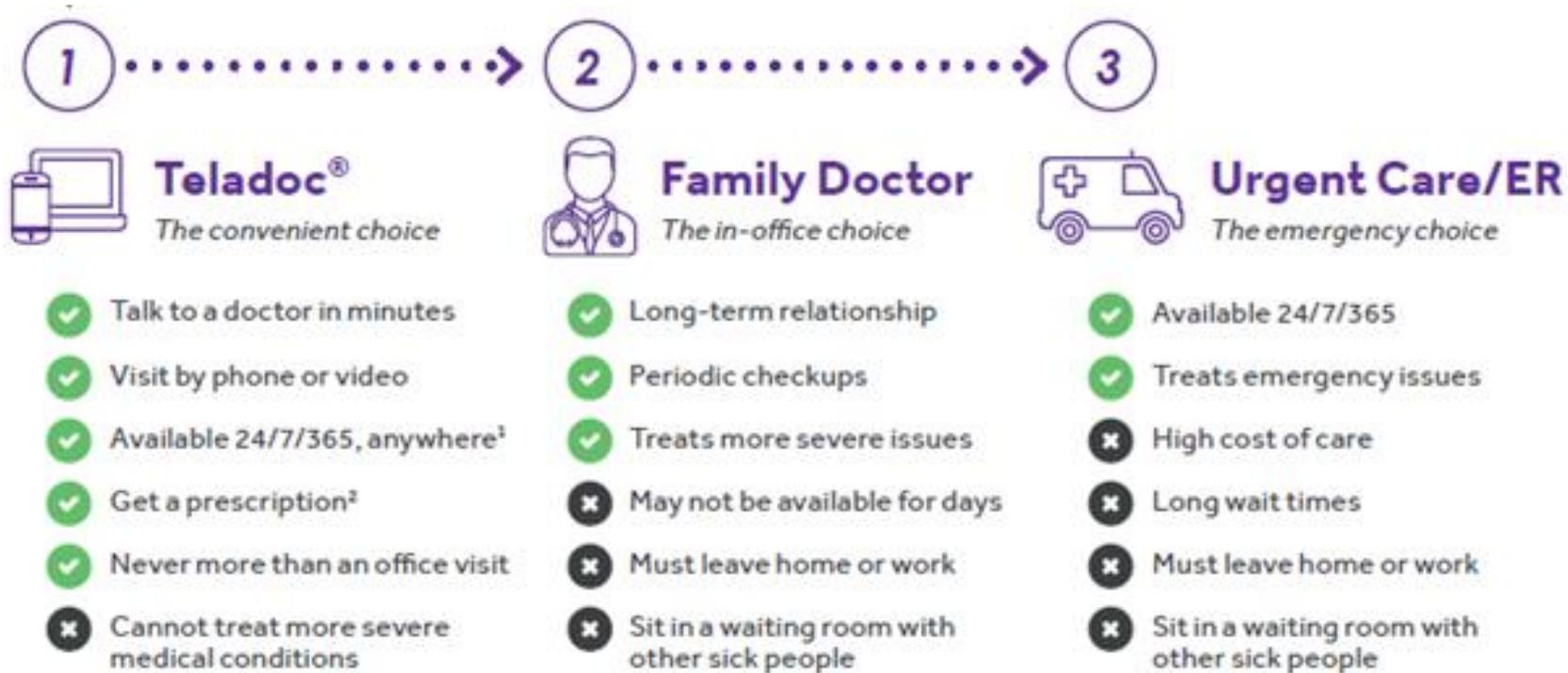
Get prescriptions sent straight to your door with our mail-order delivery service.³

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



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

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



A UnitedHealthcare Company





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 MyVEBA.org for more information

Introducing
MyVEBA



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

Scan this QR code and explore the possibilities!



Try it for yourself!

- Visit vebresourcecenter.com/myveba/ or scan the QR code to get started
- For any user issues, contact VEBAbenefits@mcgregorinc.com
 - 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

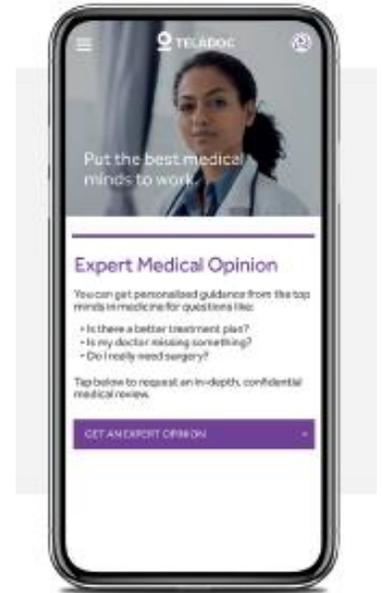


Contact Advocacy: 888-276-0250

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

Your Employee Assistance Program offers support for:

Overcoming challenges at home or at work

Navigating life's changes

Reaching your goals and living your best life

Confidential EAP support is available:

At no cost to you

By phone, online and face-to-face

24/7 by phone and online

Contact your EAP

Call us any time: 888-625-4809

Visit liveandworkwell.com

Access code: VEBA

Optum



VEBA Contact Information

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

MyVEBA

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

VEBA Advocacy

- 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 vebaonline.com





Virtual VEBA Resource Center

FREE Resources for VEBA members

VEBA Resource Center

What We Offer

Online and In Person Options

01

Movement

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

02

Stress Management

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

03

Cooking & Nutrition

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

04

Personal & Professional Development

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

Go to vebaresourcecenter.com 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



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



Make the most of your new UnitedHealthcare plan

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.



VEBA Advocacy

1-888-276-0250
Monday-Friday, 8 a.m.-5 p.m. PST
advocacy@mcgregorinc.com

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 1st 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 15th**

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

Administrative services provided by United HealthCare Services, Inc. or their affiliates.
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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 15th.

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](tel: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 <https://www.memorialcare.org/uhc-join-us> and for Harmony members <https://www.memorialcare.org/uhc-harmony>
- **Optum Care:** There are different Patient Support Center numbers depending on the legacy medical group the patient is assigned to. Website- <https://csveba.optumcare.com/>
 - **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

[htt](#)

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 decisions.

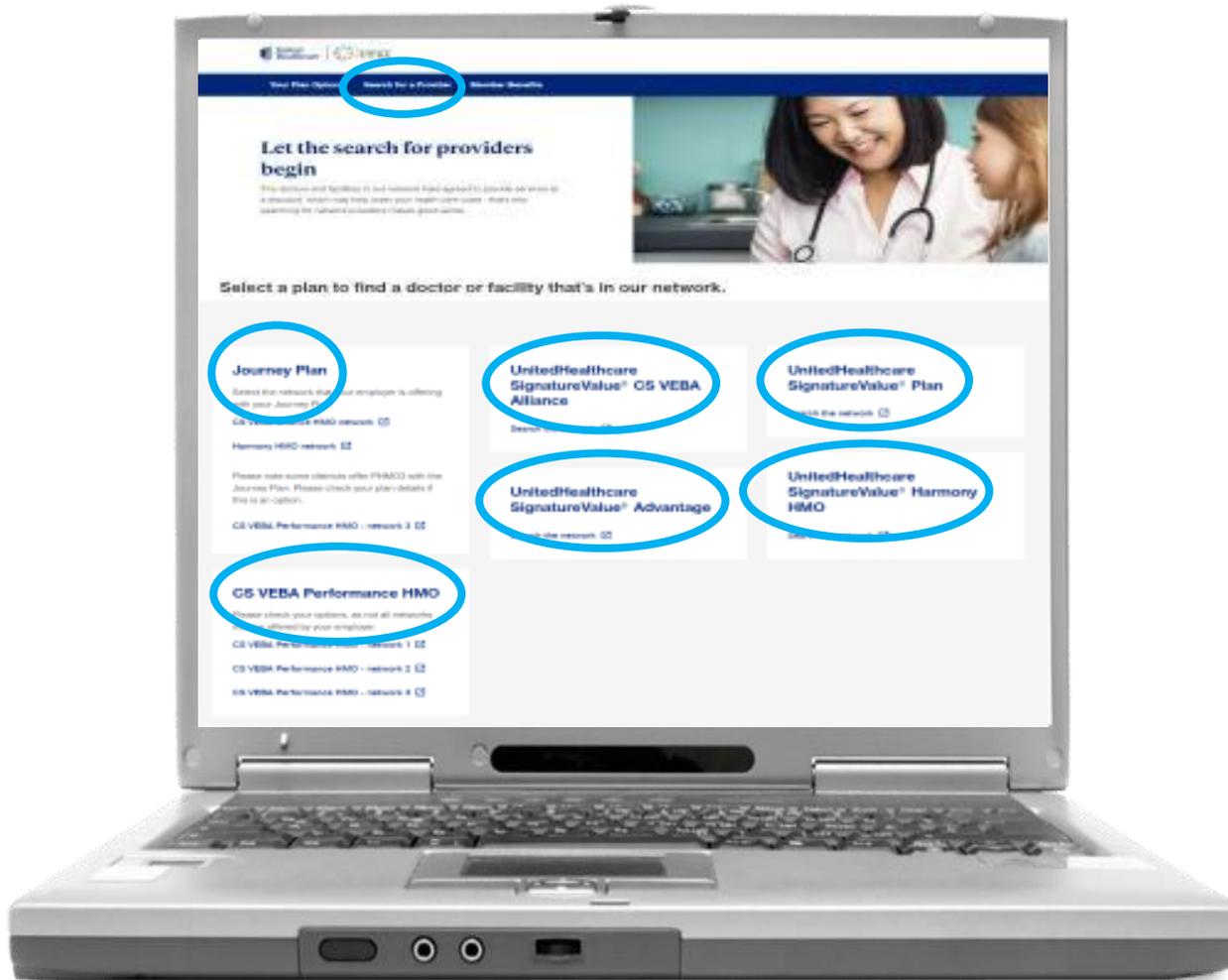


- Great resource for VEBA members looking to enroll with UnitedHealthcare
- VEBA members can find lots of information to frequently asked questions
- Learn more about the benefits of a plan with UnitedHealthcare
- Digital Tools with online access to manage your benefits
- Introduction to our member Fitness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

Carrier Presentations



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

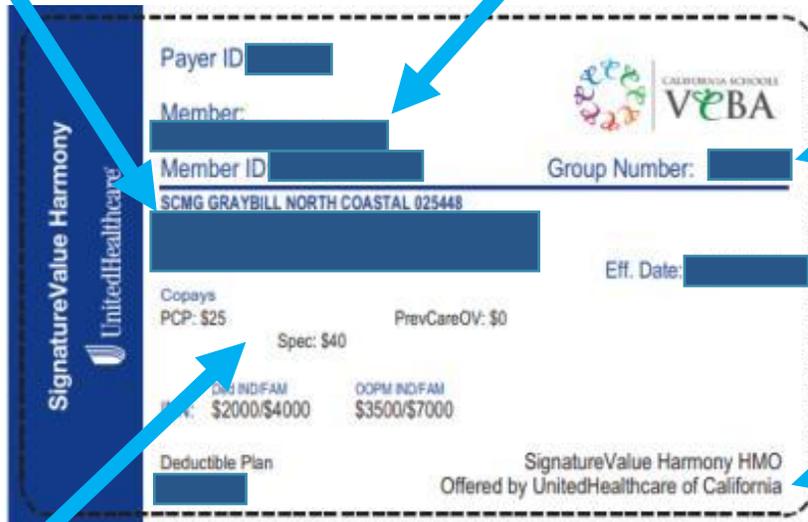
Your PCP and Assigned Medical Group

Your member ID number

Your group health plan number

Your medical provider network

Your copayments information**



Back Side of UHC Member ID Cards

Your number to call for customer service

Your number to call for Mental Health support



Your number to call for claim questions

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



UHC Out of Area Coverage



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

Once a Member, Signup at myuhc.com



UnitedHealthcare

En Español

Sign in

Use your HealthGate ID® to sign in.

