



2022 Member Informational Meeting

Capistrano Unified School District
October 20, 2021

Today's Agenda

- 1 Welcome & Overview
- 2 2022 Medical Plans
- 3 VEBA Benefits
- 4 MyVEBA Portal & Flu Shots
- 5 Carrier Presentations
- 6 Questions & Answers



2022 VEBA Updates & Available Plans



CALIFORNIA SCHOOLS
VEBA



District Announcements



- If you do not have any changes, there is no need to do anything. 2021 benefits will roll over.
- **Active employees will need to go to the AF website to make changes to Dependent Care or FSA – these will NOT roll over.**
- Rates have increased for 2022. Please review district materials carefully.

District Announcements

- Reminders:
 - UHC Performance HMO Network 2 is only for current enrollees, no new members
 - Vision benefits not available to Retirees
 - Open enrollment dates: October 18 to November 5
- Plan enhancements for 2022:
 - Free virtual care beginning 1/1/22 for UHC Harmony and Journey HMO members
 - Expansion of UHC Harmony network in SoCal includes MemorialCare Medical Group
 - New Carrum Health covered benefit – bariatric surgery



HMO PLANS

Benefit Summary	UHC Harmony HMO \$10	UHC SignatureValue Alliance HMO \$10	UHC Journey Harmony HMO with HRA	UHC SignatureValue Alliance HMO - Low Option
	What You Pay	What You Pay	What You Pay	What You Pay
Medical Deductible (individual/family)	None	None	\$2,000 / \$4,000	\$2,000 / \$4,000
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,500 / \$7,000	\$3,500 / \$7,000
Health Reimbursement Account	None	None	HealthInvest HRA \$500	None
PCP Office Visit	\$10 copay	\$10 copay	\$25 copay	\$25 copay
Specialist Office Visit	\$10 copay	\$10 copay	\$40 copay	\$40 copay
Preventive Care	No charge	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	20% coinsurance (after deductible)	20% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$10 copay / No charge	\$25 copay / 20% coinsurance (after deductible)	\$40 copay / 20% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	No charge	No charge	No charge	No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge	\$100 copay	\$100 copay
Outpatient Surgery	No charge	No charge	20% coinsurance (after deductible)	20% coinsurance (after deductible)
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$10 copay	\$25 copay	\$25 copay
Chiropractic Services*	\$10 copay	\$10 copay	\$30 copay	\$30 copay
Urgent Care (your medical group/other medical group)	\$10 copay / \$50 copay	\$10 copay / \$50 copay	\$25 copay / \$50 copay	\$25 copay / \$50 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay	20% coinsurance (after deductible)	No charge (after deductible)
Rx Deductible (individual/family)	None	None	None	\$250 / \$500 (Brand Rx only)
Rx Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$1,600 / \$3,200	\$3,000 / \$6,000	\$1,600 / \$3,200
Short-Term Prescription Drugs*** (up to 30-day supply)	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	\$15 Generic \$40 PB 50% \$40 min \$175 max NPB
Long-Term Prescription Drugs*** (up to 90-day supply)	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	\$30 Generic \$80 PB 50% \$80 min \$350 max NPB
Available Medical Groups¹	OptumCare (formerly HealthCare Partners), Monarch HealthCare, MemorialCare, Sharp	OptumCare (formerly HealthCare Partners), Monarch HealthCare, Regal Medical Group, ADOC, MemorialCare, Scripps	OptumCare (formerly HealthCare Partners), Monarch HealthCare, MemorialCare, Sharp	OptumCare (formerly HealthCare Partners), Monarch HealthCare, Regal Medical Group, ADOC, MemorialCare, Scripps

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

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

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

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

**Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies 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 and hypoglycemic 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 csveba.welcometouhc.com for a full list of available UHC medical groups.

HMO PLANS

Benefit Summary	Cigna Select HMO \$10	Kaiser HMO \$15, Rx: \$10/\$20 30-day	NEW! Kaiser HMO \$25/\$40, Rx: \$15/\$35 30-day - Low Option	UHC Performance HMO Plan A, Network 2 (no new enrollments—current enrollees only)
	What You Pay	What You Pay	What You Pay	What You Pay
Medical Deductible (individual/family)	None	None	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,000 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Health Reimbursement Account	None	None	None	None
PCP Office Visit	\$10 copay	\$15 copay	\$25 copay	\$20 copay
Specialist Office Visit	\$10 copay	\$15 copay	\$40 copay	\$20 copay
Preventive Care	No charge	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	10% coinsurance	No charge
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$15 copay / No charge	\$25 copay / 10% coinsurance	\$20 copay / No charge
Substance Abuse Services (outpatient/inpatient)	\$10 copay / No charge	\$15 copay / No charge	\$25 copay / 10% coinsurance	No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge	No charge	No charge
Outpatient Surgery	No charge	\$15 copay	10% coinsurance	No charge
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$15 copay	\$25 copay	\$20 copay / \$20 copay
Chiropractic and Acupuncture (only through Cigna HMO) Services*	\$10 copay (20 visits per year)	\$15 copay (ASH) (30 visits per year)	\$15 copay (ASH) (30 visits per year)	\$20 copay
Urgent Care (your medical group/other medical group)	\$10 copay	\$15 copay	\$25 copay	\$20 copay / \$50 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay	\$150 copay	\$100 copay
Rx Out-of-Pocket Maximum (individual/family)	N/A	N/A	N/A	\$3,000 / \$6,000
Short-Term Prescription Drugs*** (up to 30-day supply)	G: \$10 P: \$25 NP: 50% (Up to \$100 maximum)	G: \$10 copay B: \$20 copay (up to a 30-day supply)	G: \$15 copay B: \$35 copay (up to a 30-day supply)	\$15 Generic \$30 PB 50% \$40 min \$175 max NPB
Long-Term Prescription Drugs*** (up to 90-day supply)	G: \$20 P: \$50 NP: 50% (Up to \$200 maximum)	G: \$20 copay B: \$40 copay (up to a 100-day supply)	G: \$30 copay B: \$70 copay (up to a 100-day supply)	\$30 Generic \$60 PB 50% \$80 min \$350 max NPB
Available Medical Groups¹	St Joseph Hospital/Heritage, St Jude Affl Phys/Heritage, Hoag Med Grp/Affl Phys, Mission Hospital/Heritage	Kaiser	Kaiser	Edinger Med Grp, GNP Hoag/Orange Coast, Optum Care Network, Monarch/Orange County

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

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

* CIGNA: Chiropractic and Acupuncture services each have an annual 20 visit maximums, must be medically necessary and may be subject to prior authorization from Cigna.

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

**Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies 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 and hypoglycemic 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 csveba.welcometouhc.com for a full list of available UHC medical groups.

UMR PPO PLAN

Benefit Summary	UMR CA Select Plus PPO 80/50, \$2,000	
	In Network	Out of Network
	What You Pay	What You Pay
Medical Deductible (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
Health Reimbursement Account	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
Inpatient Hospital Care	20% coinsurance (after deductible)	50% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	50% coinsurance (after deductible)
Complex Radiology (PET & MRI)	20% coinsurance (after deductible)	50% coinsurance (after deductible)
Outpatient Surgery	20% coinsurance (after deductible)	50% coinsurance (after deductible)
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$30 copay	50% coinsurance (after deductible)
Chiropractic and Acupuncture Services*	\$30 copay	50% coinsurance (after deductible)
Urgent Care (your medical group/other medical group)	\$50 copay	50% coinsurance (after deductible)
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay
Rx Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200	
Short-Term Prescription Drugs*** (up to 30-day supply)	\$15 Generic \$30 PB 50% \$40 min \$175 max NPB	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*** (up to 90-day supply)	\$30 Generic \$60 PB 50% \$80 min \$350 max NPB	No coverage for non-network pharmacy
Available Medical Groups	Visit umr.com to locate a physician near you	

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

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

* CIGNA: Chiropractic and Acupuncture services each have an annual 20 visit maximums, must be medically necessary and may be subject to prior authorization from Cigna.

**Pay standard copays if you fill your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Ralphs, Kmart, Vons, Haggen, Safeway, SuperValue, WinnDixie, Walmart, and many independent pharmacies) visit www.Express-scripts.com for a complete list of EAN pharmacies
**Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies 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 and hypoglycemic 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



Journey Plan

WHEREVER LIFE TAKES YOU

Welcome to the Journey Plan

Coverage for Today +
Wealth Building for
Tomorrow



CALIFORNIA SCHOOLS
VEBA

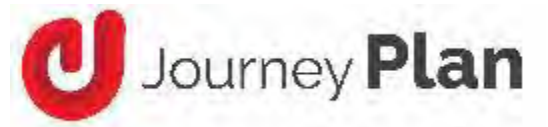


Health**Invest** HRA

UHC Journey HMO Plan - SoCal

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

UHC Journey 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 (your medical group/other medical group)	\$25 copay / \$50 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)

Journey Harmony Medical Groups
OptumCare (formerly HealthCare Partners)
Optum – Orange County
Optum Care Network – AppleCare Select
Optum Care Network – Arta Health
Optum Care Network – Monarch HealthCare
Optum Care Network – Southcoast
PrimeCare
Beaver Medical Group
MemorialCare Medical Group
Sharp HealthCare



Introducing HealthInvest HRA

What is an HRA?

HRA
Health
Reimbursement
Arrangement

- 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

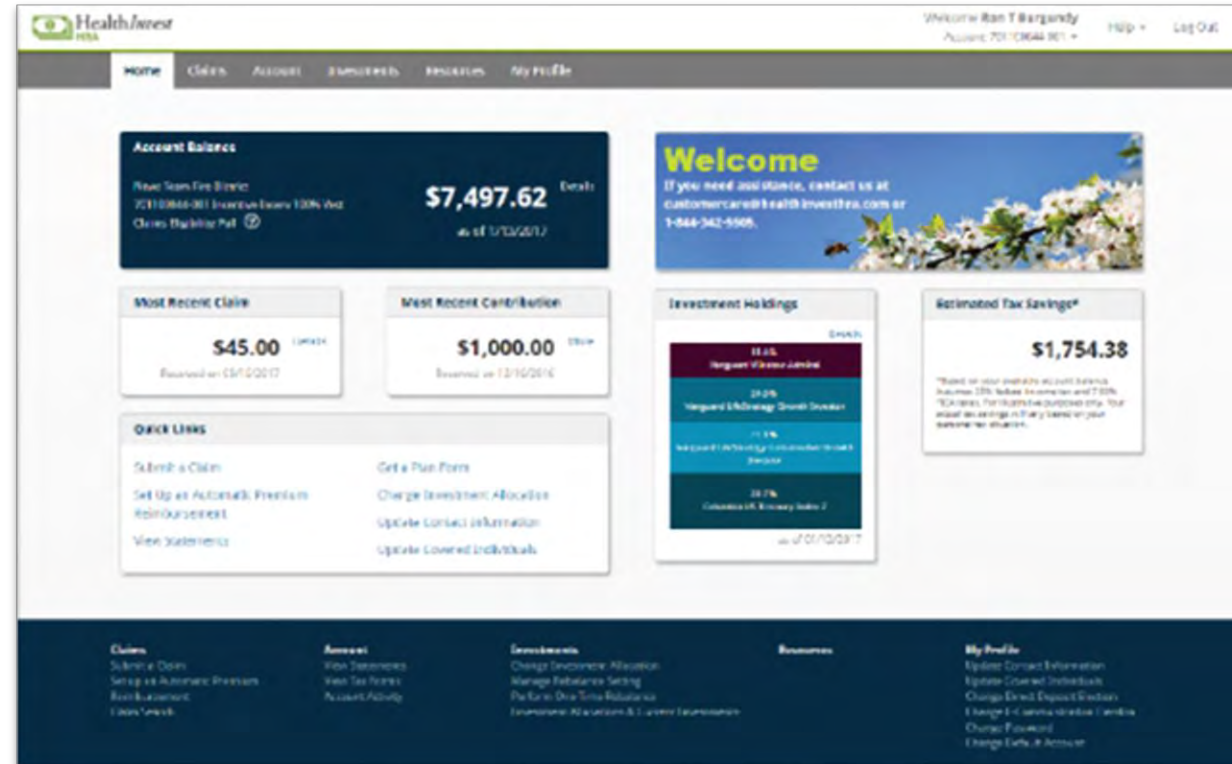
HealthInvest: A New Kind of HRA

- Wealth building with Gallagher HealthInvest HRA
- Annual HRA deposit (amount depends on your single, two-party, or family Journey Plan coverage election)
- Use right away or save for later
- Covers you, your spouse and dependents

Contribution to HealthInvest HRA:	
	Harmony
Single	\$500
Two Party	\$500
Family	\$500

HealthInvest: A New Kind of HRA

- Full amount deposited every March
- Invest your HRA money (similar to a 403(b) or 457 retirement plan)
- Rolls over and accumulates from year to year
- Yours to keep—even if you change jobs or medical plans



The screenshot shows the HealthInvest HRA account dashboard for user Ron T. Bergandy. The account balance is \$7,497.62 as of 1/13/2017. The most recent claim is \$45.00 received on 05/10/2017, and the most recent contribution is \$1,000.00 received on 12/10/2016. The investment holdings include Vanguard Windsor Global, Vanguard Emerging Markets, Vanguard International Growth, and Columbia Real Estate Index. The estimated tax savings is \$1,754.38. The dashboard also features a 'Welcome' message and a 'Quick Links' section with options like 'Submit a Claim', 'Get a Plan Form', and 'View Statements'.

UHC Harmony HMO

- The UnitedHealthcare Harmony HMO plan delivers a personalized, convenient and simplified care experience
- Harmony helps you navigate the health care system easier — while providing access to doctors who may help guide you to better health and lower costs
- Beginning 1/1/22, Harmony network in SoCal will be expanding to include Beaver Medical Group and MemorialCare
- Network includes 13,000 providers and over 144 primary hospitals, including:
 - **Orange County:** Optum Care Network – Monarch, MemorialCare Medical Group and OptumCare (formerly HealthCare Partners)
 - **San Diego:** Sharp Rees-Stealy and Sharp Community Medical Group

Harmony Plan Design

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 (your medical group/other medical group)	\$10 copay/\$50 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
Sharp HealthCare
MemorialCare Medical Group
Optum Orange County
Optum Care Network – Arta Health
Optum Care Network – AppleCare
Optum Care Network – Monarch
Optum Care Network – South Coast
PrimeCare



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 (your medical group/other medical group)	\$10 copay / \$50 copay	\$15 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 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, Sharp	Kaiser

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

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

* Acupuncture benefits are available only through the UMR Select Plus PPO and CIGNA Select HMO plans.

* CIGNA: Chiropractic and Acupuncture services each have an annual 20 visit maximums, must be medically necessary and may be subject to prior authorization from Cigna.

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

**Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies 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 and hypoglycemic 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 csveba.welcometouhc.com for a full list of available UHC medical groups.

UHC Alliance HMO – SoCal

Plan Overview

- SignatureValue Alliance HMO is an innovative health plan which offers a distinct network of physicians selected based on their ability to guide you to the care and resources that help promote better health and lower costs.
- For 2022, selections on the Alliance network will be:
 - Alliance HMO \$10
 - Alliance HMO – Low Option

Alliance Plan Designs

Benefit Summary	Alliance HMO \$10 What You Pay	Alliance HMO – Low Option What You Pay
Deductible (individual/family)	None	\$2,000/\$4,000
Medical Plan Out-of-Pocket Maximum (individual/family)	\$1,500/\$3,000	\$3,500/\$7,000
RX Plan Out-of-Pocket Maximum (individual/family)	\$1,600/\$3,200	\$1,600/\$3,200
Health Reimbursement Account	None	None
PCP Office Visit	\$10 copay	\$25 copay
Specialist Office Visit	\$10 copay	\$40 copay
Preventive Care	No charge	No charge
Inpatient Hospital Care	No charge	20% coinsurance (after deductible)
Urgent Care (your medical group/other medical group)	\$10 copay / \$50 copay	\$25 copay / \$50 copay
Emergency Room (Copay waived if admitted)	\$100 copay	No charge (after deductible)
Short-Term Prescription Drugs EAN Surcharge Applies	\$10/\$30/50%	\$15/\$40/50%
Long-Term Prescription Drugs	\$20/\$60/50%	\$30/\$80/50%

UHC Alliance Medical Groups
OptumCare (formerly HealthCare Partners)
Monarch HealthCare
Regal Medical Group
ADOC
MemorialCare
Scripps

Kaiser HMO

Electronic Prescriptions

With no messy handwriting to decipher, e-prescriptions are delivered directly to KP pharmacists, helping to reduce errors and improve patient safety.

Chronic Care Management

Automatic enrollment in a disease management program at no extra cost for members with chronic conditions.

Innovative Technology

KP's focus on innovation keeps care ahead of the curve. For example, KP performs robot-assisted surgery in fields such as urology, oncology, radiosurgery and cardiology.

Manage Your Health Online and On the Go

Members can email their doctor's office, check most lab results and refill most prescriptions from a smartphone or laptop on kp.org

Kaiser HMO



Benefit Summary	Kaiser HMO \$15 Rx: \$10/\$20 30-day	Kaiser HMO \$25/\$40 Rx: \$15/\$35 30-day Low Option
	What You Pay	What You Pay
Deductible (individual/family)	None	None
Medical Plan Out-of-Pocket Maximum (individual/family)	\$1,500/\$3,000	\$3,000/\$6,000
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 (your medical group/other medical group)	\$15 copay	\$25 copay
Emergency Room (Copay waived if admitted)	\$100 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)

- Available plans include:
 - Kaiser HMO \$15
 - Kaiser HMO \$25/40 – Low Option

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 (your medical group/other medical group)	\$50 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)

UMR CA Select Plus PPO



Benefit Summary	UMR CA Select Plus PPO 80/50, \$2,000	
	In Network	Out of Network
	What You Pay	What You Pay
Medical 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
Health Reimbursement Account	None	
PCP Office Visit	\$30 copay	50% coinsurance (after deductible)
Specialist Office Visit	\$30 copay	50% coinsurance (after deductible)
Chiropractic and Acupuncture Services*	\$30 copay	50% coinsurance (after deductible)
Urgent Care (office visit only)	\$50 copay	50% coinsurance (after deductible)
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay
Rx Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200	
Short-Term Prescription Drugs*** (up to 30-day supply)	\$15 Generic \$30 PB 50% \$40 min \$175 max NPB	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*** (up to 90-day supply)	\$30 Generic \$60 PB 50% \$80 min \$350 max NPB	No coverage for non-network pharmacy

Carrum Health New Benefit in 2022

- PPO members have access to Carrum Health, a premium surgery benefit
- Carrum provides services for members planning a hospitalization for:
 - Spine procedures
 - Orthopedic procedures
 - Coronary artery bypass graft (CABG)
- New for 2022: Starting 1/1/22, bariatric surgery will be covered under Carrum

* Any member seeking to have one of these surgeries (through Carrum or not) must call Carrum first.

Carrum Health Process

1

Uses Carrum

Member calls Carrum before scheduling surgery and uses the services

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

2

Doesn't Try Carrum

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

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

Waived Medication Copays

- Hypertension and diabetes are two of the most common chronic illnesses in VEBA
 - Together they account for almost 20% of our members
- To help manage these conditions, members will have zero copays for generic hypertension drugs and oral hypoglycemic through home delivery or Smart90

Waived Medication Copays

Some of the most common drugs in these categories will now be \$0 through home delivery or Smart90:

Drug	Indication
LISINAPRIL	HIGH BLOOD PRESS/HEART DISEASE
LOSARTAN POTASSIUM	HIGH BLOOD PRESS/HEART DISEASE
AMLODIPINE BESYLATE	HIGH BLOOD PRESS/HEART DISEASE
HYDROCHLOROTHIAZIDE	HIGH BLOOD PRESS/HEART DISEASE
METOPROLOL SUCCINATE	HIGH BLOOD PRESS/HEART DISEASE
ATENOLOL	HIGH BLOOD PRESS/HEART DISEASE
LISINAPRIL-HYDROCHLOROTHIAZIDE	HIGH BLOOD PRESS/HEART DISEASE
LOSARTAN-HYDROCHLOROTHIAZIDE	HIGH BLOOD PRESS/HEART DISEASE
METOPROLOL TARTRATE	HIGH BLOOD PRESS/HEART DISEASE

Drug	Indication
METFORMIN HCL	DIABETES
METFORMIN HCL ER	DIABETES
GLIPIZIDE	DIABETES
GLIMEPIRIDE	DIABETES
PIOGLITAZONE HCL	DIABETES
GLIPIZIDE ER	DIABETES
GLYBURIDE	DIABETES
GLYBURIDE-METFORMIN HCL	DIABETES



For Specialty Medications

- New ESI program for Specialty Medications
 - Program covers certain specialty medications
 - Once you enroll, you may have no copays
 - Medications will continue to be filled through Accredo
- To get the savings, you must enroll
 - Call [1-800-683-1074](tel:1-800-683-1074)
 - To view a list of covered specialty drugs, visit saveonsp.com/veba

Caring For All Family Members

- Introducing a new way to save on medications for your animals
 - By leveraging our overall purchasing power, we can reduce costs for your pet expenses
- Save on human medications that are often prescribed for pets
 - Members save (on average) 77% for generics and 15% for brands



Inside Rx Pets

Available For All Members

- Getting savings is simple:
 - Go online to see discounted prices available
 - Take your card to the more than 40,000 pharmacies that accept the Inside Rx Pets discount program
- To print out your own card:
 - Visit the custom link to print an ID card
 - Or save your card to your Google Play account or Apple Wallet



Visit insiderxpets.com

Telehealth Options



Updates for 2022: Free UHC Virtual Care for Select Plans

- Beginning 1/1/22, Harmony and Journey members will receive free virtual care from UHC
- Virtual care available for \$0 copay/cost share. Various cost share applies to all other VEBA plans.
- Also new for 2022: Optum Virtual Care added as 4th UHC provider



Sick? See a Doctor Wherever, Whenever



Virtual Visits

Get 24/7 care by video or phone.

May be used for common medical conditions

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



Tips for registering:

- 1 For Virtual Visits access or to find out more, download the Amwell, Doctor On Demand*** or Teladoc mobile apps today.
- 2 Locate your member ID number on your health plan ID card.
- 3 Have your credit card ready to cover any costs not covered by your health plan.
- 4 Choose a pharmacy that's open in case you're given a prescription.[†]



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



NOTE: 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

Need a doctor? Think of Teladoc first.

Teladoc.com | 1-800-Teladoc |  | 

UMR
A UnitedHealthcare Company



 **TELADOC**[®]

Out of Area Dependent Coverage



CALIFORNIA SCHOOLS
V&CBA



Out-of-area (OOA) Dependent Benefits

- 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.

UHC HMO VS. PPO

Health Maintenance Organization (HMO)

- 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.

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.

Out Of Pocket vs. Deductible

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).

Out of Pocket Maximum

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.

Kaiser OOA Dependent Coverage



Kaiser Out Of Area Coverage

Your Health Plan	Dependents living IN California but outside San Diego Area	Dependents living OUTSIDE California
<p>Kaiser</p>	<ul style="list-style-type: none"> • Benefits are available if dependent’s out-of-area address is within a Kaiser service area. • If dependent's out-of-area address is outside the Kaiser service area, benefits are available for emergency and urgent care services only. • If your out-of-area dependent temporarily visits the service area of another Kaiser region (not more than 90 days), you can receive visiting member care from designated providers in that area. 	<p>Benefits are available for emergency and urgent care services only.</p>

Kaiser OOA Dependent Benefits

- If your OOA dependent is in another Kaiser service area, they can go to the nearest Kaiser location
- Kaiser locations in:
 - California
 - Colorado
 - Georgia
 - Hawaii
 - Maryland
 - Oregon
 - Virginia
 - Washington
 - Washington D.C.

You can find Kaiser facilities at kp.org/locations.

For help with getting established in another Kaiser Permanente region, call the Away from Home Travel Line at **951-268-3900**.

Kaiser OOA Dependent Benefits

- If your OOA dependent is outside a Kaiser service area, Kaiser will still cover urgent and emergency care
- OOA dependents can:
 - Get care at home during breaks
 - Access electronic medical records
 - Keep in touch with their doctors
 - Call the Away from Home Travel Line at **951-268-3900** for help with coverage and care questions while they're away
- Many universities offer student health insurance to cover routine, nonemergency services

Kaiser OOA Dependent Benefits

Care away from home

Increasing access to care away from home with CVS MinuteClinics

- For members traveling in states without Kaiser Permanente providers
- Staffed by non-Kaiser Permanente nurse practitioners and physician assistants
- Providing limited urgent care services
- Can help improve the financial experience for members accessing care while traveling