Username

Password

Remember me Help

This site is protected by reCAPTCHA, Google's
Privacy Policy Opens in a new window or tab and
Terms of Service Opens in a new window or tab
apply.

Sign in

Forgot username or password?

New to this website?

Register now

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

Sign in for a personalized view of your benefits.

Find information and tools designed to make it easier to use your benefits. It takes just minutes to [register](#) - and you'll instantly get 24/7 access to manage your plan.

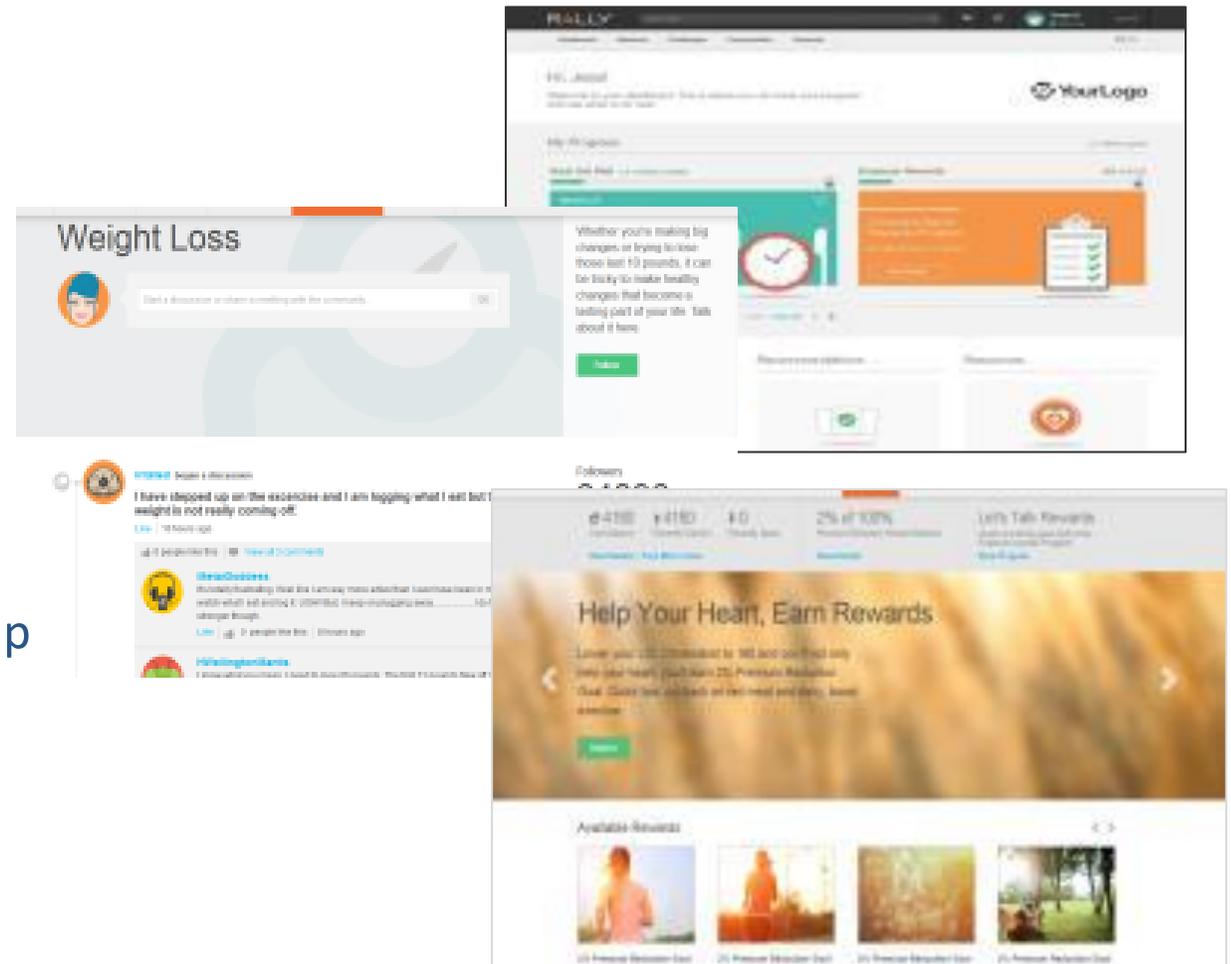


Rally: Your Path to Better Health

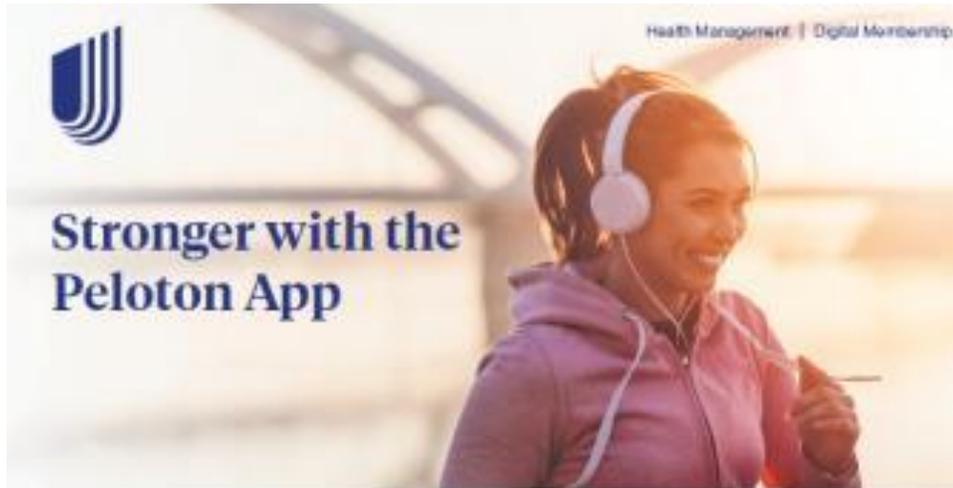


Rally®

- 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



1 Year Peloton Digital Membership



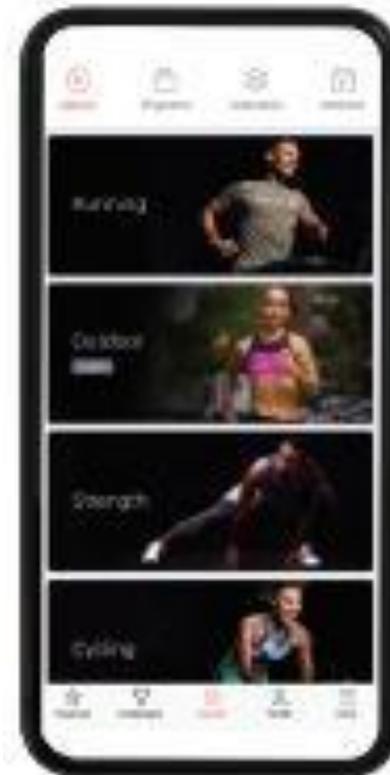
Your health plan benefits include a 1-year Peloton Digital Membership—which gives you access to the Peloton® App—available to you at no additional cost. Start your membership today for access to everything the Peloton App offers, including thousands of live and on-demand fitness classes—from cardio and HIIT to strength training and yoga.

The Peloton App gives you:

-  **Access to thousands of fitness classes**
There's something for nearly every fitness interest, ability and schedule — from 5-minute meditation to 60-minute outdoor running classes.
-  **The flexibility to get active anytime, anywhere**
The app is available on mobile devices, Apple TV, Android TV, Amazon Fire 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 app— a value of \$155

You and each covered family member* can enjoy this benefit at no additional cost—just for being a UnitedHealthcare member.**



- 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!

Get started

Sign in to your myuhc.com® account to get your access code

One Pass Membership Options



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

| | | | |
|---|--|--|---|
| Total Fitness \$0 Enrollment Fee \$25.00 Monthly Core Network of 8,000 locations Multi-location access Change locations anytime Change Tiers Monthly Sign Up Now | Universal Fitness \$0 Enrollment Fee \$59.00 Monthly Core Network + 1,100 Premium locations Multi-location access Change locations anytime Change Tiers monthly Sign Up Now | Premium Fitness \$0 Enrollment Fee \$99.00 Monthly Core Network + 3,000 Premium locations Multi-location access Change locations anytime Change Tiers monthly Sign Up Now | Ultra Fitness \$0 Enrollment Fee \$139.00 Monthly Core Network + 3,100 Premium locations Multi-location access Change locations anytime Change Tiers monthly Sign Up Now |
|---|--|--|---|

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

Carrier Presentations

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



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:

State:

Provider Address:

City:

Zip:

County:

Provider/Clinic Name:

Plan/Product:

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!



Using Your Benefits and Getting Care



Understanding your health care benefits

Your PPO Plan

A valuable connection



What is a PPO Network?