28 States with a CVS MinuteClinic CVS MinuteClinic **1,100+** locations



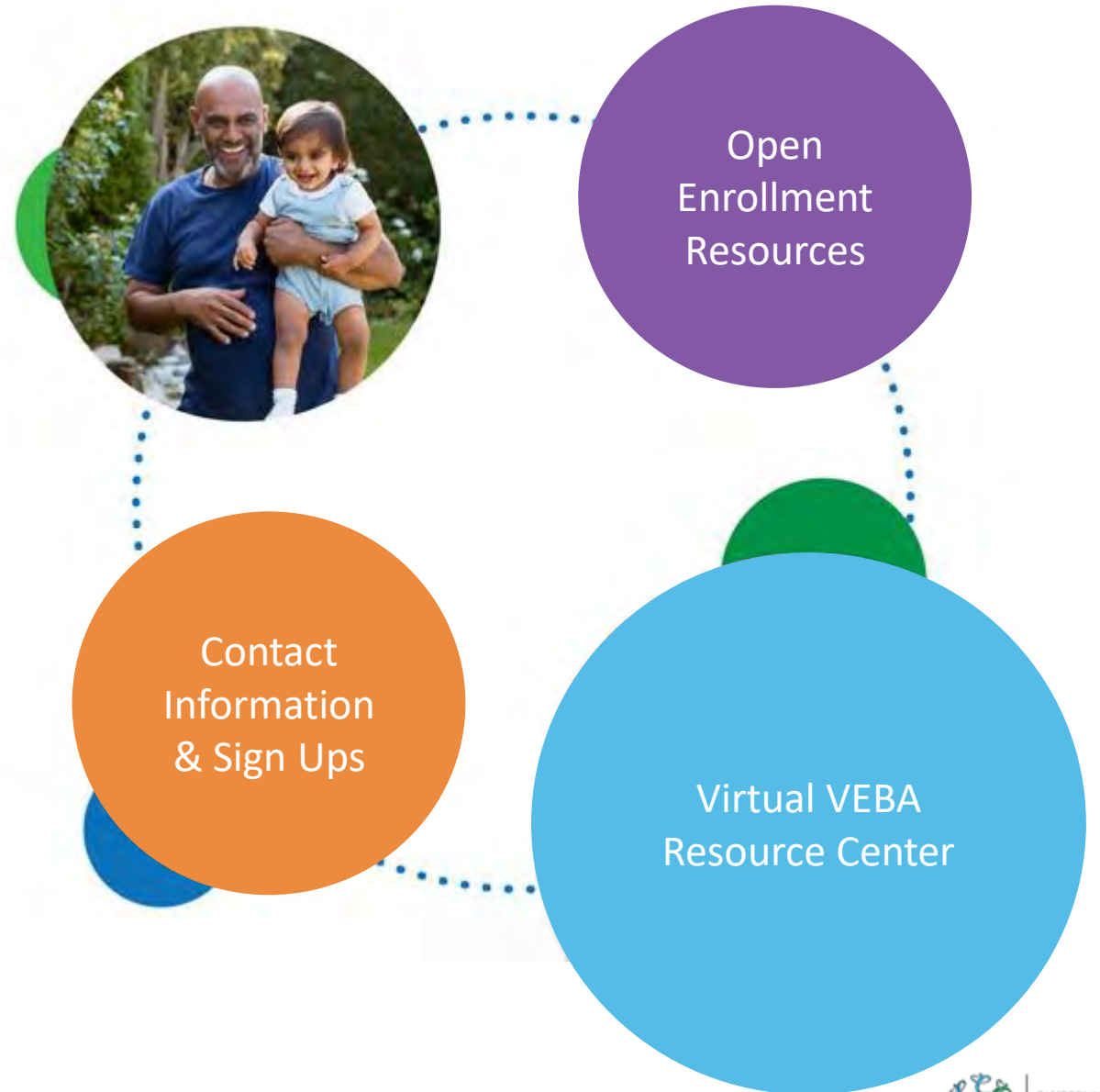
MyVEBA Portal & Flu Shots



CALIFORNIA SCHOOLS
VEBA

Introducing MyVEBA Portal

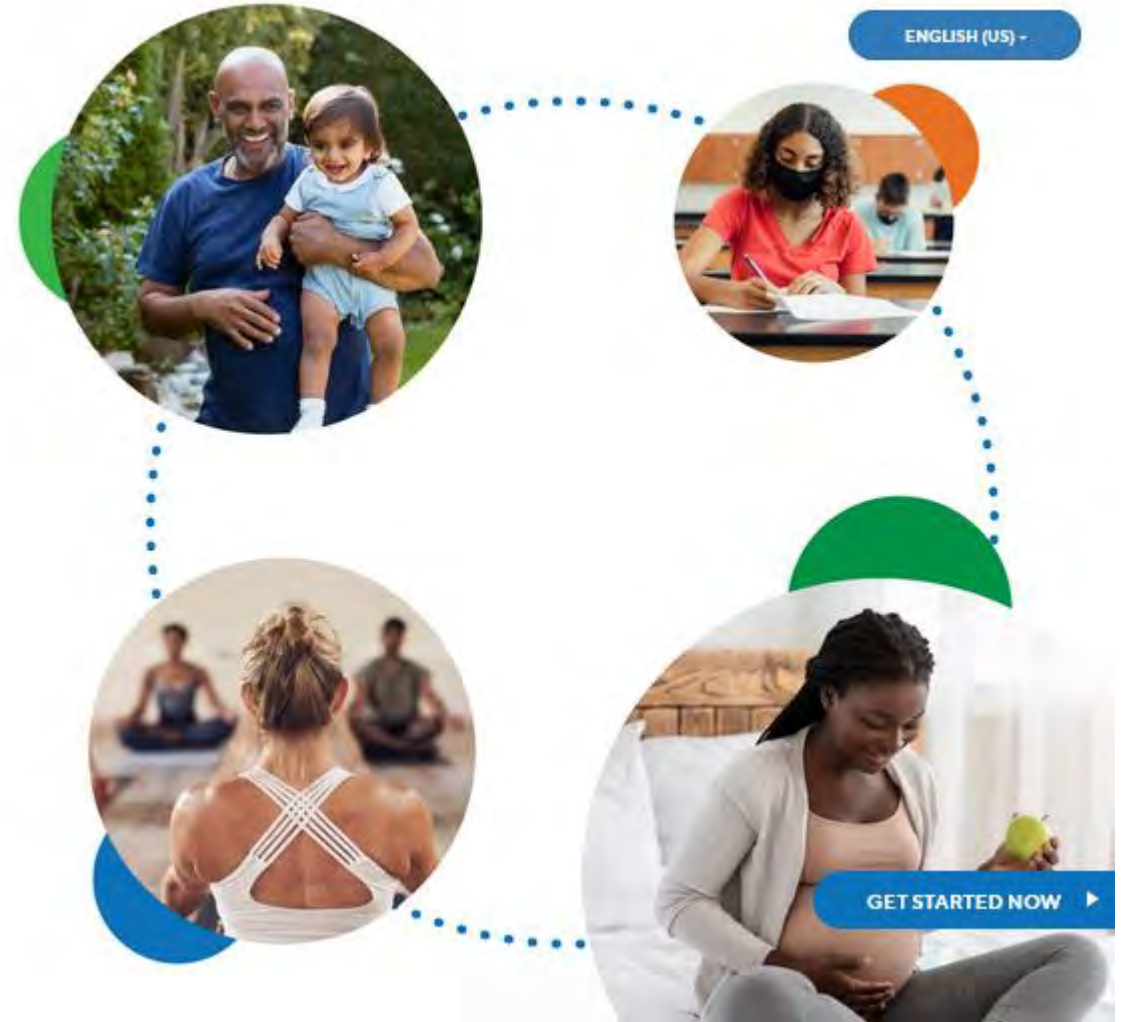
*Your One-Stop For
Member VEBA
Resources*



MyVEBA Online Portal

New digital platform that offers easy access to:

- 2022 Health Benefit options
- Custom district communications
- VEBA carriers
- Local medical groups
- VRC resources such as classes, events and well-being content





California Schools VEBA

MyVEBA

Welcome to MyVEBA – an online portal just for VEBA members that is packed full of great resources for you and your family! Log in to MyVEBA during Open Enrollment to explore your plan options for the upcoming year, search for a provider or get your benefit questions answered.

Through MyVEBA you can also explore our many fitness, cooking, or mindfulness classes, healthy recipes, on-demand content, and upcoming events – all FREE for VEBA members. We have something for everyone, log in today!



← LEAVE THE FAIR

ENGLISH (US) ▾



My Dashboard



VEBA Health Benefit Plans

HAPPENING NOW!

Event ends: December 31, 2024 at 11:59 PM PST

JOIN THE EVENT



VEBA Resource Center

HAPPENING NOW!

Event ends: December 31, 2024 at 11:59 PM PST

JOIN THE EVENT

◀ LEAVE THE FAIR



Welcome VEBA Members!

2022 VEBA Health Benefit Plans

Explore the Possibilities!

Welcome to the Virtual MyVEBA Platform.

It's Open Enrollment time! You can learn about all of your options for the coming year in the VEBA Health Benefit Plans rooms.

Start with the "Available 2022 VEBA Benefits" room to see plans available to your district. From there, you can explore carriers, medical groups, ancillary programs and all of your well-being resources offered through the VEBA Resource Center!

[VEBA RESOURCE CENTER](#)

[SCHEDULE YOUR FLU SHOT](#)

Hello, Test




ENGLISH (US) -

Explore the VEBA Health Benefit Plan Portal and Enter Our Raffle!

Learn more about your VEBA Health Benefit Plan options by visiting the "Available 2022 VEBA Benefits" room. Check out our other rooms for information regarding medical carriers, local providers, VEBA programs and more!

Collect badges as you visit different rooms. Score 5 badges and be entered into our raffle drawing for some amazing prizes!

ROOM CATEGORIES

-  Available 2022 VEBA Benefits
-  Find a Doctor
-  Maximizing Your VEBA Benefits

MY BADGES



← LEAVE THE FAIR



Welcome 2022 VEBA

Explore the Possibilities!
Welcome to the Virtual MyVEBA

It's Open Enrollment time! You can explore all the available 2022 VEBA Benefit Plans rooms.

Start with the "Available 2022 VEBA Benefits" room to explore carriers, medical groups, and the VEBA Resource Center!

VEBA RESOURCE CENTER

SCHEDULE YOUR FLU SHOT

Hello, Test

ENGLISH (US) -

Explore the VEBA Health Benefit Plan Portal and Enter Our Raffle!

Learn more about your VEBA Health Benefit Plan options by visiting the "Available 2022 VEBA Benefits" room. Check out our other rooms for information regarding medical carriers, local providers, VEBA programs - and more!

Collect badges as you visit different rooms. Score 5 badges and be entered into our raffle drawing for some amazing prizes!

ROOM CATEGORIES

- Available 2022 VEBA Benefits
- Find a Doctor
- Maximizing Your VEBA Benefits

MY BADGES



Available 2022 VEBA Benefits ROOMS

-  SDCCD - Benefit Plans
-  Express Scripts
-  Delta Dental
-  Kaiser Permanente
-  UMR
-  UnitedHealthcare
-  Vision Service Plan
-  Journey Harmony Plan



ROOM VISITED
You've earned this badge!

32 participants have visited this room



Kaiser Permanente

Health care that's simple, personalized, and hassle-free. Health care that's designed to help you thrive. At Kaiser Permanente, everything works together for one very important cause. You. Find your healthy place.

RESOURCES

[Open Enrollment Overview](#)

[Calm App - Mental Health & Wellness](#)

[COVID-19 Telehealth](#)

[Maternity Infographic](#)

[Mental Wellness Infographic](#)

[Mental Wellness](#)

[Mental Wellness Maternity](#)

[myStrength Digital Self-Care](#)

[Self-Care Apps](#)

[FLU SHOT FLYER](#)

[FLU SHOT INFORMATION](#)

ROOM ACTIVITIES

Please choose an activity.



[FAQs and Tips](#)



[View Related Videos](#)



CONTACT INFORMATION

[Visit us at https://KP.org](https://KP.org)

[Visit us at https://KP.org/newmember](https://KP.org/newmember)

[Visit us at https://kp.org/eguidebook](https://kp.org/eguidebook)

[Or call us at Current Kaiser Member Services 800-464-4000](tel:8004644000)

[Or call us at Prospective Kaiser members 800-324-9208](tel:8003249208)



CALIFORNIA STATE EMPLOYEES
VEBA

VEBA Members Can Receive Free Flu Shots



VEBA Members Can Receive Free Flu Shots

The flu season can start as early as October and last until May. The best way to protect yourself and your loved ones is to get a flu shot. As a VEBA member, you and your eligible dependents have several options to get a free flu shot.

Your Doctor's Office (All VEBA Members)

When visiting an in-network provider, you can receive a flu shot at no cost to you. Contact your doctor's office to schedule an appointment or learn more.

Kaiser Members

Flu shots are available at no charge to Kaiser Members when given at a Kaiser Permanente medical facility. Check [KP.org/flu](#) for flu shot locations, dates and times.

UHC Members

UHC members can receive free* flu shots at these participating retail clinics**:

Rite Aid	Walmart	Food 4 Less
Vons	Walgreens	Safeway
Ralphs	Albertsons	Meijer Pharmacy

* Present your UHC ID card at participating retail clinics to make sure you are not charged for your flu shot.
** For a full list of participating retail clinics or to find a location near you, visit [shc.com/flu](#).

Express Scripts (ESI) Members (UHC & UHR Members)

If you are an ESI member, you can receive free flu shots conveniently administered at your participating retail pharmacy through your prescription plan. Simply visit any network pharmacy and present your member ID. Participating pharmacies include:

Rite Aid	Walmart	Costco
CVS	Walgreens	Safeway
Ralphs	Albertsons	Many independent pharmacies

For locations near you, visit [express-scripts.com](#), click on "Prescriptions," then "Find a Pharmacy."

Cigna Members

Cigna members can receive free* flu shots at these participating retail pharmacies

Rite Aid	Walmart	Vons
CVS	Walgreens	Safeway
Ralphs	Albertsons	Meijer Pharmacy

* Present your Cigna ID card at participating clinics.

Need help or have more questions? Contact MCOB Advocacy at 888-278-0250 or advocacy@magrepublic.com

➤ **All VEBA Members**

Member's Primary Care Physician (PCP)

➤ **Kaiser Members**

Members can visit their Kaiser medical facility

➤ **UnitedHealthcare (UHC) Members**

Rite Aid
Vons
Ralphs

Walmart
Walgreens
Albertsons

Food4Less
Safeway
Meijer Pharmacy

➤ **Express Scripts Members (UHC and UMR Members)**

Rite Aid
CVS
Ralphs

Walmart
Walgreens
Albertsons

Costco
Safeway
Many independent pharmacies



Additional VEBA Benefits



CALIFORNIA SCHOOLS
VEBA

Supporting Members

Saving Money Through Quality Improvement

Expert second opinion service to ensure members receive the right treatment

Teladoc Medical Experts

Employee Assistance Program

Confidential in-person, online and telephonic support to help members handle life's most challenging issues

VEBA team to help members successfully navigate access and quality issues in health care system

VEBA Advocacy Programs

Virtual VEBA Resource Center

Members can enjoy well-being services in the comfort of their own home

VEBA Advocacy Programs

VEBA has a dedicated advocacy team in-house that is available five days a week, during business hours, to help members resolve benefit issues and find ways to get more timely appointments.

The VEBA Advocacy Department offers support on issues such as:

- Transitioning Care to a New Provider
- Complaints and Suggestions on Quality of Care or Access to a Timely Appointment
- Navigating the System to Deal with Complex Health Issues



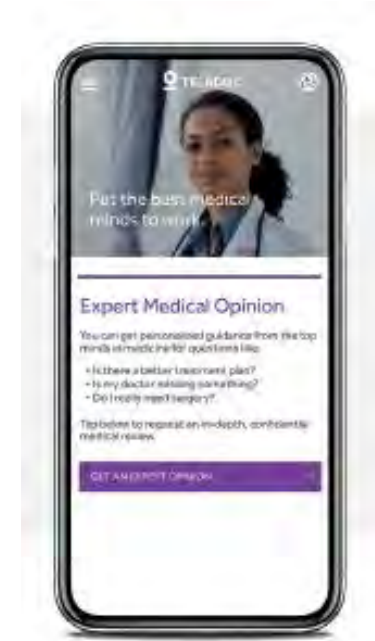
Contact Advocacy: 888-276-0250

Advocacy@mcgregorinc.com

Teladoc Medical Experts Services



- Have 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 at no cost**
- **Leadership Training Programs** and on-site support available for district staff
- **A Work Life Balance Program** for members where EAP staff research resources including parenting support and shopping services
- **5 consulting** visits per incident

Empowering Your Family

Contact your EAP

Call us any time: 888-625-4809

Visit liveandworkwell.com

Access code: VEBA

Your Employee Assistance Program offers support for:

Overcoming challenges at home or at work

Navigating life's changes

Reaching your goals and living your best life

Confidential EAP support is available:

At no cost to you

By phone, online and face-to-face

24/7 by phone and online

Free Care From Psych Centers At San Diego

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



Contact Advocacy: 888-276-0250

Advocacy@mcgregorinc.com



VEBA Resource Center

Centered Around You



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.



Two Physical VRC's to Serve our Members

We have two physical locations located in San Diego County to serve members in-person complete with childcare, transportation to and from the buildings, and more!

VRC Services Delivered Straight To You!

Visit us at
www.vebresourcecenter.com



Individual Member Resources

The VRC provides members with access to resources that aid in their mental, emotional, physical and social health. These resources include acupuncture and acupressure, meditation, yoga, group counseling, healthy cooking classes, fitness classes, financial workshops and more, and more! We provide support and encouragement without judgement.

Individual Member Resources

Classes

The VRC offers weekly group classes dedicated to helping our members achieve their health and fitness goals.

Events

The VRC hosts special educational events both in person and online. Examples of events include COVID-19 informational seminars, financial planning events led by experts from Mission Federal Credit Union and Wellness Wednesday's – Get Fit, Don't Quit! How Small Habits Lead to Bigger Results.

Advocacy

Navigating the health care system can be confusing and complicated and we are here to help! The VEBA Advocacy Department helps our members resolve issues with their insurance carrier or health care providers.

Online Resources

The VRC provides members with access to online resources that aid in mental, emotional, physical and social health. From on-demand content on your YouTube channel, to healthy recipes or blog posts, we have something for everyone!



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



VEBA Contact & Support Resources



CALIFORNIA SCHOOLS
VEBA

Member Support Resources

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

- **MyVEBA**

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

- **VEBA Advocacy**

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

- **Benefit Contacts**

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





Carrier Presentations



CALIFORNIA SCHOOLS
VECBA



Get to know your benefits

**United
Healthcare**

Sign up for myuhc.com

1. Visit myuhc.com
2. Click the Register button
3. Fill out the information needed to create your profile (make sure you have your health insurance card with you)

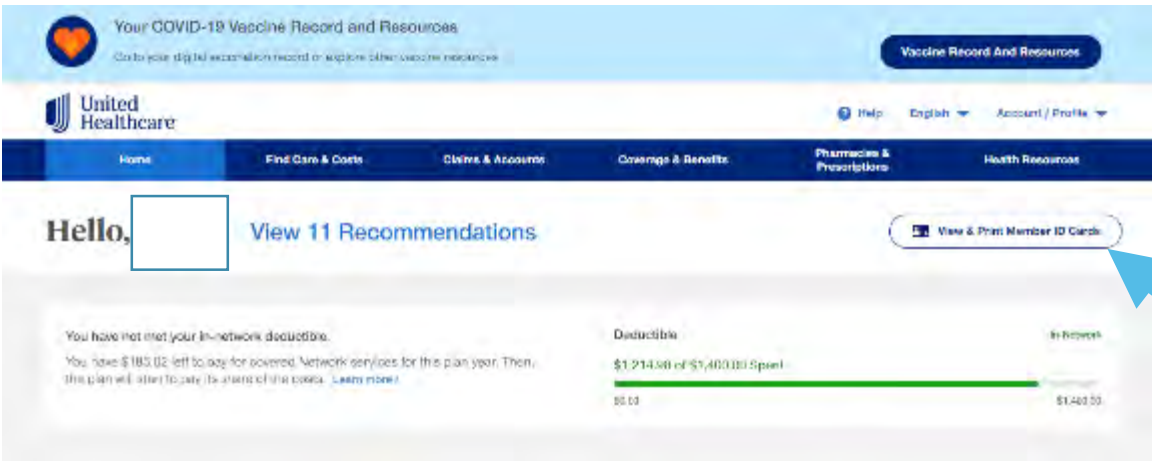
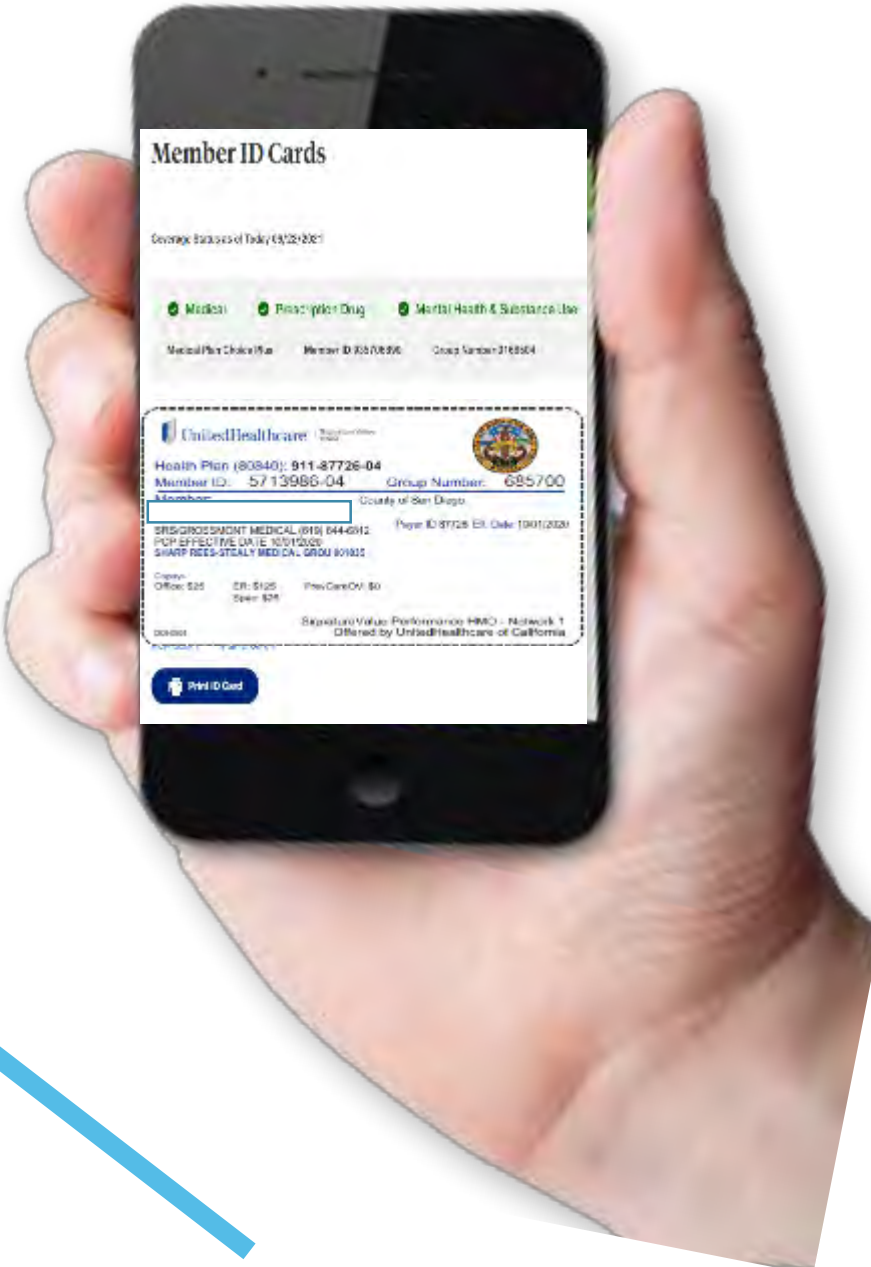
Tips for registering

- Spouses and adult dependents must make their own accounts
- You must provide a valid email address
- Select a username and password you will remember



How to Access Your UnitedHealthcare ID Card

- View your member ID information on your computer or mobile device at myuhc.com
- Have your doctor scan the on-screen bar code for your benefits information
- Print a temporary replacement card
- Fax a copy of your card to your doctor's office



How to Read Your UHC ID Card (Front)



Your member ID number



Your PCP and Assigned Medical Group



Your group health plan number



Your copayments information***

Your medical provider network



*****You will get a new ID card for 2022! Your new ID card will now list your deductible (if applicable) and your Out of Pocket Maximum (OOPM) where your copayments are listed.**

How to Read Your UHC ID Card (Back)

Your number to call for customer service




Your number to call for claim questions



Your number to call for Mental Health support

New Pre-member Site:


<https://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.



Find the plan that fits you best

 Health Plans →

UnitedHealthcare SignatureValue® Harmony HMO

[Plan Details](#)

- Network Coverage**
Only network providers covered.
- Primary Care Physician**
Primary care provider required.
- Copays**
Copay due for certain services, prescriptions and lock-ins.
- Savings Account Options**
Savings account options not offered.

Available only in California.

Once you enroll in this plan, you will receive a welcome call from Harmony's dedicated team of advocates. These advocates will also be able to offer one call resolution to questions related to your benefits, coverage, and care.

See your enrollment materials and other plan documents for more information.

This plan is designed to help you navigate the health care system more easily while providing access to doctors who can help guide you to better health and lower costs. With this plan, you can choose from providers within Southern California using the SignatureValue HMO network.

You won't have coverage if you go out of the network or if you see a specialist without an electronic referral from your PCP.

Preventive care is covered 100 percent in the network. You don't have to pay any out of pocket costs for age appropriate preventive care as long as you use a network doctor.

Are your providers in network?
[Search the provider network](#)

[Close Quick Look](#)

More Benefits of the Pre-member Site

whyuhc.com/csveba

Learn more about the benefits of a plan with UnitedHealthcare



**Before your benefits begin,
connect with UnitedHealthcare**

[Start here](#) 



**UnitedHealthcare digital tools —
at home or on-the-go, stay
connected to your health with
your personal website.**

[Explore Manage Your Plan](#)



**UnitedHealthcare care and
support services — get access to
personal services and clinical
support.**

[Explore Manage Your Care](#)



Need help? Have a Question?

Call UnitedHealthcare Customer Service at 1-888-586-6366

Call UMR Customer Service at 1-800-828-9781

Call Express Scripts 24 hours a day/7 days a week at 1-800-282-2881 (TTY users call: 1-800-759-1089)

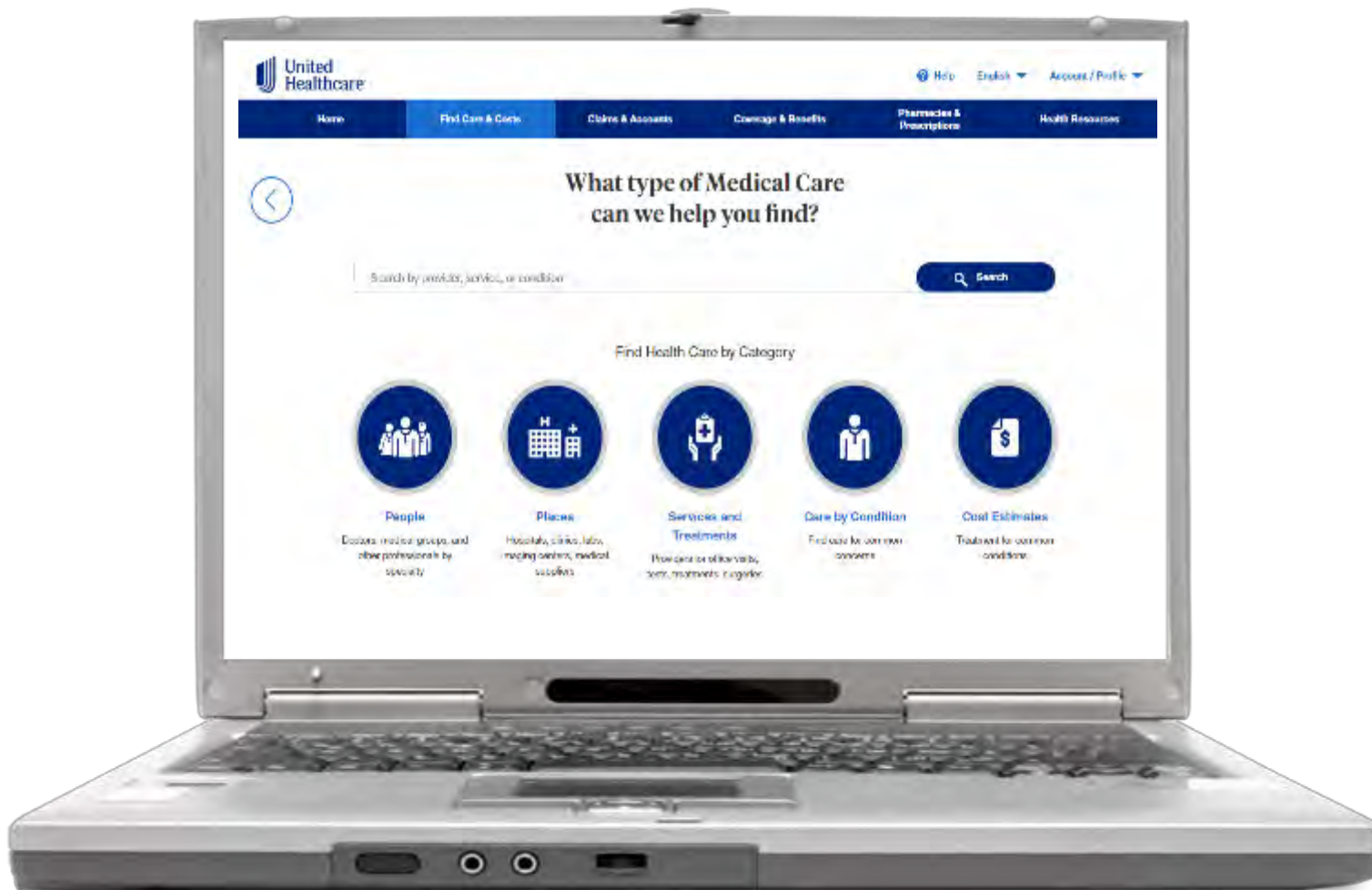
Call Advocacy at 1-888-275-0290 or email advocacy@mcgregorinc.com

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 name, service or condition** in the search bar

Pre-member Site Provider Search



Search by category:

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

whyuhc.com/csveba

Referrals

1. You must select a primary care physician (PCP) in the UnitedHealthcare network that you wish to enroll
2. You must get an electronic referral from your PCP before you see another network physician or specialist
3. You do NOT need a referral to access Virtual Visits or see the following providers (as long as they are in the network you are enrolled in): Obstetricians/gynecologists (OB/GYNs), Behavioral Health or substance abuse disorder clinicians, Convenience care clinics, Urgent Care centers.
4. You should validate that a referral has been entered prior to seeing a network physician or specialist by checking on myuhc.com or calling the number on the back of your insurance card.

Prescriptions

- Your Pharmacy Benefits Manager is Express Scripts
- You can call them 24 hours a day/7 days a week at **1-800-282-2881**
(TTY users call: **1-800-759-1089**)
- You can visit their website **express-scripts.com** to manage your prescriptions online
- You can get your prescriptions delivered directly to your door
- You can manage your prescriptions at home through their mobile app!



Chiropractic Services

Three ways to find a provider.

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:

1. Go to the Provider Locator search at

www.myoptumhealthphysicalhealthofca.com

- a. To identify a participating provider, look for “**California Schools VEBA**” in the list in the column headed – **Plan/Product**

2. 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.