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

- 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)

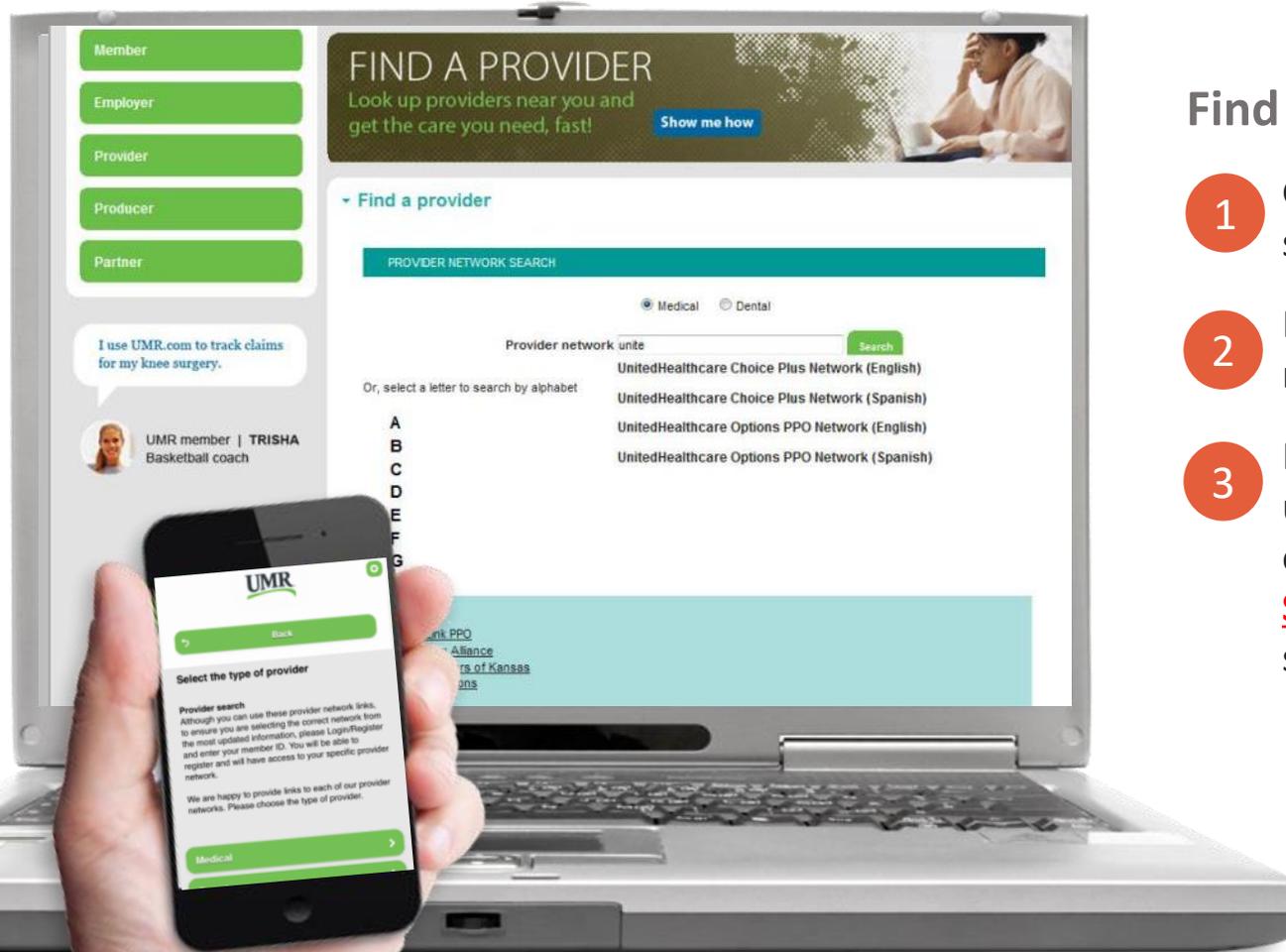
- 1 Visit umr.com on your desktop computer or tablet device
- 2 Click [Login/Register](#) to sign up

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

- 1 Go to **umr.com** from your device and select **Find a provider**
- 2 Look for the name of your provider network on your ID card
- 3 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.

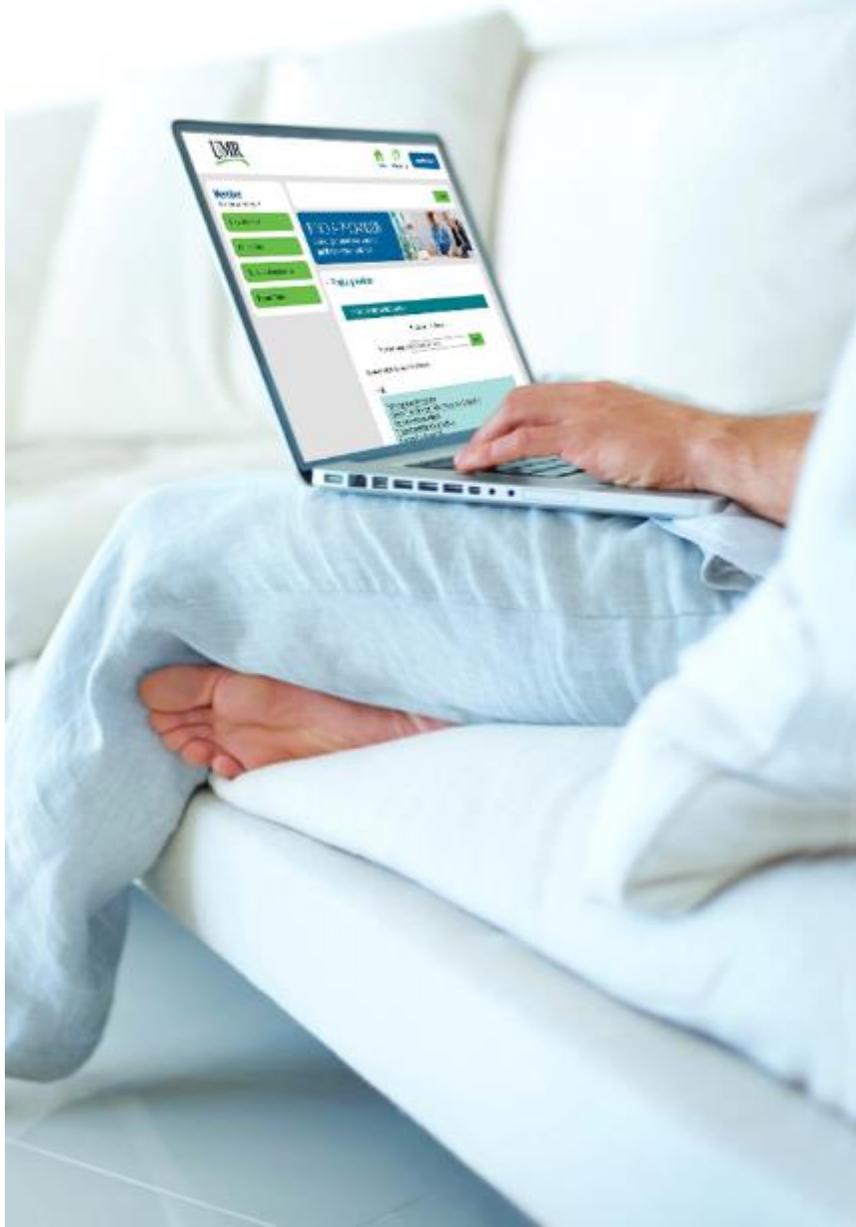


Behavioral
health directory

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



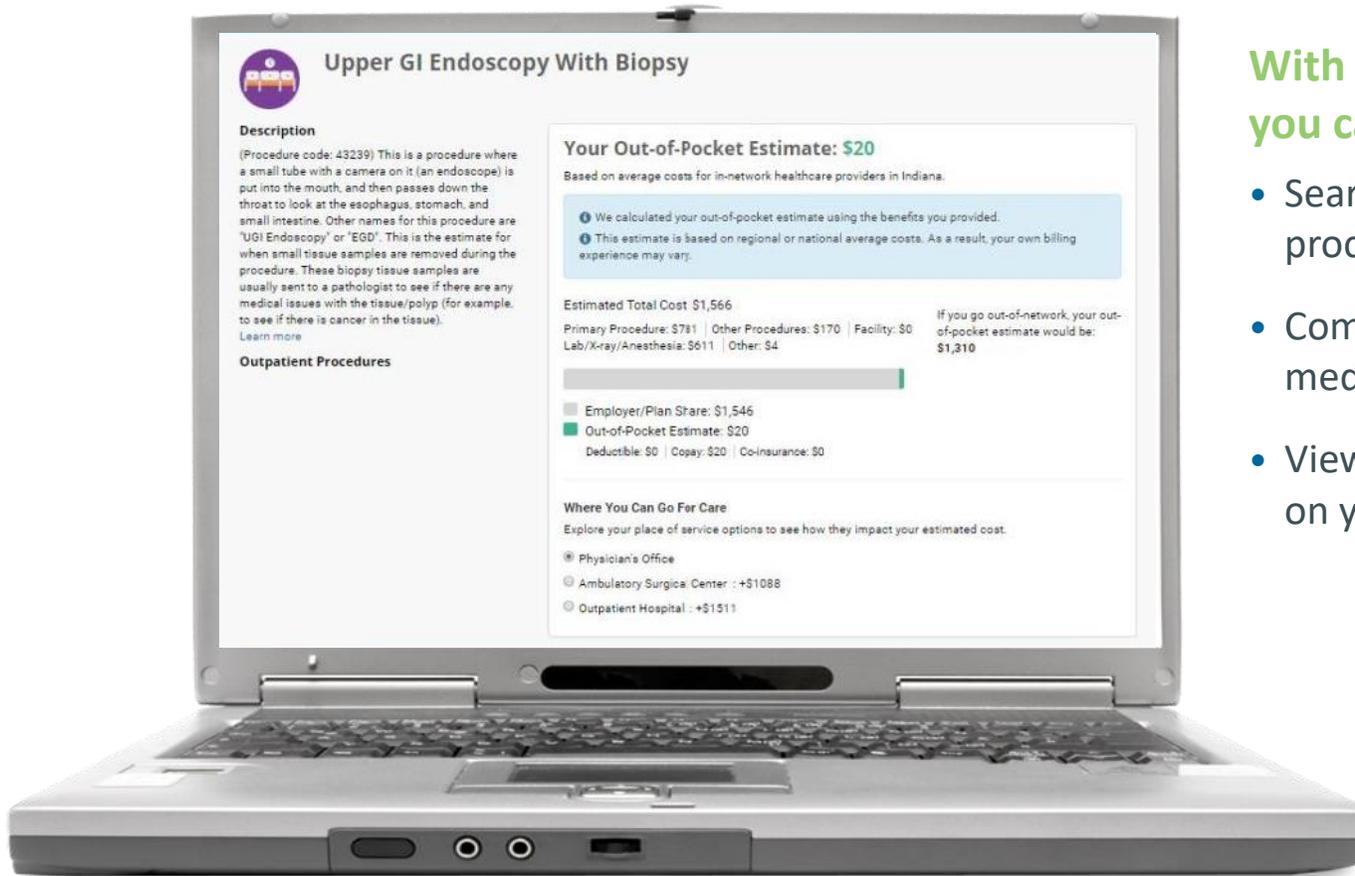
Remember you can find your network information and customer service number on your ID card.