3. Call the provider directly to schedule an appointment, and verify they are part of the Optum network for VEBA.

Questions? We're here to help!



Contact UHC:

1-888-586-6365

Habla Español? Podemos ayudar.



UHC Members: myuhc.com

VEBA (non-COSD Employees) Members: www.whyuhc.com/csveba



UHC (Optum Health) Acupuncture/Chiropractic:

1-800-428-6337

www.myoptumhealthphysicalhealthofCA.com/

THANK YOU

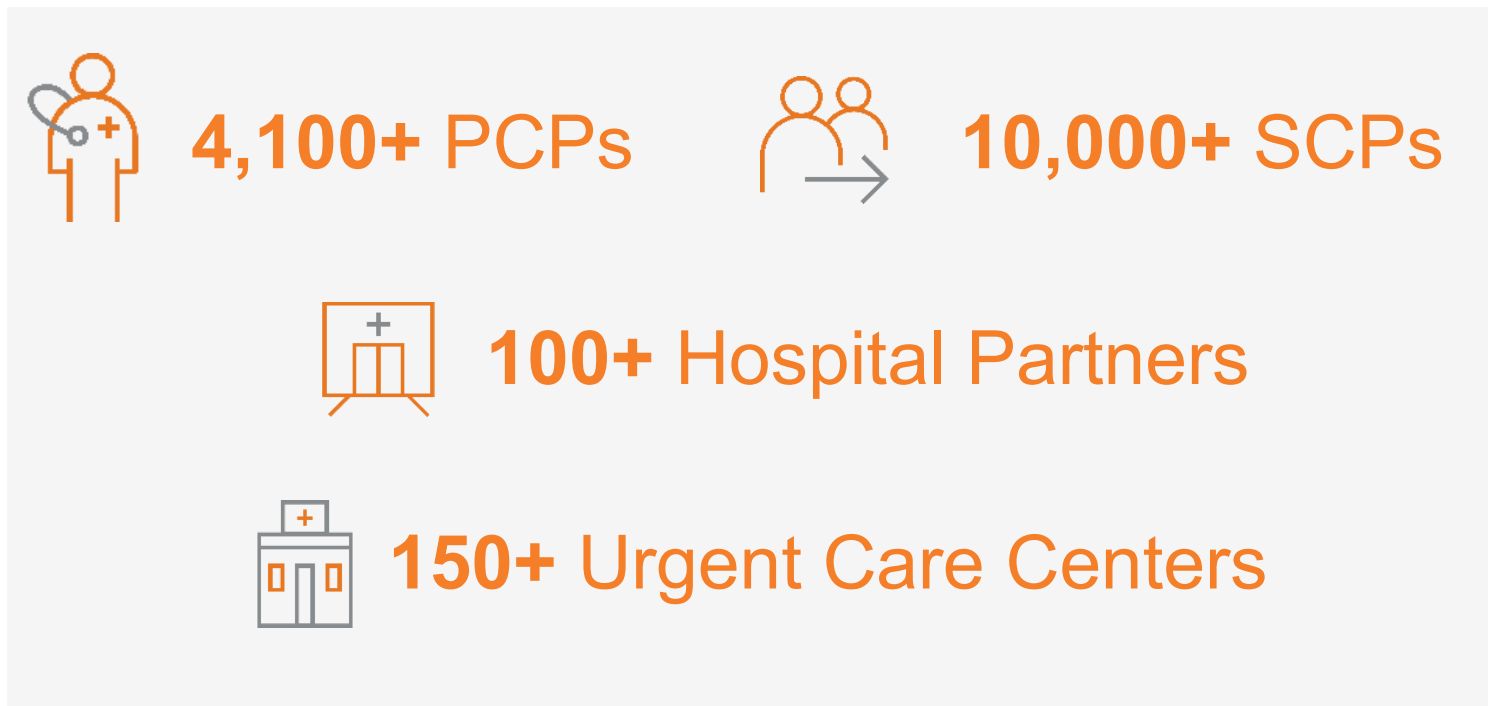
Optum Orange County



Welcome Capistrano
Members!





Your Partner in Health

Our family of medical groups comprises one of the **largest integrated care networks** in the country, providing **personalized, compassionate, and convenient care** to 2 million patients across LA, Inland Empire, San Diego, and **Orange County**.

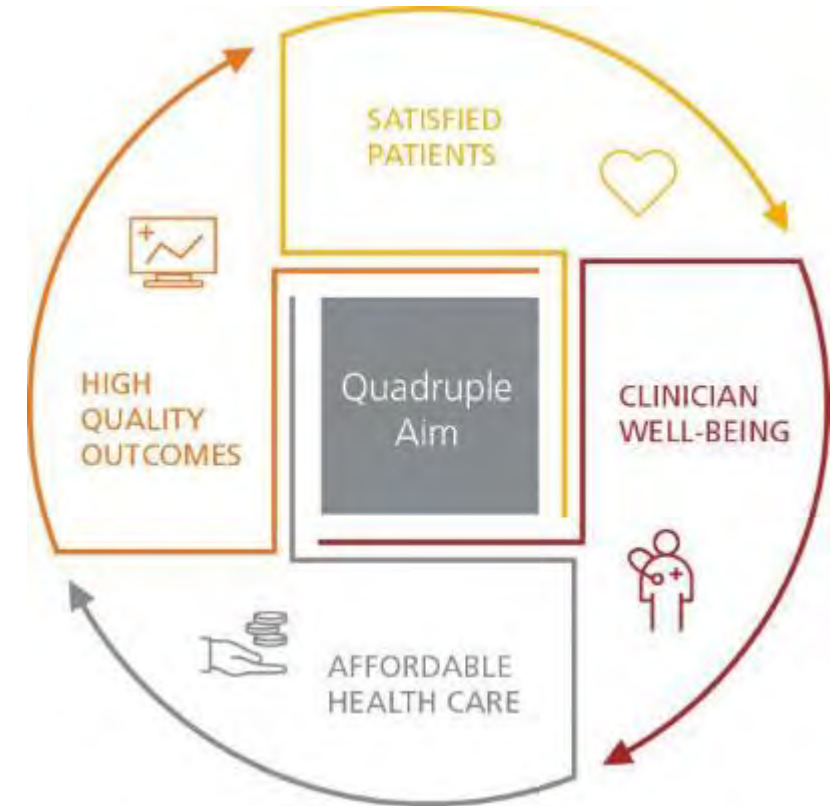


 **4,100+ PCPs**
 **10,000+ SCPs**

 **100+ Hospital Partners**

 **150+ Urgent Care Centers**

Note: 1k+ Hospitalists not displayed



Optum Orange County – Care Close to Home



790+ *primary care physicians*



2,930+ *specialist physicians*



19+ *Hospital partners*



75+ *Urgent Care Centers*



10 *Surgery Centers*



9 *Imaging and radiology facilities*



30+ *physicians with Pacific Cardiology Associates*

Conveniently Located Urgent Care Centers



Optum has **over 75 Urgent Care Centers** across Orange County

Leading Hospital Partners

- Anaheim Global Medical Center
- Anaheim Regional Medical Center
- Chapman Global Medical Center
- Children's Hospital of Orange County (CHOC)
- CHOC at Providence Mission Hospital
- Fountain Valley Regional Hospital and Medical Center
- Hoag Hospital – Irvine
- Hoag Hospital – Newport Beach
- Lakewood Regional Medical Center
- Los Alamitos Medical Center
- MemorialCare Long Beach Medical Center
- MemorialCare Orange Coast Medical Center
- MemorialCare Saddleback Medical Center Laguna Hills
- Miller Children's Hospital
- Orange County Global Medical Center
- Placentia-Linda Hospital
- Providence Mission Hospital
- Providence Mission Hospital Laguna Beach
- South Coast Global Medical Center

How Optum is Different



CONVENIENT locations throughout South OC communities – close to work, home, schools



MORE CHOICE with top specialist options and strong network of nationally recognized hospital partners



HIGH QUALITY care team that gets to know the whole patient – like family – with service excellence



EASE OF ACCESS with wraparound programs incl. virtual care, urgent care (+after hours), case managers

Examples of Hospital Partners in Orange County



Award Winning Care



We Put You At The Center Of Care



Specialty Network

Expansive and high performing network of specialists



Care Management

Team-based and patient centered approach



Acute & Post-Acute Care

Highly ranked hospital and post-acute partners



Digitally Enabled Care

Virtual care services and digital tools for consumer



OPTUM[®]



Population Health Infrastructure



Wraparound Services

Programs available to support patients across all needs



Primary Care

Patient-centered and comprehensive primary care



High Risk & House Calls

Concierge like support for patients with high needs

Claims

Analytics

Network Mgmt.

Care
Navigation

Here to Help You Start Off Right



Welcome Letter

Welcome collateral and phone call:

- Warm welcome
- Information on accessing care and helpful resources
- Link to Welcome Website



Patient Support Website

New member welcome site to:

- Review of next steps
- Guidance on preparing for first appointment
- Answers to FAQs
- Directory of urgent care centers and hospitals



Patient Support Center

Live agents ready to:

- Provide onboarding assistance
- Support accessing online resources
- Answer questions
- Assist with scheduling appointments

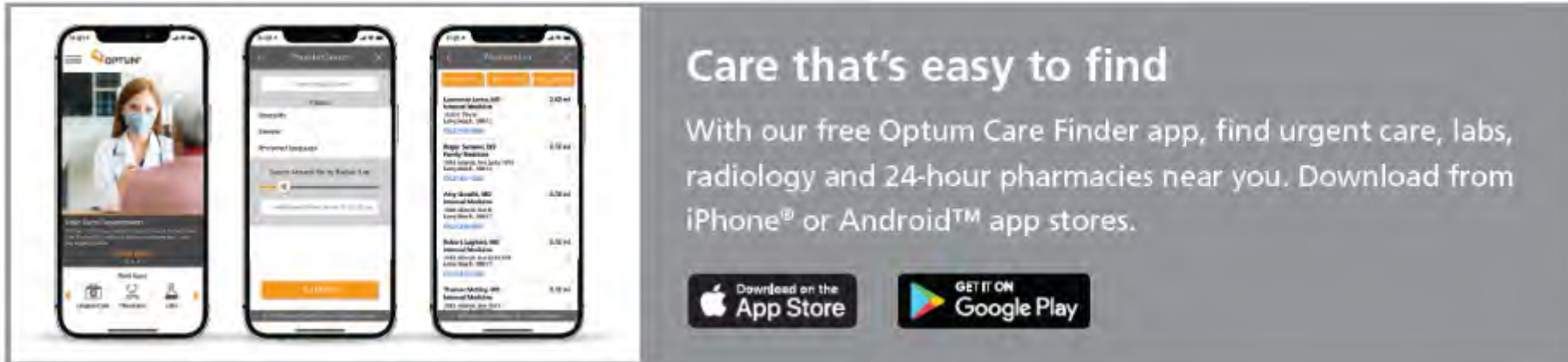


Transitioning Care

Onboarding programs support:



- Prescription and medical records transfer next steps
- Selection of right PCP tailored to unique needs

Download the free Optum Finder App



Care that's easy to find

With our free Optum Care Finder app, find urgent care, labs, radiology and 24-hour pharmacies near you. Download from iPhone® or Android™ app stores.

Additional Questions?

Call our Patient Support Centers. We are standing by to talk to you.

- Toll-free: 1-888-767-2222
- Spanish: 1-888-662-7476
- Vietnamese: 1-877-222-7401

THANK YOU





Recent and Future Expansion



Expanded ED at Orange Coast Medical Center



Children's Village at Long Beach



Women's Pavilion at Saddleback Medical Center, opens Summer 2023



Acquired Irvine Family Practice, Walk In



Rancho Mission Viejo Health Center



Added Breast Centers in Los Alamitos, Newport and Huntington Beach

Primary Care

Choice of over 300 primary care (Internal Medicine, Family Medicine, Pediatrics) providers across three premier medical groups:

- MemorialCare Medical Group
- Greater Newport Physicians (LB, Orange Coast, Saddleback)
- Edinger Medical Group
- Patients rated doctors with MCMG, GNP, and Edinger, first, second and third in Orange County, respectively.



Visit [memorialcare.org/providers](https://www.memorialcare.org/providers)

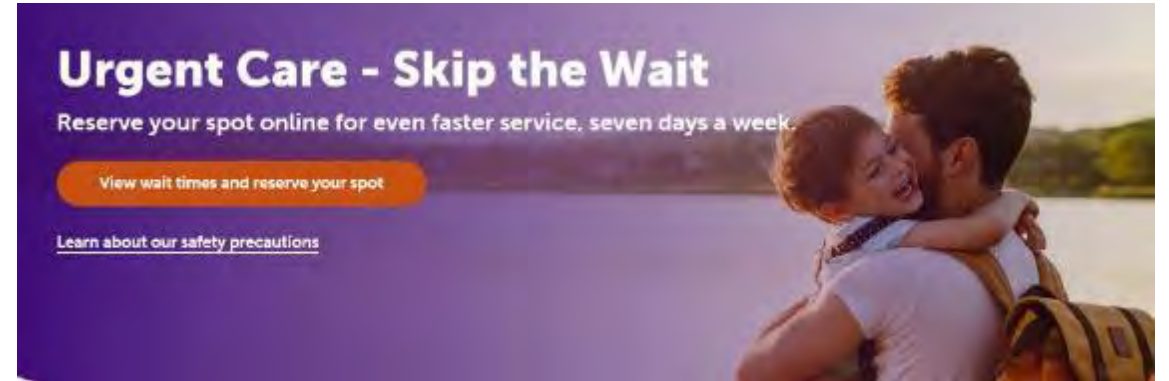
Urgent Care

13 Urgent Care Centers* located in:

- Long Beach (1)
- Huntington Beach (2)
- Costa Mesa (1)
- San Juan Capistrano (1)
- Fountain Valley (2)
- Irvine (2)
- Westminster (1)
- Newport Beach (1)
- Aliso Viejo (1)
- Laguna Hills (1)

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

Visit [memorialcare.org/urgentcare](https://www.memorialcare.org/urgentcare) or [gnpweb.com/location/offices](https://www.gnpweb.com/location/offices)



Primary & Urgent Care: *Virtual Health*

OVER
315,000
VIRTUAL VISITS SINCE
MARCH 2020



MemorialCare™
NOW



Video Visits

Meet with a provider face-to-face using a smartphone or computer



eVisits

Care made simple. No appointment. No waiting rooms. Accessible seven days a week.



Urgent Care

When medical needs just can't wait. Our award-winning physicians are ready to treat you and your family in-person or virtually.



Emergency Care

With every protection and precaution, we are experienced and ready to care for all patients at any time.

Visit [memorialcare.org/patients-visitors/telehealth-patient-resources](https://www.memorialcare.org/patients-visitors/telehealth-patient-resources)

Pediatric Care

Miller Children's & Women's Hospital Long Beach

- One of only eight (8) freestanding children's hospitals in California.
- Recognized as a **Best Children's Hospital** in *U.S. News & World Report* and other publications.
- New Pediatric Specialty Center in Long Beach – *The Children's Village* (30 specialty MDs under one roof).
- Satellite pediatric specialty center at MemorialCare Orange Coast Medical Center.



Visit millerchildrenshospitallb.org or memorialcare.org/services/pediatric-care

Women's Services

Dedicated resources for women's health

- MemorialCare Saddleback Medical Center (SMC) voted **2021 Best Maternity** Hospital in by *Newsweek*. New Women's Pavilion in 2023.
- Nine (9) dedicated centers dedicated to the prevention, early diagnosis, and treatment of breast cancer.
- Comprehensive, systemwide programs for Women's Heart Care, Gynecological Care, and Pelvic Health.



Visit [memorialcare.org/services/womens-care](https://www.memorialcare.org/services/womens-care)

MemorialCare 55+ Program

Membership Benefits:

- Free transportation to/from your MemorialCare Medical Center Appointments
- 20% discount for:
 - OTC items at hospital pharmacies
 - Medical center gift shops and cafes
- Personal liaisons to navigate your healthcare experience
- Access to exclusive member events and educational programs

MemorialCare

MemorialCare 55+ Program

Sign Up Today

Events & Education

Nov 09	Blueprint to Longevity- Come discuss with Dr. Trinh Strategies to living longer and healthier. Irvine, CA 10:00am	Oct 25	Essential Tremor: There is Hope! (Zoom session) 1:00pm
Aug 07	Online Social Security Seminar 9:30am		

See All Senior Health Classes

MemorialCare

55+

Firstname Lastname 123456

Visit [memorialcare.org/55plus](https://www.memorialcare.org/55plus)

Welcoming New Members

We partner with VEBA during Open Enrollment and throughout the year to help you:

- Learn more about the network
- Find a provider of any specialty
- Answer FAQs



Member Experience: *Concierge Service*

Member On-Boarding

We'll support you during open enrollment and throughout the year (on-site or virtually)

Concierge Patient Navigation Center

VEBA members and their families have access to the MemorialCare Navigation Center, where our Patient Navigators can help them:



Make or change appointments



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



Obtain information about their prescriptions



Find a specialist and much more



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



Member Experience

Welcoming New Members



Step 1.

Contact the MemorialCare
Navigation Center

[\(877\) MYMEMCARE](tel:(877)MYMEMCARE)
 [\(696-3622\)](tel:(696)3622)



Step 2.

A Patient Navigator can help
you find a PCP and other
resources, and helps you sign
up for *myChart*.



Step 3.

At the first appointment,
health center team assists
with transferring medical
records (if needed)

Thank You

Questions?

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 you.

Quality care with you at the center

Your doctor will build a care plan based on your needs and work with your care team to deliver high-quality, personalized care.



Preventive care to keep you healthy



Specialty care when you need it



Support for ongoing conditions

Get care in your language — with multilingual doctors and phone interpretation in more than 150 languages.

Search doctors at kp.org/searchdoctors



Convenient ways to get what you need

You have flexible options to get care beyond the doctor's office — and you can manage your care anytime with the Kaiser Permanente app or at kp.org.



Getting care

- Talk with a Kaiser Permanente clinician by video or phone for the same high-quality care as an in-person visit.¹
- Get 24/7 care advice by phone or online.
- Email your doctor's office with nonurgent questions.²



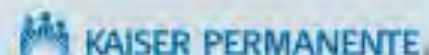
Managing your health²

- Schedule or cancel routine appointments.
- Fill most prescriptions for home delivery or same-day pickup.
- Check your health records and pay bills.

¹. When appropriate and available. ². Available when you get care from Kaiser Permanente facilities.



Telehealth services aren't an add-on — they've helped us deliver personalized care for years.



Access from anywhere – Travel line

Members can always connect to care - gives them the peace of mind that they're covered anywhere



Away from Home Travel Line: 951-268-3900

- 24/7 support while traveling
- Get immunization information from our travel clinic
- Find care in another Kaiser Permanente service area
- Assistance with claims reimbursement



Appointment and Advice Line

Get clinical care 24/7 by talking to a clinician. No need for an appointment. Phone numbers vary by service area.



MinuteClinic and Concentra urgent care

Get care outside of our service area at MinuteClinic (minuteclinic.com) or at a Concentra urgent care center (concentra.com/patients/urgent-care).



Specialty care you can trust

No matter what life throws your way, you can count on us. Get access to quality care from top doctors across a wide range of specialties. Here are a few areas where we lead the way.

Cancer care

Hearing that you have a cancer diagnosis can be overwhelming. But no member — or doctor — goes it alone. A multidisciplinary team works with you and your family to determine the best approach to your treatment.

Learn more at kp.org/cancercare

Cardiac care

No 2 hearts are alike. There are many types of heart disease, and different people need different types of care. You and your doctor will make decisions about your care together, and you'll have guidance and support at every step.

Learn more at kp.org/cardiaccare



 KAISER PERMANENTE

Expect great care when you're expecting

- **A dedicated prenatal care team** — Doctors and nurses help keep you and your baby healthy and empower you to make decisions. You can add a midwife to your team, too.
- **A personalized birth plan** — We'll help you have the safe, positive experience you want, starting with your first appointment.
- **Care and support every step of the way** — From virtual and in-person tours of our private birthing suites to classes* and online resources to help answer the many questions of expecting parents.
- **Support that doesn't stop at delivery** — Breastfeeding consultation and other guidance to help your baby have a healthy start in life.

Learn more at kp.org/maternity

*Classes vary by location. Some classes may require a fee.





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.



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





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.



Southern California

15 medical centers

125 medical offices

10 affiliated hospitals

4 affiliated medical offices



Updates in Southern California

Now open

- Playa Vista Medical Offices
- Claremont Mesa Medical Offices
- Hesperia Medical Offices

Scheduled to open

- Cancer Care Center at Los Angeles Medical Center (Q4 2021)
- Downey Medical Center expansion
- New Watts Medical Offices and Remodeled Learning and Counseling Center (Q1 2023)



Porter Ranch Medical Offices (rendering)

SCAL Target Clinics – open with limited services



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

Los Angeles County

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

Orange County

- Irvine North
- San Clemente
- West Fullerton

Riverside County

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

San Diego County

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

San Bernardino County

- Apple Valley
- Fontana North
- Montclair
- Redlands



Questions?

- Call our **Member Service Call Center at 1-800-464-4000 or TTY 711** for member card & questions
 - Open 7 days a week, 24 hours a day. Closed holidays.
 - Closed at 10pm the day after Thanksgiving, Christmas Eve, and New Year's Eve.
- Prospective Members call **1-800-514-0985 (TTY 711)**, Monday through Friday, 7am to 6pm for questions on where to get care, our specialty services, or support for ongoing chronic conditions.
- New Members can visit: kp.org/newmember to learn more about our onboarding process.
- Covid Information: kp.org/covid



Thank you

Using your
benefits and
getting care



UMR

A UnitedHealthcare Company

Understanding your health care benefits



What is a PPO Network?

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

Your PPO Plan

A valuable connection



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



Signing up for umr.com



A UnitedHealthcare Company

- 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



A UnitedHealthcare Company

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: **UnitedHealthcare Select Plus Network** and start your search.



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



Choose the option that's easiest for you!



A UnitedHealthcare Company

- For Mental Health providers, Please select the “Behavioral Health” tile.



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



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

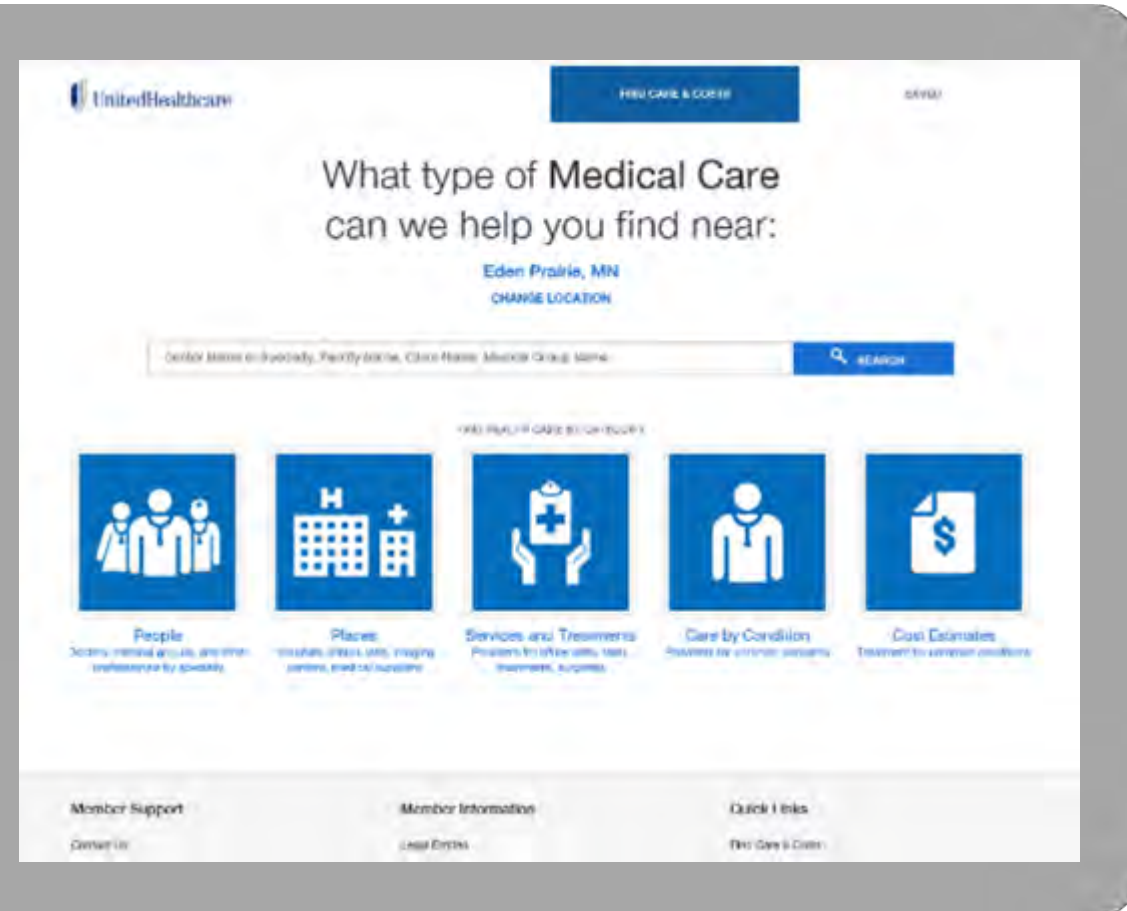
Look up care where you live



A UnitedHealthcare Company

Search by category:

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



Look for provider ratings for quality and cost

UnitedHealth Premium symbols look like this:



**Premium Care
Physician**



**Quality Care
Physician**



**Quality Not
Evaluated**



**Does Not
Meet Quality**

When you receive care from a Premium provider,
you may pay less in out-of-pocket costs for your visit.

Compare costs before you go in for care



A UnitedHealthcare Company

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**

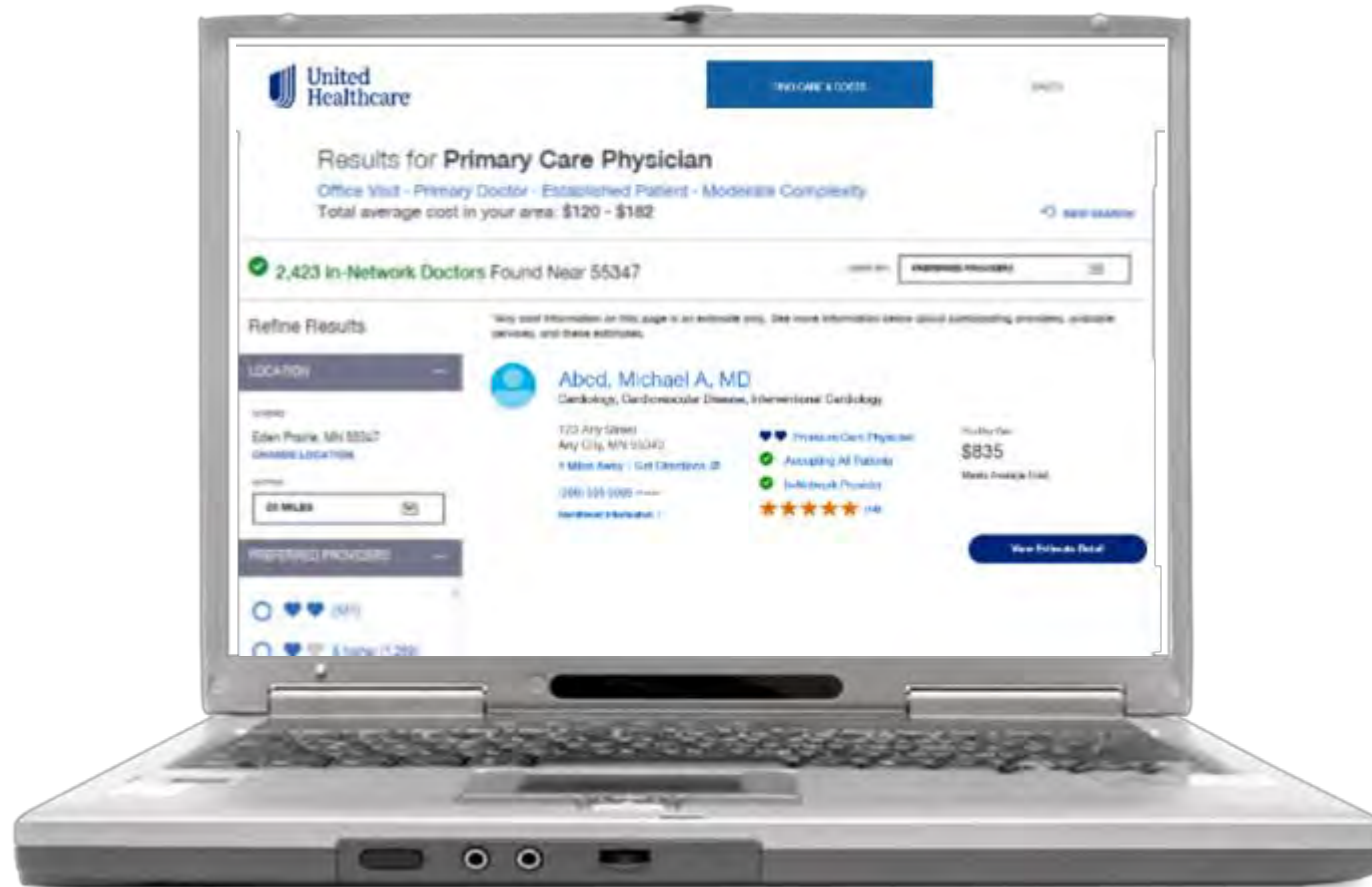
See how much you'll pay before you visit the doctor