Compare costs before you go in for care

With the health cost estimator you can:

- Search for treatment or procedure options in your area
- Compare costs based on the medical facility you visit
- View a range of costs based on your medical plan



Look for the shopping cart on [umr.com](https://www.umar.com)

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

Call
NurseLineSM
877-950-5083

Live Chat with
a nurse

at umr.com

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



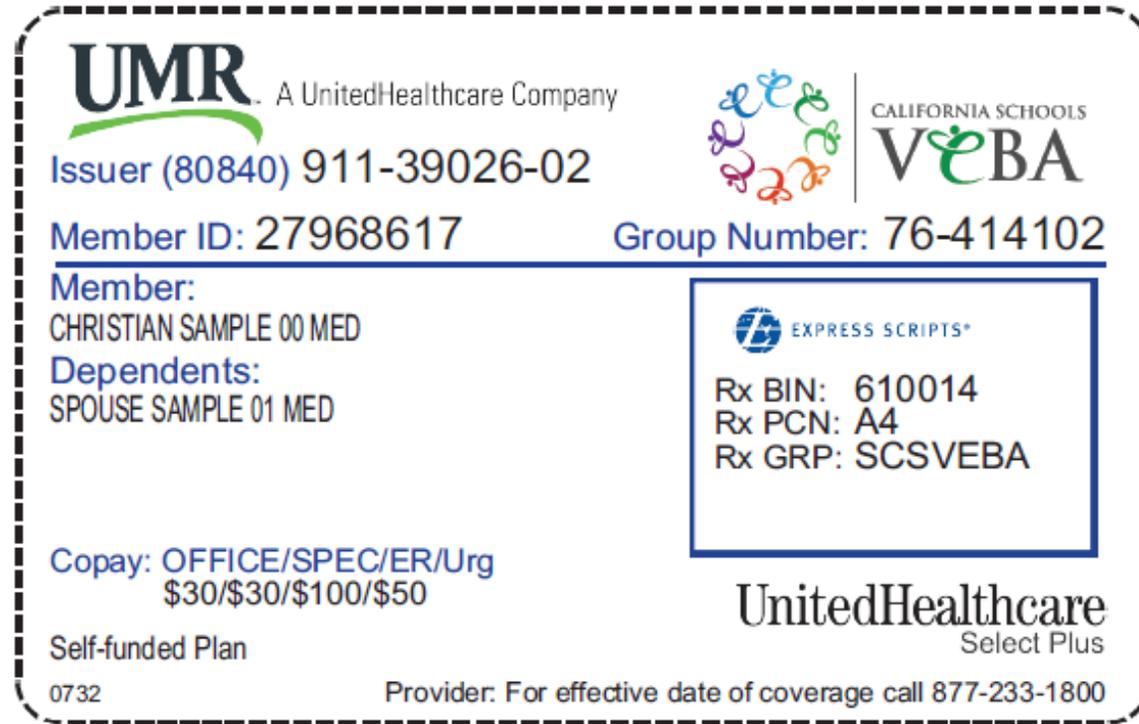
Low-cost alternative to ER or urgent care

How to read your ID card

Your member ID
number



Family members
covered under
your plan



UMR A UnitedHealthcare Company
Issuer (80840) 911-39026-02
Member ID: 27968617 Group Number: 76-414102
Member:
CHRISTIAN SAMPLE 00 MED
Dependents:
SPOUSE SAMPLE 01 MED
Copay: OFFICE/SPEC/ER/Urg
\$30/\$30/\$100/\$50
Self-funded Plan
0732
Provider: For effective date of coverage call 877-233-1800

CALIFORNIA SCHOOLS
VEBA

EXPRESS SCRIPTS®
Rx BIN: 610014
Rx PCN: A4
Rx GRP: SCSVEBA

UnitedHealthcare
Select Plus



Your group health
plan number



Your pharmacy
benefits
information

Your medical
provider network



How to read your ID card

 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

Your number to call for prior authorization



Your regional or secondary medical network



This card must be presented each time services are requested. Printed: 12-01-2021

| Medical: | In Net | Out of Net |
|----------|------------------|------------------|
| Ded: | \$2,000/\$4,000 | \$2,000/\$4,000 |
| OOPM: | \$5,000/\$10,000 | \$5,000/\$10,000 |

Call UMR CARE at 866-494-4502 for plan required prior authorization.
FAILURE TO CALL FOR PRIOR AUTHORIZATION MAY REDUCE BENEFITS.

For Members: www.umar.com 800-826-9781
Nurseline: 877-950-5083 Carrum Health: 888-855-7806
Express Scripts: www.express-scripts.com 800-918-8011
Optum EAP: 888-625-4809

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

 First Health
(800) 780-6465
Equal Opportunity Employer

TELADOC
800-835-2362
www.Teladoc.com



Your numbers for customer service or Nurseline



Your number to call for pharmacy questions

What happens after you receive care



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
- ✓ Co-payment amount or co-insurance level for the service(s)
- ✓ Amount of money previously applied to your deductible
- ✓ Contracted discount for in-network care
- ✓ Out-of-pocket maximum amount for your benefits

An explanation of your benefits Care



A UnitedHealthcare Company

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.

UMR
PO BOX 30541 Salt Lake City, UT 84130-0541
[1-800-826-9781] • umr.com

Employee: Cade Blank
Employee address: 1234 Sunshine Blvd
Suite 10293
Best City, USA 12345-1112
Group number: 76-9999999
Member ID: 999999999
Employer name: ABC Companies, Inc.
Notice date: 03/28/2019

Patient: Elizabeth Blank
Claim number: 999999999
Provider name: XYZ Provider Inc.
Patient account: 1234567890

| Service(s) you received | Reason code | Service date(s) | Amount billed by provider | Your discount | Not allowed | Amount due to provider | PLAN PAYS | | YOU PAY | | | | |
|-------------------------|-------------|------------------|---------------------------|---------------|-------------|------------------------|-----------|----------|-----------------------|--------------|-------------|--------------------|----------|
| | | | | | | | Plan paid | Co-pay | Applied to deductible | Co-insurance | Not covered | Total you may owe* | |
| Emergency Care | 908 | 03/14 - 03/19/19 | \$500.00 | \$100.00 | \$0.00 | \$400.00 | 80 | \$260.00 | \$25.00 | \$50.00 | \$65.00 | \$0.00 | \$140.00 |
| Totals | | | \$500.00 | \$100.00 | \$0.00 | \$400.00 | | \$260.00 | \$25.00 | \$50.00 | \$65.00 | \$0.00 | \$140.00 |

*This total may not reflect any payments/co-pays you made at the time of service. Please wait for a provider bill before making a payment.
(+) Indicates any payment you may owe. (-) Indicates any discount or plan payment that will reduce what you owe.

Reason code explanations:
908 Provider negotiated discount. You are not responsible for this amount

Plan payment(s) made on this EOB: Payment to: XYZ Provider Inc.
Payment date: 03/28/2019
Payment amount: \$260.00

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!



Call UMR at
800-826-9781
or visit
umr.com



MemorialCare Overview for Capistrano Unified School District

COMING SOON



-  MemorialCare Medical Centers
-  Miller Children's & Women's Hospital Long Beach
-  MemorialCare Shared Services
-  Children's Specialty Care Centers
-  MemorialCare Medical Group
-  Community-Based Imaging Centers

-  Breast Centers
-  Dialysis Centers
-  Urgent Care Centers
-  MemorialCare Surgical Centers
-  Community-Based Rehabilitation & Physical Therapy Centers
-  Affiliated Physician Groups
(Includes Greater Newport Physicians)



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 Long Beach Medical Center



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

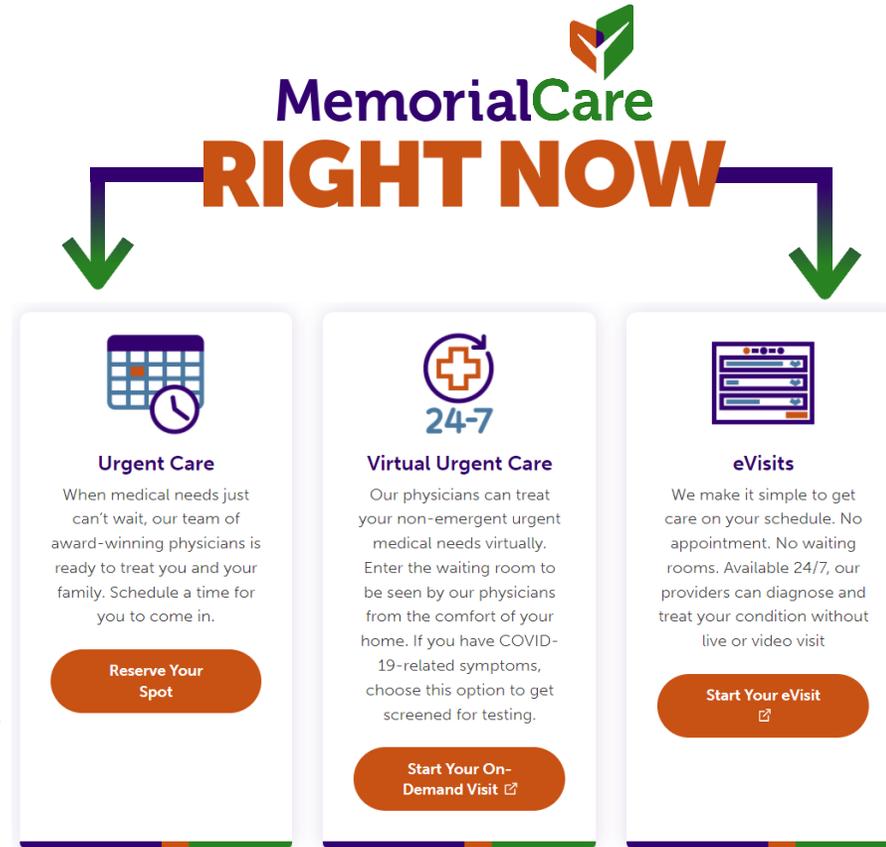
*Online scheduling and live wait times available for most locations



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



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



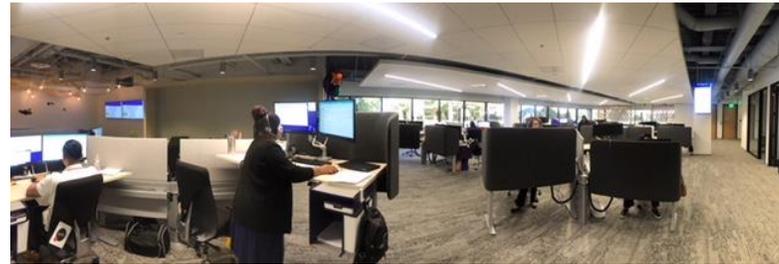
Get help with prescriptions and refills



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



UnitedHealthcare
SignatureValue Harmony HMO

MemorialCare
memorialcare.org/harmony

MemorialCare
17360 Brookhurst St.
Fountain Valley, CA 92708

Welcome UHC Harmony Members!
[Learn More](#)

Thank you for choosing MemorialCare. We are honored to be your partner for all of your healthcare needs.

As a new member of the UnitedHealthcare SignatureValue Harmony HMO Plan, you and your loved ones now have access to Southern California's leading health system.