A UnitedHealthcare Company

With the health cost estimator you can:

- Search for treatments or procedures from local providers
- View estimates, including your out-of-pocket costs and what your plan will pay
- Choose a provider and get a final estimate



Health cost estimator



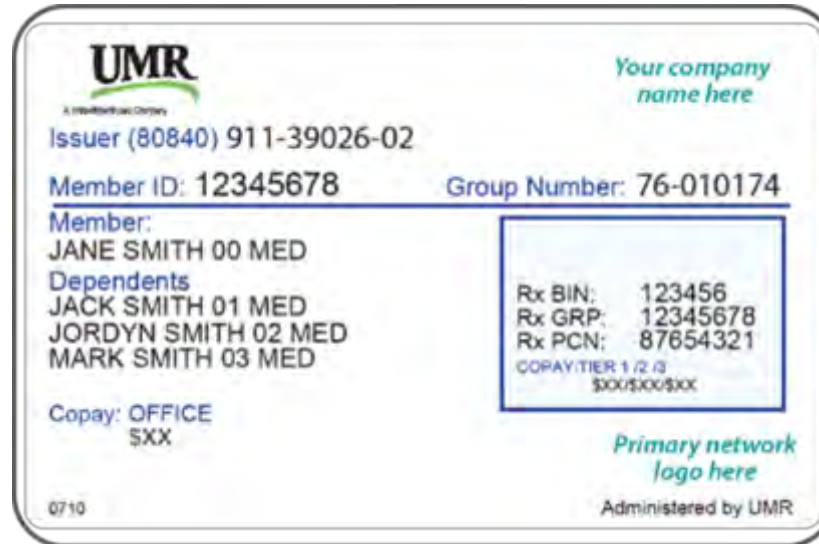
Look for the shopping cart on umr.com

How to read your ID card

(Front)

Your member ID number

Family members covered under your plan



Your group health plan number

Your pharmacy benefits information

Your medical provider network



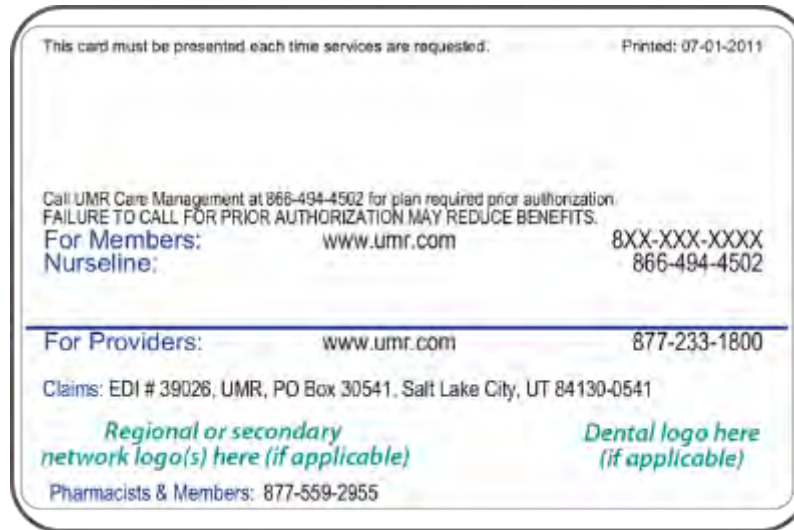
How to read your ID card

(Back)

Your number to call for prior authorization



Your regional or secondary medical network



Your numbers for customer service or NurseLine



Your number to call for pharmacy questions

A digital ID card on umr.com

- View your member ID information on your computer or mobile device
- Have your doctor scan the on-screen bar code for your benefits information
- Print a temporary replacement card
- Fax a copy of your card to your doctor's office



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

By your side and on your side

Get the most from
your benefits plan.

Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2021 Cigna



For employees and covered dependents of
Capistrano Unified



Your plan

• The Southern California Select HMO plan

Southern California Select Health Maintenance Organization (HMO) Plan

- You and each member on the plan have the option to choose a primary care physician (PCP) from any one of the five provider groups in the Southern California Select Network,¹ including:
 1. **Hoag** in Orange County
 2. **Optum** in Los Angeles County
 3. **PrimeCare** in Riverside and San Bernardino counties
 4. **Providence St. Joseph Health** in Orange County
 5. **Scripps Health** in San Diego County
- For your care to be covered, you must receive your care through your PCP who will coordinate your care to help keep your costs down and refer you to a specialist² when needed.
- You have coverage for emergency and urgent care at any time, at any facility.³
- You have access to medical virtual care (telehealth) 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

PLAN INCLUDES:

- Medical virtual care (telehealth)⁴
- Behavioral 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
- Access to the Cigna Behavioral Health Network
- Cigna Healthy Rewards® program⁶
- Cigna Healthy Pregnancies, Healthy Babies® program



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

Quality. Proximity. Location.

- Choose a PCP from any one of five provider groups¹



 Orange County ²	 Los Angeles County ²	 Part of OptumCare® Riverside & San Bernardino counties ²
<ul style="list-style-type: none"> • 520+ providers, including 380+ specialists • 13 urgent care centers • 5 hospitals 	<ul style="list-style-type: none"> • 3,710+ providers, including 2,270+ specialists • 81 urgent care centers • 27 hospitals • 7 transitional medical clinics 	<ul style="list-style-type: none"> • 950+ providers, including 660+ specialists • 33 urgent care centers • 17 hospitals

 Mission St. Joseph St. Jude Orange County ²	 San Diego County ²
<ul style="list-style-type: none"> • 1,380+ providers, including 920+ specialists • 17 urgent care centers • 6 hospitals • 14 Providence ExpressCare clinics 	<ul style="list-style-type: none"> • 2,000+ providers, including 1,670+ specialists • 100+ medical/ surgical specialties • 3 urgent care centers • 6 hospitals • 15 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 2020-2021 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.

SOUTHERN CALIFORNIA SELECT HMO NETWORK IN ORANGE COUNTY WITH HOAG¹



Physician Network:²

- Hoag Medical Group
- Hoag Physician Partners

Hospital Network:²

- Children's Hospital at Mission*
- Children's Hospital of Orange County (CHOC)*
- Hoag Hospital, Irvine
- Hoag Memorial Hospital Presbyterian
- Hoag Orthopedic Institute

*Pediatric and specialty hospitals.

Why Choose Hoag

Since 1952, Hoag has served the local communities and continues its mission to provide the highest quality health care services through the core strategies of quality and service, people, physician partnerships, strategic growth, financial stewardship, community benefit and philanthropy.

Network Details:³

520+ Providers <small>(including specialists)</small>	380+ Specialists
5 Hospitals	13 Urgent care centers

1. Plans may be limited geographically. Providers are located throughout the majority of the county. 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. Subject to change. 3. Data as of March 2021 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.



SOUTHERN CALIFORNIA SELECT HMO NETWORK IN ORANGE COUNTY WITH PROVIDENCE¹



Mission | St. Joseph | St. Jude



Physician Network:²

- Mission Heritage Medical Group
- Mission Hospital Affiliated Physicians
- St. Joseph Heritage Medical Group
- St. Joseph Hospital Affiliated Physicians
- St. Jude Affiliated Physicians
- St. Jude Heritage Medical Group

Hospital Network:²

- Children’s Hospital at Mission*
- Children’s Hospital of Orange County (CHOC)*
- Mission Hospital, Laguna Beach
- Mission Hospital Regional Medical Center, Mission Viejo
- St. Joseph Hospital of Orange
- St. Jude Medical Center*

*Pediatric and specialty hospitals.

Why Choose Providence

At Providence, we use our voice to advocate for vulnerable populations and needed reforms in health care.

We are also pursuing innovative ways to transform health care by keeping people healthy, and making our services more convenient, accessible and affordable for all.

Network Details:³

1,380+ Providers (including specialists)	920+ Specialists
6 Hospitals	17 Urgent care centers
14 Providence ExpressCare walk-in clinics	

1. Plans may be limited geographically. Providers are located throughout the majority of the county. Not all providers may be 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. Subject to change. 3. Data as of March 2021 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.

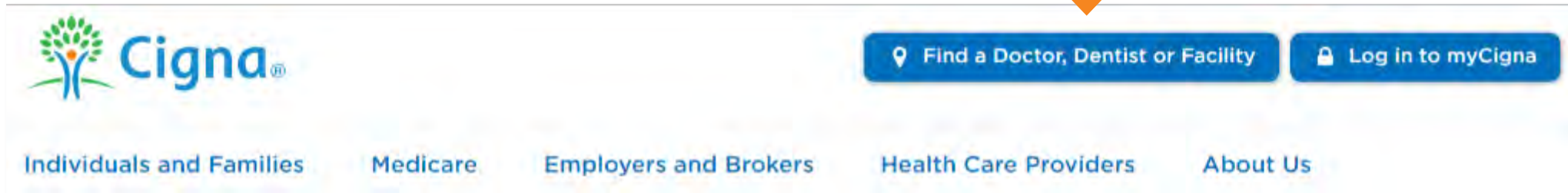


How to find an in-network provider or facility

In our online directory

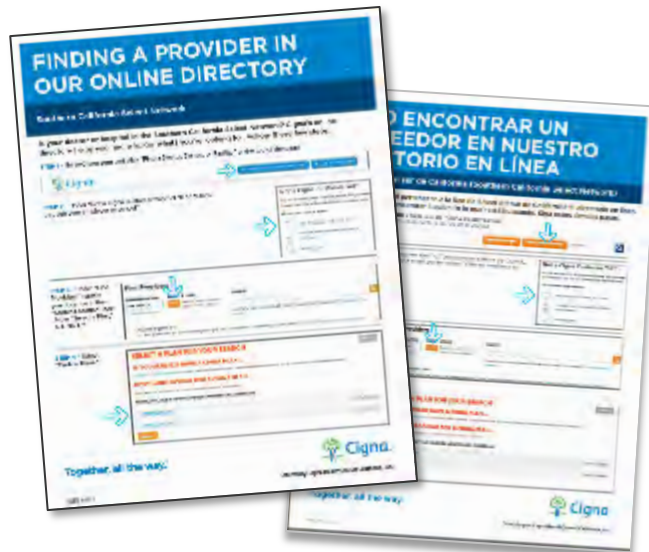


- > Search our online provider directory at [Cigna.com](https://www.cigna.com)



- > For a step-by-step guide on using our provider directory, type into your browser:

- > [Cigna.com/socal/find-provider](https://www.cigna.com/socal/find-provider) (English)
- > [Cigna.com/socal/find-provider-sp](https://www.cigna.com/socal/find-provider-sp) (Spanish)



Southern California Select HMO Network
(Hoag, Optum, PrimeCare,
Providence St. Joseph Health, Scripps Health)

Cigna one guide

1.800.244.6224



The 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.



We're here for you

Anytime day or night, 24/7/365



By phone – 800.244.6224

Call anytime day or night for live customer service

- Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in over 200 languages
- Speak with a nurse anytime, day or night through the 24-Hour Health Information Line

myCigna® – online or app

- Directory of in-network doctors, hospitals, facilities with cost and quality information
- Useful tools to help you:
 - Review your coverage
 - Manage and track claims
 - Track account deductibles, and sign-up for email notifications
 - Find quality of care information for common procedures and treatments
 - Get Claims statements on demand to view claim history and account transactions

QUESTIONS & THANK YOU





The health care providers that participate in the Cigna network are independent contractors solely responsible for any treatment provided to their patients. They are not agents of Cigna. 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 complete details of coverage, see your plan materials or 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, Cigna Behavioral Health, Inc., Cigna Health Management, Inc., Tel-Drug, Inc., Tel-Drug of Pennsylvania, L.L.C., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of California, Inc. **“Cigna Home Delivery Pharmacy”** refers to Tel-Drug, Inc. and Tel-Drug of Pennsylvania, L.L.C. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

Dental Plan Overview

Welcome Capistrano
Members!