Use myChart to:

- Schedule routine appointments
- Communicate with your doctor
- Request prescription refills
- View test results and immunization records

Learn about On-Demand care and urgent care services:

- Reserve your spot online for an in-person urgent care visit
- 24/7 video and eVisits available
- Use our no-cost MemorialCare Virtual Exam Kit*

View our interactive locations map and learn about our hospitals and specialty services:

- MemorialCare Long Beach Medical Center
- MemorialCare Miller Children's & Women's Hospital Long Beach
- MemorialCare Orange Coast Medical Center
- MemorialCare Saddleback Medical Center

*Limit one no-cost virtual exam kit per household.

Get Started

California Schools VEBBA

Welcome Email

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).*



MemorialCare[™]

(877) 696-3622
[memorialcare.org/uhc-join-us](https://www.memorialcare.org/uhc-join-us)

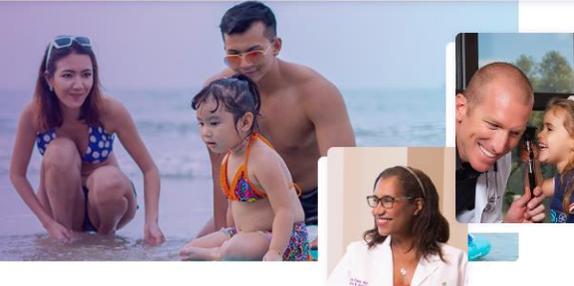
Welcoming New Members



MemorialCare and UnitedHealthcare.

Partnering to bring you (and your family) high quality, nationally recognized healthcare.

Watch the Video



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.

Learn More



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!

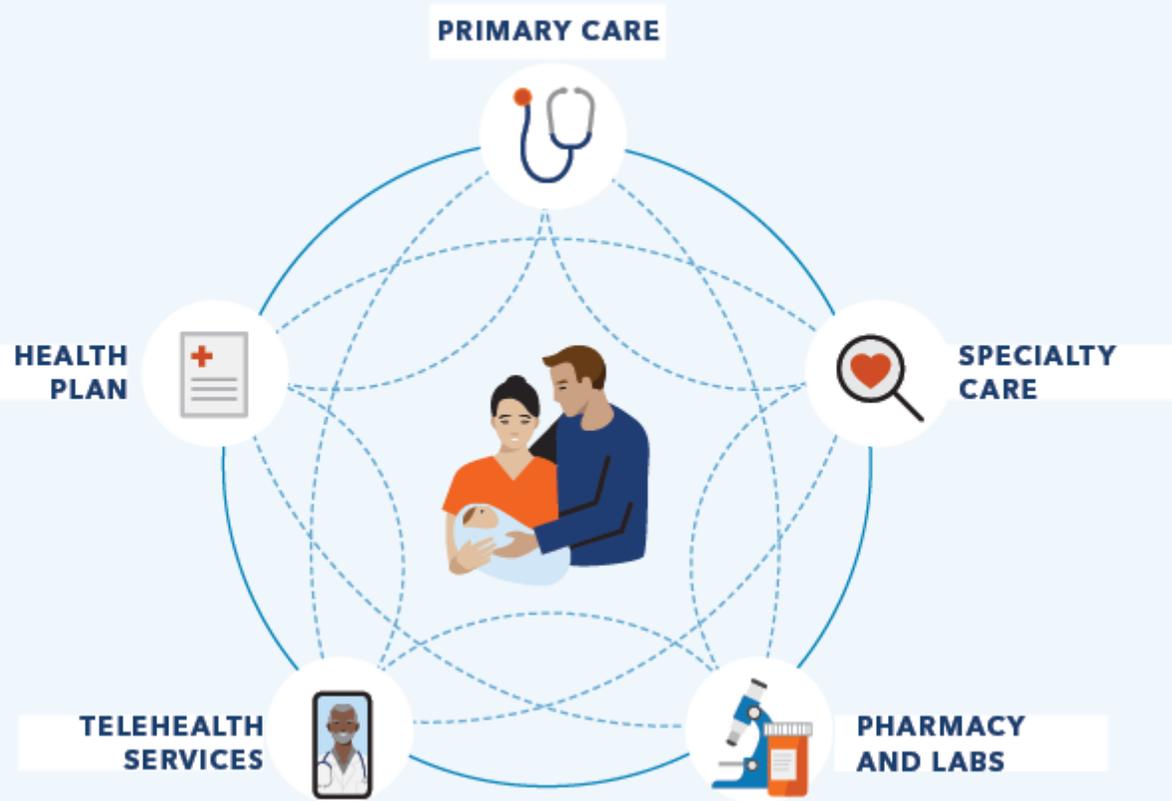
Kaiser Permanente

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



773

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



9

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?



Quality care

- 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 clock¹
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime²



Membership extras

- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes³
- Calm meditation app at no additional cost⁴

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.¹



Visit us in person at a location near you.



Talk to a health care professional by phone or video.¹

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.¹
- 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.²

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.¹



Stay on top of your health²

- 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 prescriptions²

- Have most prescriptions delivered directly to your front door.³
- Get same-day or next-day delivery for an additional fee.⁴
- Order them for same-day pickup.

1. 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](https://www.kp.org/travel)

*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. PT.

Kaiser Nationwide Access

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
- Colorado
- Georgia
- Hawaii
- Maryland
- Oregon
- Virginia
- Washington
- Washington D.C.



Kaiser members can also access CVS MinuteClinics 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

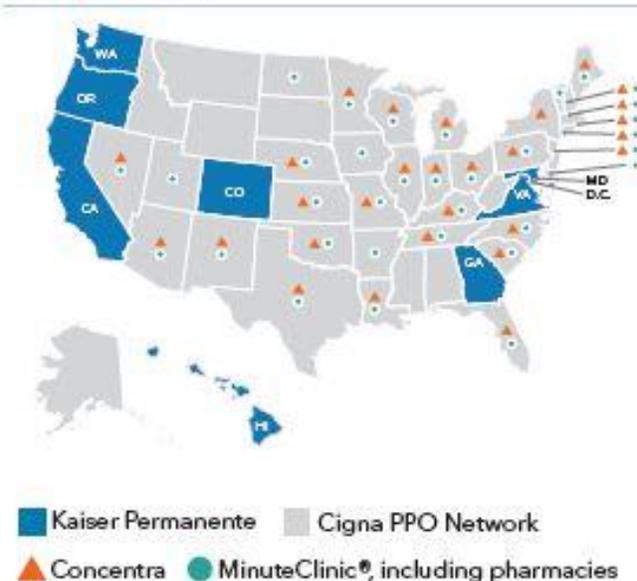


Urgent and emergency care anywhere in the world

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

Find care near you



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.





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.

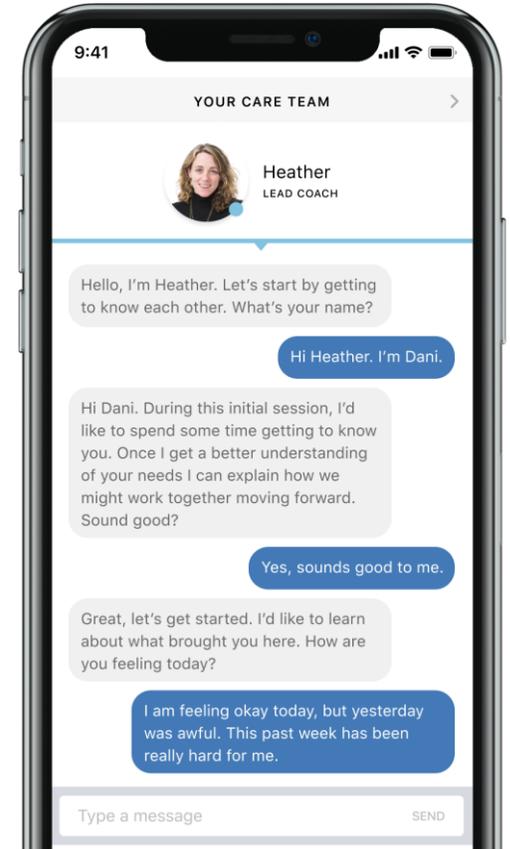
24/7 emotional support coaching app

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.

47%
of users
say Ginger
helps with
anxiety*



*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 you¹



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 groups²



Seasonal farmers markets³

1. 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

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

The screenshot shows the ChooseHealthy website interface. At the top, there are logos for ChooseHealthy and Kaiser Permanente thrive, along with 'Log In' and 'Register' buttons. Below the navigation bar, the main heading reads 'Save More. Live Better.' There are filter tabs for 'All', 'Fitness', 'Products', and 'Specialties'. The main content area features six promotional tiles:

- Active&Fit Direct™:** A circular badge indicates a 'FITNESS PROGRAM MEMBERSHIP' for '\$25 A MONTH' at over 11,000 fitness centers. Text below states: 'Kaiser Permanente Medicare members may have access to Silver&Fit or other fitness programs.'
- Echelon:** A woman is shown on a stationary bike. A blue banner says 'UP TO 30% OFF'. Text below reads 'Echelon Connected/Digital Fitness Products'.
- Vitamix:** A Vitamix blender is shown with fruit. A blue banner says '20% OFF'. A red banner above it says 'LIMITED TIME - SPECIAL PRICE THRU 3/31/2021'. Text below reads 'Vitamix High-performance blenders'.
- Acupuncture:** A close-up of acupuncture needles. A blue banner says '25% OFF'. Text below reads 'Acupuncture Rebalance of energy with fine needles'.
- Virtual Care:** A person is shown on a screen. A green banner says 'UP TO \$450 OFF'.
- Personal Training:** A man is shown in a fitness setting. A blue banner says 'UP TO 15% OFF'.

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 Direct™ 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.

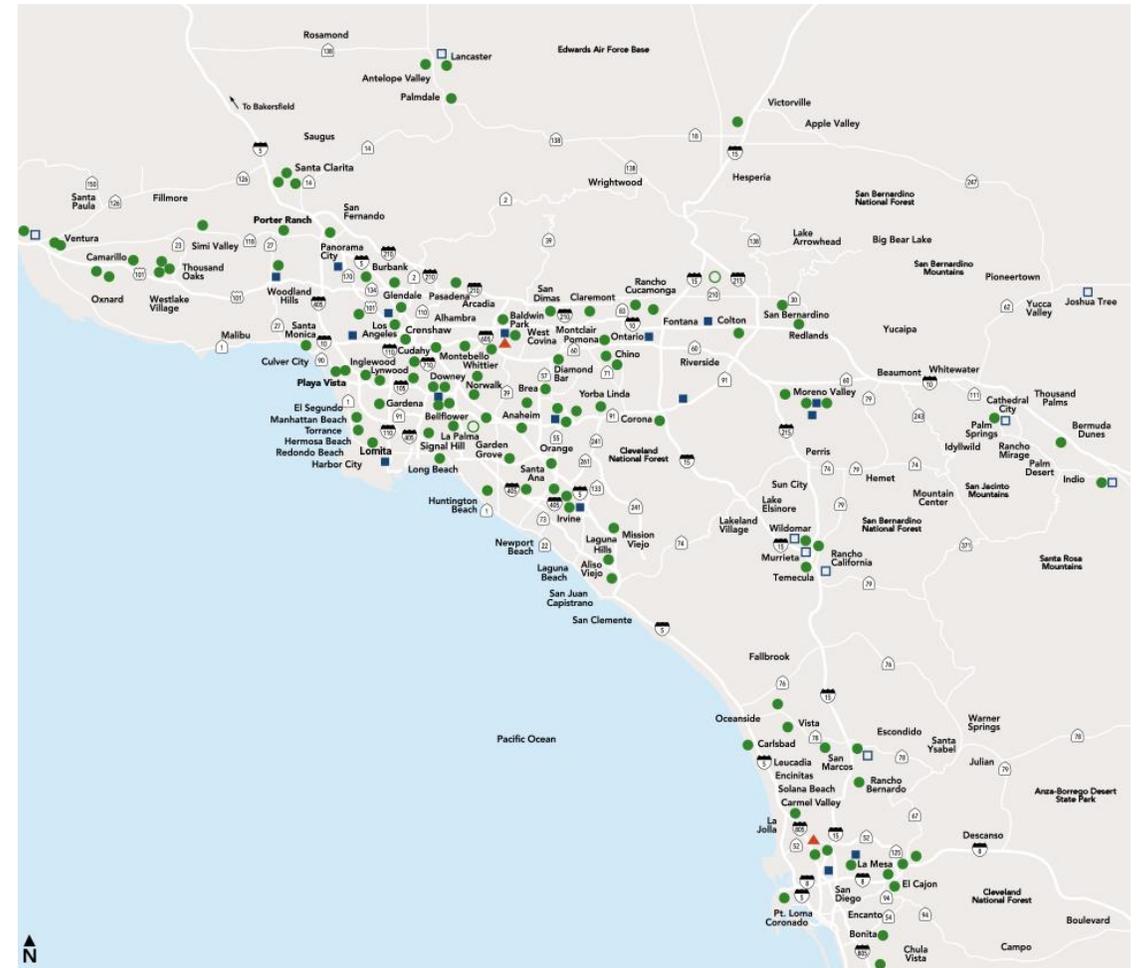
*When appropriate and available.

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

- | | |
|-------------------|------------------------------|
| ■ Medical centers | □ Affiliated plan hospitals |
| ● Medical offices | ○ Affiliated medical offices |

Map not to scale



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
- Meniffee
- 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





Thank you

Cigna



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,¹ 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.²
- You are covered for emergency and urgent care at any time, at any facility.³
- 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.⁴

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. 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.

Plan highlights

- Medical virtual care⁴
- Mental health virtual care⁵
- 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

Quality. Proximity. Location.

- Option to choose any one of the Select Network physician group systems¹

Each employee on the plan selects a primary care physician from any one of these physician group systems²:



- 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

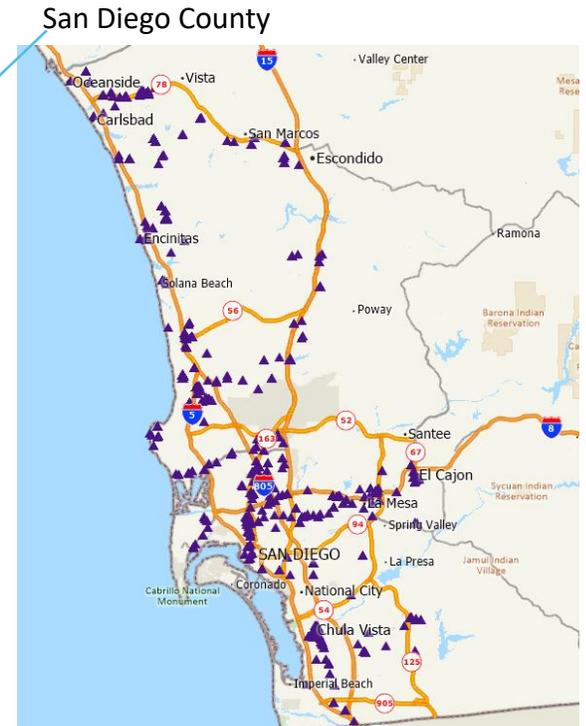
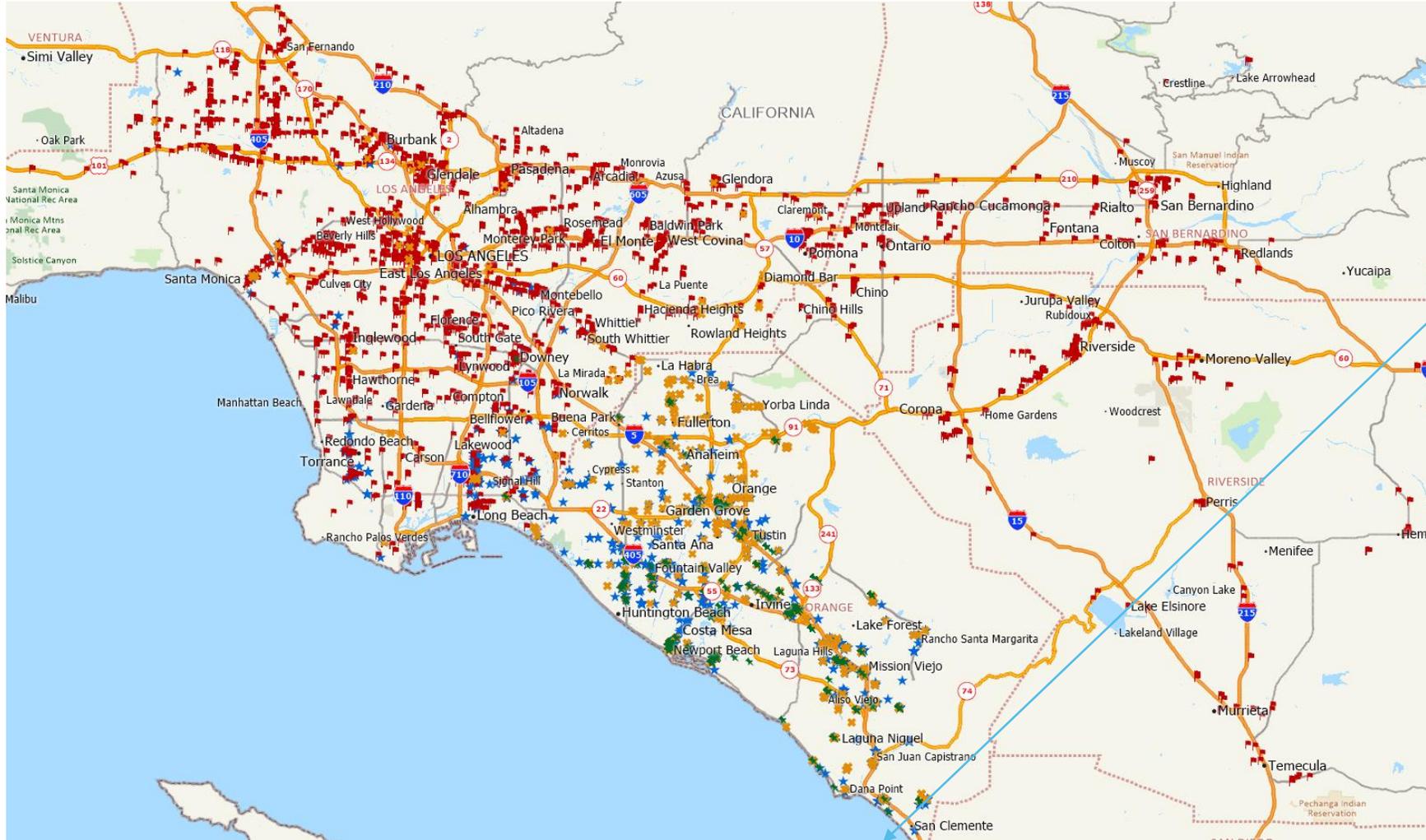
1. Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. Please access the Cigna provider directory on Cigna.com[®] or call 800.244.6224 to confirm which providers are in-network. 2. Data 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

- Heritage Provider Network
- Hoag
- MemorialCare
- Scripps Health
- Providence

Carrier Presentations



*As of 4/1/22. Subject to change.



IN COLLABORATION WITH:
Heritage Provider Network | Hoag
MemorialCare | Providence
Scripps Health

Select HMO sample ID card

| MEMBER | | MEDICAL PLAN | NETWORK |
|---------------------------------|--|----------------|---------|
| ABC Medical Group | | PCP visit | \$30 |
| Effective date: 06/01/2017 | | Specialist | \$50 |
| Group ID: 1234567 | | STR | \$30 |
| Member: Neal Ahcpho | | Hospital ER | \$200 |
| Member ID: U1234567 01 | | Urgent care | \$50 |
| PCP Dr. Smith | | PHARMACY PLAN | |
| PCP PHONE # 123-456-7890 | | \$10/\$30/30% | |
| MEDICAL GROUP ABC Medical Group | | RXBIN 017010 | |
| NSP Logo | | RXBCN 02150000 | |
| | | RXGRP 3215140 | |
| | | Issuer (80840) | |

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 toll-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 Street,
 Anytown, USA 12345

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

Front

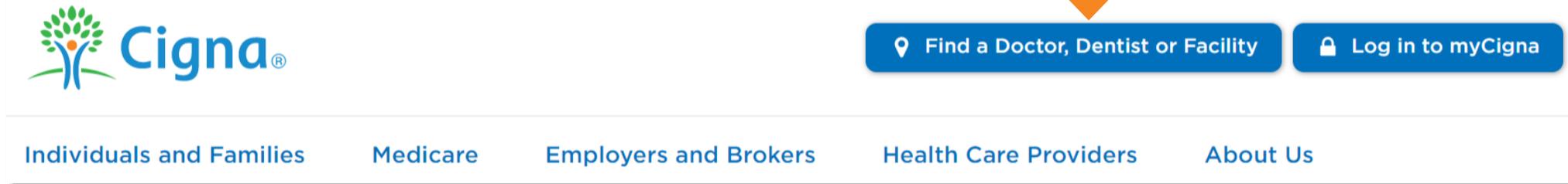
For illustrative purposes only.

Cigna

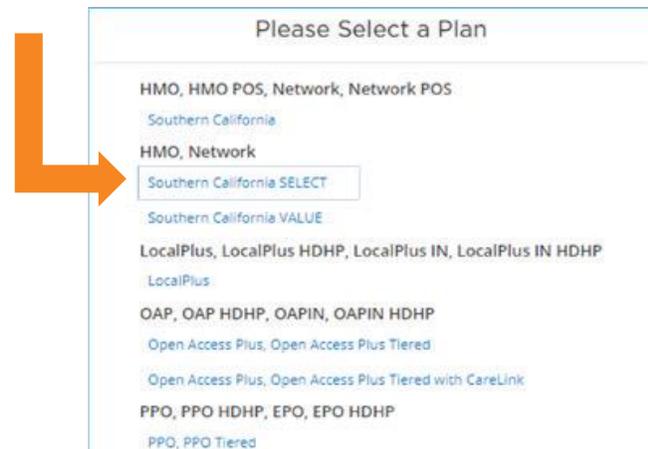
How to find an in-network provider or facility

- in our online directory

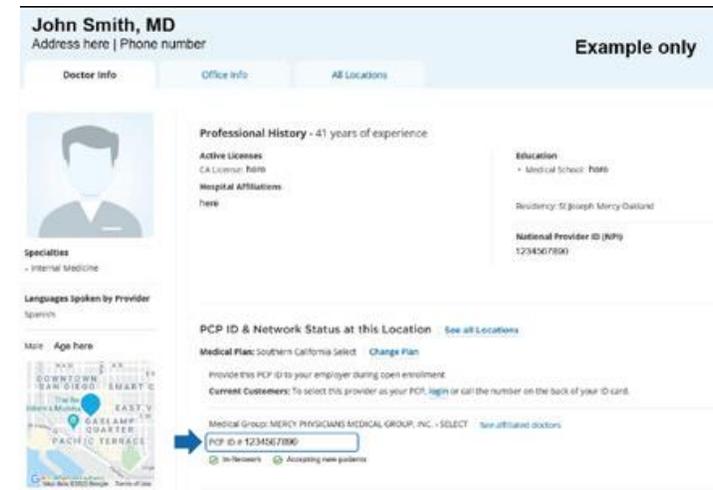
> Search our online provider directory at [Cigna.com](https://www.cigna.com)



> Choose Southern California SELECT



> Search for a physician by name or specialty



Cigna

- **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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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.

Stress

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

Anxiety

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

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).

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.

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

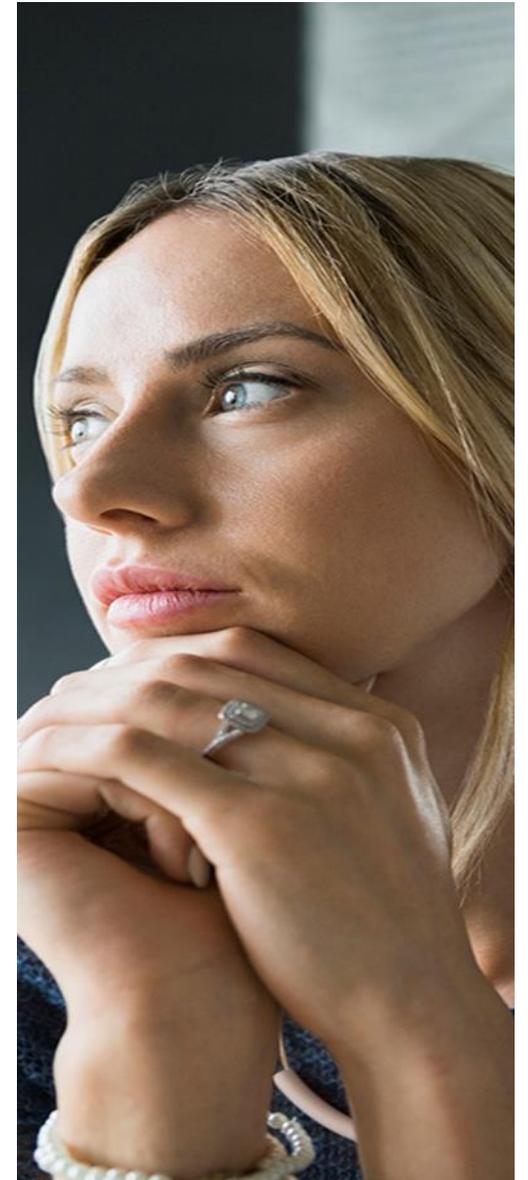
Contact your EAP



Call us any time:
888-625-4809



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



EAP Eligibility



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

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.

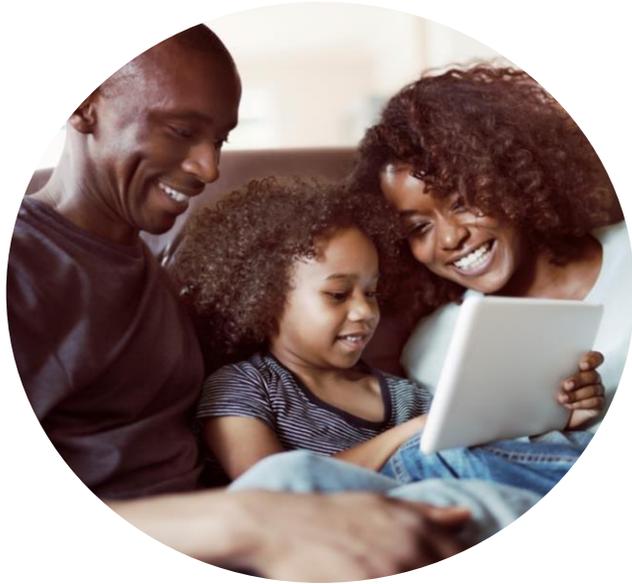
California Schools VEBA EAP WorkLife Services

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



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



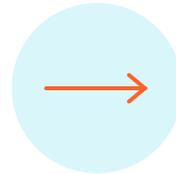
Access to **Live and Work Well** available on desktop and mobile app
Optum Assist

California Schools VEBA EAP WorkLife Services

Liveandworkwell.com

The screenshot shows the top navigation bar with the Optum logo and 'Live and Work Well' text. The main menu includes Home, Life & Work, Mind & Body, Financial & Legal, Crisis Support, Find a Resource, and Benefits & Claims. A search bar is present with the text 'How can we help you today?'. Below the search bar, there is a link 'not panic. Learn More.' and a large green banner with the text 'We can help with mental health, substance use and more.' The banner features a video thumbnail of a woman with the text 'Give gratitude. Feel better. Appreciating people and things around you may have real-life benefits. Learn more'. At the bottom of the banner are three buttons: 'Find providers', 'Check benefits', and 'Manage claims'.

The screenshot shows the top navigation bar with the Optum logo and 'Live and Work Well' text. The main menu includes Home, Find Care, Benefits & Services, Manage Claims, Explore & Learn, and Crisis Support. A search bar is present with the text 'How can we help you today?'. Below the search bar, there is a link 'not panic. Learn More.' and a large green banner with the text 'We can help with mental health, substance use and more.' The banner features a video thumbnail of a woman with the text 'Give gratitude. Feel better. Appreciating people and things around you may have real-life benefits. Learn more'. At the bottom of the banner are three buttons: 'Find providers', 'Check benefits', and 'Manage claims'.



California Schools VEBA EAP WorkLife Services

www.Liveandworkwell.com

Find therapists, psychiatrists, or other clinics in your network.

Employee Assistance Professional (EAP) | Eden Prairie, MN 55344 | Search | Map View | Print

Your EAP Authorization Code

STK421-01

Amount: 3 No Cost Sessions
Valid thru: 09/30/2024

[Learn how to use this code here.](#)

talkspace

Get matched with a therapist and start a conversation through secure messages, audio or video communication 24/7.

[Get Started](#)

Refine Results | Clear All Filters (1)

ALL RESULTS ARE IN-NETWORK

Employee Assistant Program(EAP) X

Sort By: Relevance | Within: 25 Miles

Search Filters

Coverage/Plan Type: Medicare, Medicaid, Commercial

- Accepting New Patients
- In visit (Online Therapy)
- Board Certified
- Platinum Rating
- Preferred SUD Program
- Express Access Provider
- Employee Assistant Program(EAP)

Bailey Peterson LMFT

PROVIDER | MARRIAGE/FAMILY | VIRTUAL VISITS

Leave a review | (612) 268-5858 | Call to schedule a virtual visit

Accepting New Patients | 7401 Metro Blvd Ste 250 Edina MN 55429 | 3.4 Miles

Abigail Heisserer LPCC

PROVIDER | MASTER'S LEVEL COUNSELOR | VIRTUAL VISITS

Leave a review | (612) 268-5858 | Call to schedule a virtual visit

Accepting New Patients | 7401 Metro Blvd Ste 250 Edina MN 55429 | 3.4 Miles

Laura A Dusso LMFT

PROVIDER | MARRIAGE/FAMILY

Leave a review | (651) 387-5312

Accepting New Patients | Email | Website | 8085 Wyzata Blvd Ste 215 Golden Valley MN 55426 | 5.9 Miles

Caroline McCard LCSW

PROVIDER | SOCIAL WORKER

Leave a review | (612) 486-2956

Accepting New Patients | 7400 Metro Blvd # 440 Edina MN 55429 | 3.5 Miles

Suzanna G Stoltenberg LCSW

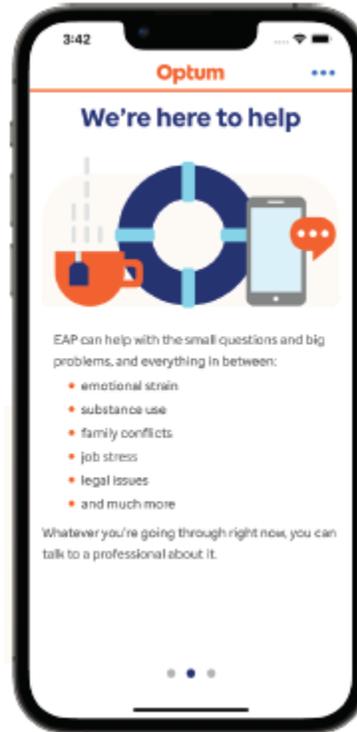
Optum Assist

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



Optum 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.

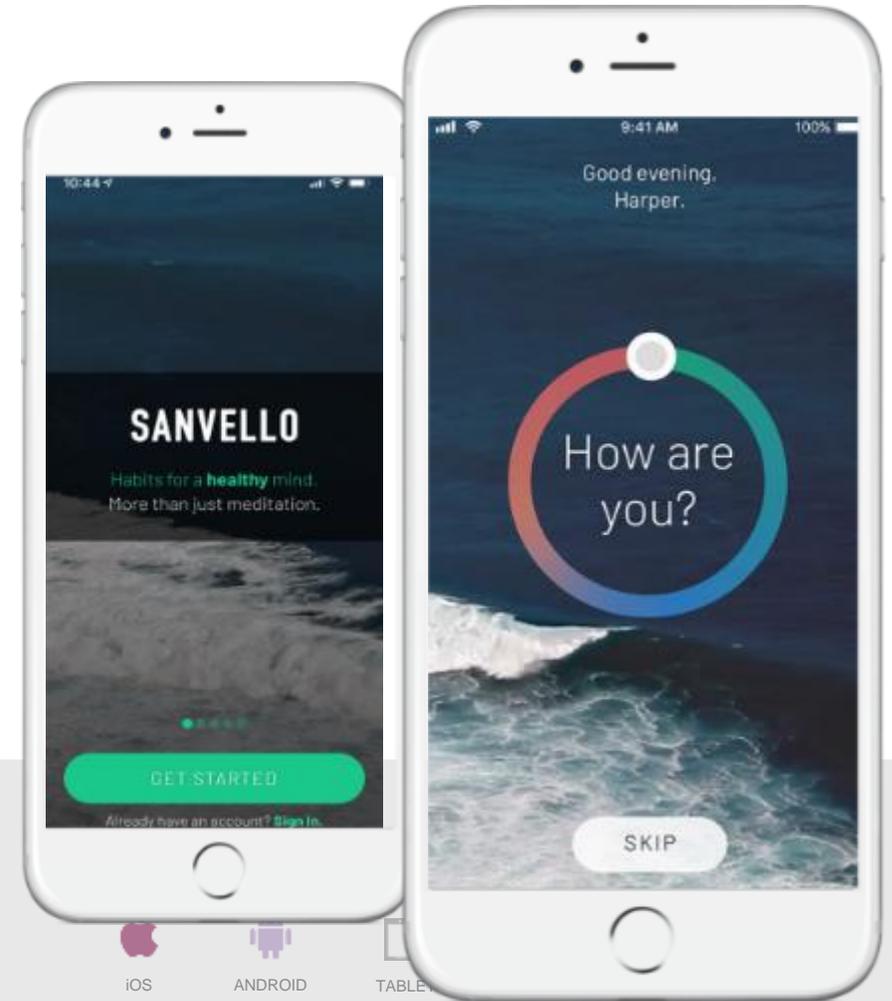
A digital treatment support self-help app based on **Cognitive Behavioral Therapy (CBT)** and **mindfulness meditation** that provides recommendations for activities designed to be effective in the moment.

- 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 **5x** more often than traditional therapy alone¹

Lasting Effects

Sanvello decreases symptoms of depression and anxiety even after individuals stop using the app²



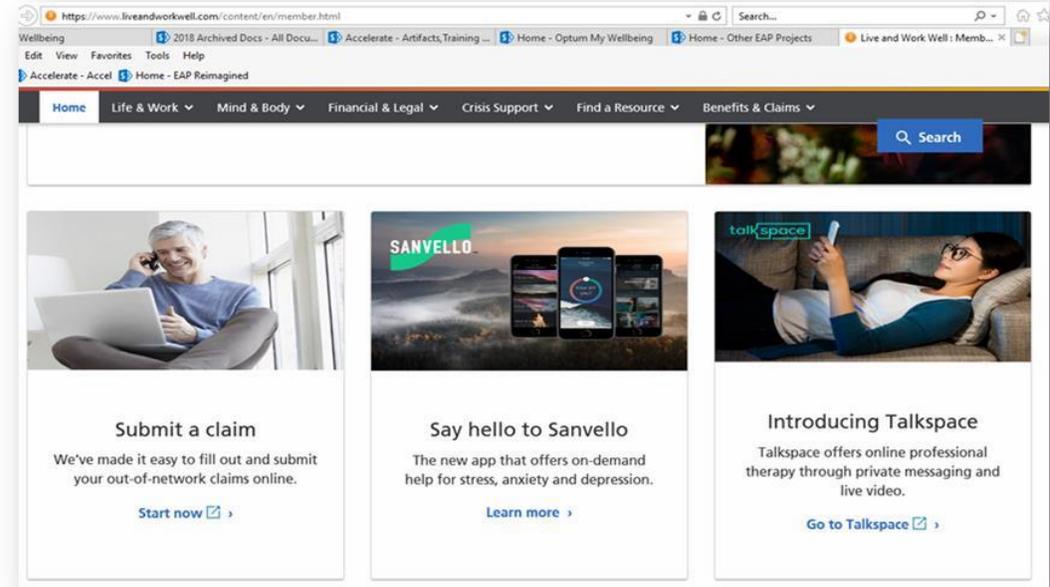
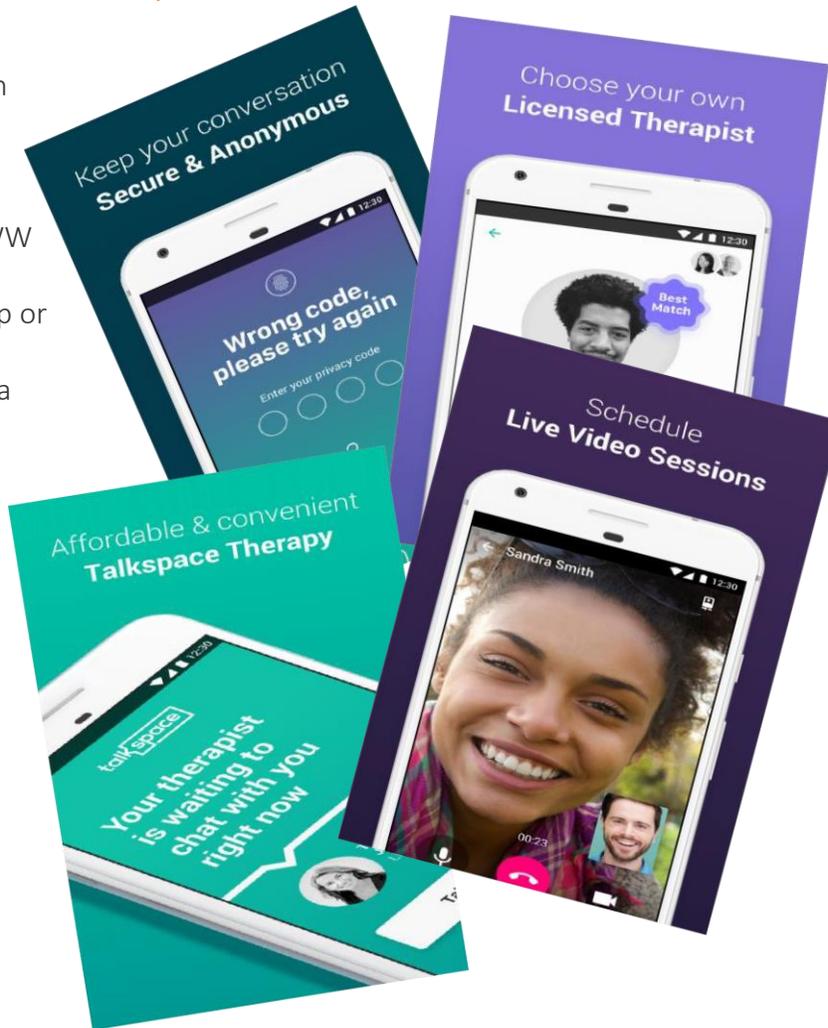
¹Anne Moberg, Christine & Niles, Andrea & Beermann, Dale. (2019). Guided Self-Help Works: A Randomized Waitlist Controlled Trial of Pacifica, a Mobile App Integrating CBT and Mindfulness for Stress, Anxiety, and Depression. J Med Internet Res 2019;21(6):e12556. <https://www.jmir.org/2019/6/e12556/> 2. Ibid.

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 or desktop.

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?



We Love Your
Feedback!





CALIFORNIA SCHOOLS
VEBA

Don Prezioso

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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



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VEBA Members

VEBA Advocacy

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



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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.

Capistrano Unified School District



ENROLL
ON YOUR
SCHEDULE

A lot can change in a year.

So, take this opportunity to ensure your insurance coverage fits your current needs.

Healthcare Flexible Spending Accounts and Child/ Dependent Care Accounts do not automatically renew each year.

Follow the instructions below to re-elect these and make other coverage changes.

Enrollment Dates: **October 17 - November 4, 2022**

Get Started

- 1 Visit afenroll.com**
 Compatible browsers: Safari, Edge, and Chrome.
- 2 Enter your User ID:**
 This is your Social Security Number (SSN).
- 3 Enter your PIN:**
 This is the last four digits of your SSN and last two digits of your birth year.
- 4 Two-Factor Authentication**
 American Fidelity has implemented Two-Factor Authentication to add an extra layer of security to your enrollment experience. You will be prompted to select either an email address or a mobile phone number to receive a verification code. Once that code is received, you will input it into the prompt in AFenroll to verify your account.
- 5 Click the Log in button**

Contact us at:

800-365-9180 • 951-600-0122

afes-wildomarbranch@americanfidelity.com

Available Benefits

- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Life Insurance
- Healthcare Flexible Spending Accounts
- Dependent Care Accounts

To schedule your appointment, scan the QR code or visit enroll.americanfidelity.com/5A7FE2DC



To view a tutorial video, visit americanfidelity.com/howtoenroll

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 a different opinion

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Limitations, exclusions and waiting periods may apply.



Plan Year
1/1/2023 to 12/31/2023

Plan for tomorrow, today.

Everyone knows health insurance doesn't pay for everything. Do you feel fully protected? Reviewing and updating your coverage each year is important.

Get help with your options. Stop by and see an American Fidelity account manager.



Accident Only Insurance

AF™ Limited Benefit Accident Only Insurance

- may help manage out-of-pocket costs to treat injuries resulting from a covered accident
- provides benefit payments directly to you

americanfidelity.com/info/accident



Cancer Insurance

AF™ Limited Benefit Individual Cancer Insurance

- may help ease the financial burden of cancer treatment, so you can focus on recovery
- provides benefit payments directly to you

americanfidelity.com/info/cancer



Critical Illness Insurance

AF™ Limited Benefit Critical Illness Insurance

- pays a benefit upon diagnosis of certain covered life-altering illnesses
- helps with costs not covered by medical insurance

americanfidelity.com/info/critical-illness



Life Insurance

AF™ Life Insurance may help ensure your family is financially protected in the event of a loss. You own the policy, so you can take it with you to a different job or into retirement.

americanfidelity.com/info/life

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a different opinion



EMPLOYER BENEFIT
SOLUTIONS
FOR EDUCATION

Each year, about **2.8 million children** between the ages of 5 and 14 are treated for sports and recreational-related injuries.

National Safety Council, Injury Facts; 2019 Web.

Flexible Spending Accounts

Everyone likes saving money.

Flexible spending accounts (FSA) allow you to save part of your paycheck, before taxes, to pay for eligible costs throughout the year.

Types of Accounts

- Healthcare FSAs
- Limited Purpose FSAs
- Dependent Care Accounts

Explore your savings options at americanfidelity.com/info/fsa



To calculate medical costs that may not be covered by insurance, visit americanfidelity.com/fsa-worksheet

Examples of Eligible Expenses

- Asthma treatments
- Chiropractic care
- Contact lenses
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter bandages
- Physical exams
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Walkers/wheelchairs

americanfidelity.com/eligible-expenses



Schedule Your Appointment

<https://enroll.americanfidelity.com/5A7FE2DC>



Point your smart phone camera at the QR code and open the link that appears.

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Wildomar, CA 92595
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