YOUR CHOICE - PREPAID OR PPO

Features	DeltaCare USA plan (Prepaid)	Delta Dental PPO plan
Dentist network	<ul style="list-style-type: none"> Visit your assigned DeltaCare USA network dentist to receive benefits. Easy referrals to a large specialty care network (referred by selected primary care dentist). 	<ul style="list-style-type: none"> Freedom to choose any licensed dentist, anywhere in the world, each time you or a family member requires treatment. No referral required for specialty care
Selecting a dentist	<ul style="list-style-type: none"> Ability to change selected network dentist monthly with a phone call or email to Customer Service 	<ul style="list-style-type: none"> No need to preregister with a dental office. Ability to change dentists anytime without contacting Delta Dental
Deductible/ Maximum	<ul style="list-style-type: none"> No annual deductible and no annual dollar maximum 	<ul style="list-style-type: none"> Annual deductible for all services except diagnostic and preventive An annual maximum
Copayments/ Coinsurance	<ul style="list-style-type: none"> All covered procedures have predetermined copayments. No or minimal copayments for most diagnostic and preventive services Minimal or no copayments for many restorative services. 	<ul style="list-style-type: none"> Covered services paid at applicable percentage of contract allowance (for example, 80%)
Out-of-area coverage	<ul style="list-style-type: none"> Out-of-area (35 or more miles from selected network dentist) emergency care allowance, up to \$100 per incident. 	<ul style="list-style-type: none"> Can visit any licensed dentist

YOUR CHOICE - PREPAID OR PPO

Features	DeltaCare® USA plan (Prepaid)	Delta Dental PPO plan
Covered Benefits	<ul style="list-style-type: none"> Wide range of covered services, including orthodontia Orthodontic takeover provision for new enrollees who have orthodontic treatment in progress 	<ul style="list-style-type: none"> Wide range of covered services
Administration	<ul style="list-style-type: none"> No claim forms 	<ul style="list-style-type: none"> Claim forms filed by Delta Dental dentists
Cost savings	<ul style="list-style-type: none"> Visit your selected DeltaCare® USA dentist to receive benefits. Pay only the copayment at the time of treatment. 	<ul style="list-style-type: none"> You usually have the lowest out-of-pocket expenses when visiting a Delta Dental PPO dentist. If you don't see a PPO dentist, a Delta Dental Premier dentist is usually your next best option.

Web and mobile resources



Check out our website!

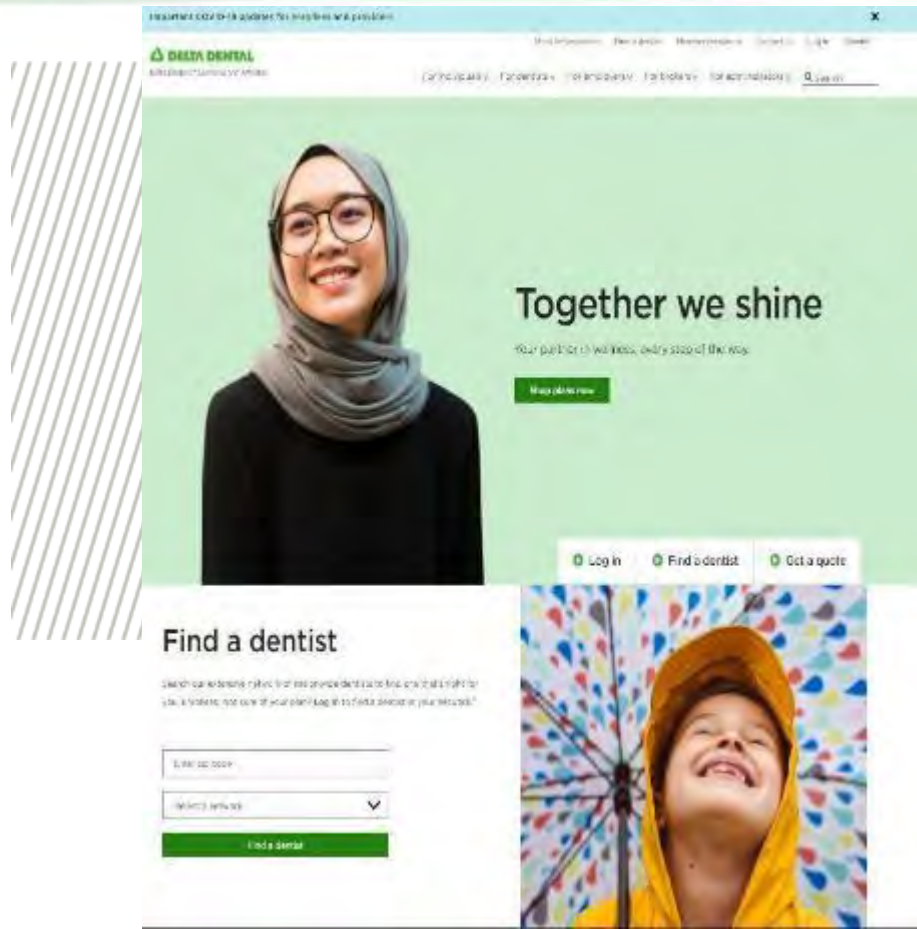
Sign up for an online account

- Visit www.deltadentalins.com
- Find a dentist
- Check your plan details: eligibility, covered services and level of benefits.
- Look up claim statements for recent dental visits.
- View or print your ID card.
- Estimate the cost of your next procedure.
- Submit questions to Customer Service.



 DELTA DENTAL

www.deltadentalins.com



Check your plan details: eligibility, covered services and level of benefits.

Look up claim statements for recent dental visits.

Wellness Library - access to oral health topics.

View or print your ID card.

Estimate the cost of your next procedure.

Submit questions to Customer Service.



Where's my ID card?

Check in without a dental plan ID card



You don't need a dental plan ID card to check in at the dentist. Just tell the dental office that you are covered by Delta Dental of California.

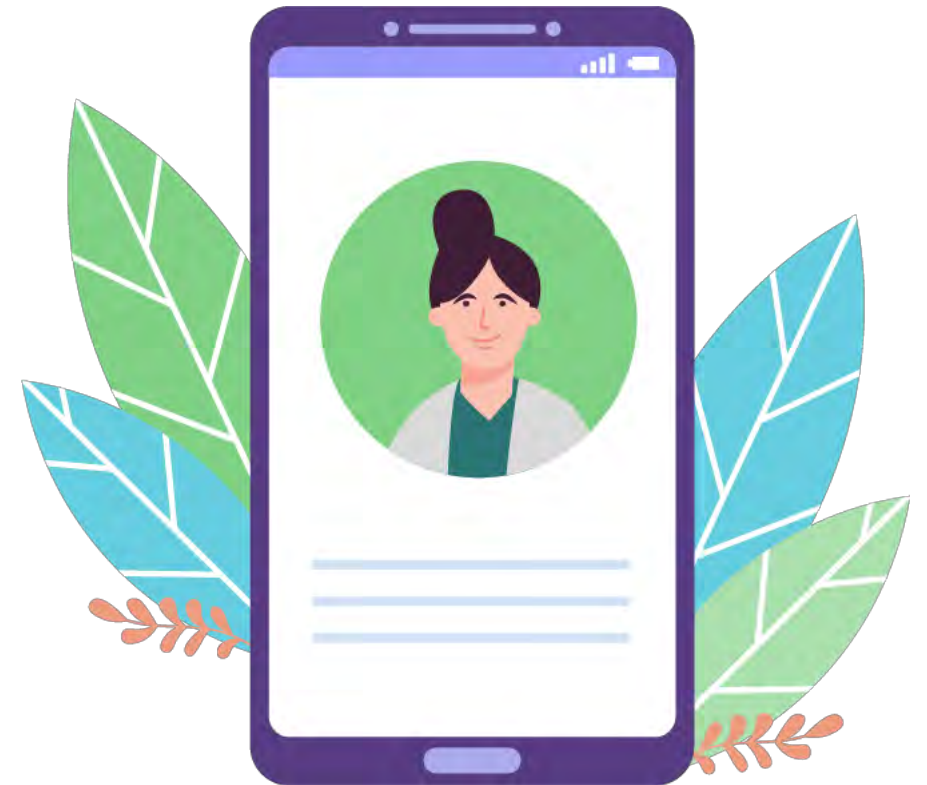
But if you prefer, you can always find a virtual ID card on our mobile-responsive website or with the Delta Dental app or print one from our website www.deltadentalins.com

Provide:

- Your name
- Your date of birth
- Your enrollee ID (or Social Security number)
- The name of your employer

Find a network dentist

- Go to deltadentalins.com.
- Look for the **Find a Dentist** tab.
- Search by name, address, landmark, city or ZIP code.
- Select your network plan.
- Click **Search**.
- **Narrow your search** by location, specialty, network and language.
- Your search results will include a dentist's Yelp rating, address and phone number.



Contact Customer Service

Get help by phone or online



- ✓ Call us toll-free at **866-499-3001**
- ✓ Speak to a Customer Service representative Monday through Friday, **8 am to 8 pm PST**
- ✓ For simple questions, use our automated phone system, available 24/7
- ✓ Ask online: Go to deltadentalins.com > Contact Us > **Delta Dental of California** > Customer Service Form

Contact Customer Service – DeltaCare USA

Get help by phone or online

Call us toll-free at **800-422-4234**.

Speak to a Customer Service representative
Monday through Friday, 5 am to 6 pm PT.

For simple questions, use our automated
phone system, available 24/7.

Ask online: Go to **deltadentalins.com** >
Contact Us. Then follow the prompts or fill
out the Customer Service Form.



 **DELTA DENTAL**



Value-added features

Delta Dental's virtual dentistry solutions

- Two tools to make your life easier: Toothpic and Delta Dental – Virtual Consult

Toothpic

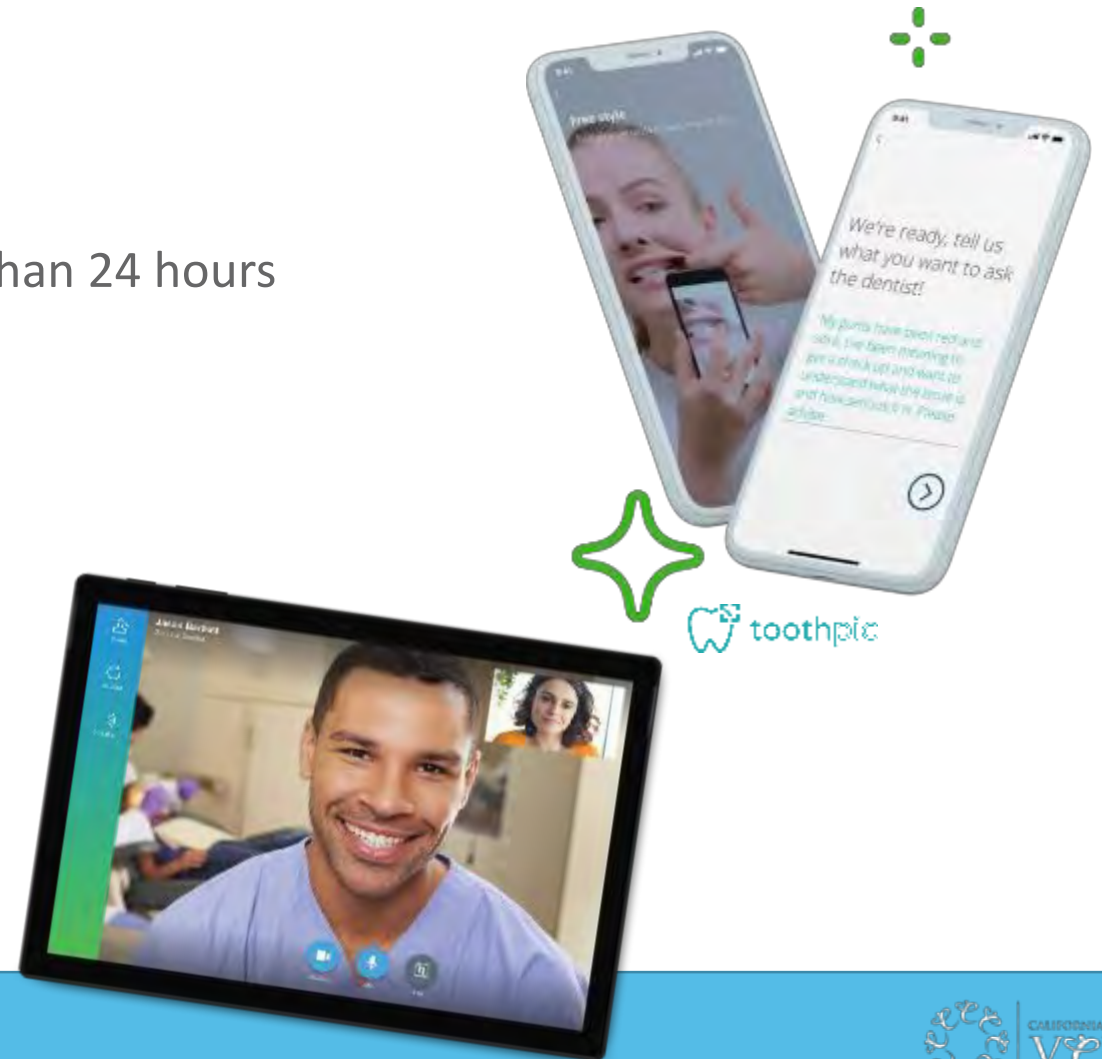
- An easy-to-use, photo-based app
- Get answers from a Delta Dental dentist in less than 24 hours
- Ideal for a quick exam or diagnostic report

Sign up at deltadental.toothpic.com.

Virtual Consult

- Schedule a live video consultation, any time and anywhere, with a Delta Dental dentist
- Ideal for urgent needs or appointments outside of normal office hours

Sign up at deltadentalvirtualconsult.com.



Access hearing aid and LASIK discounts

- Now available to you and your dependents

Amplifon Hearing
Health Care

62% average savings off retail
hearing aid pricing

QualSight

40-50% off traditional LASIK
eye surgery



THANK YOU



VSP VISION CARE.
Get to know Your
VSP[®] Vision Benefits!

Classification: Confidential | 1

VEBA OPEN ENROLLMENT





Classification: Confidential | 1

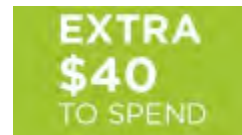
EXCLUSIVE MEMBER EXTRAS

GET THE SAVINGS YOU NEED.

Visit vsp.com to see all the Exclusive Member Extras. VSP puts members first by providing you with exclusive special offers from leading industry brands, totaling more than **\$3,000 in savings**. Discover great deals on glasses, sunglasses, contact lenses, and more.



Enjoy an Extra \$20 on Featured Frame Brands.



Enjoy an Extra \$40 on Featured Frame Brands.



Save up to 40% on popular lens enhancements.



CONVENIENT ACCESS YOU WANT

It's about choice. So, no matter where you live, you have convenient access to a network eye doctor.

WITH EVEN MORE OPTIONS

Maximize your benefits at a Premier Program location (at no extra cost) now including thousands of private practice doctors—and new this year, more than 700 Visionworks® retail locations nationwide.

- Exclusive bonus offers and savings
- A wide selection of featured frame brands
- Advanced eye exam technology, like retinal imaging

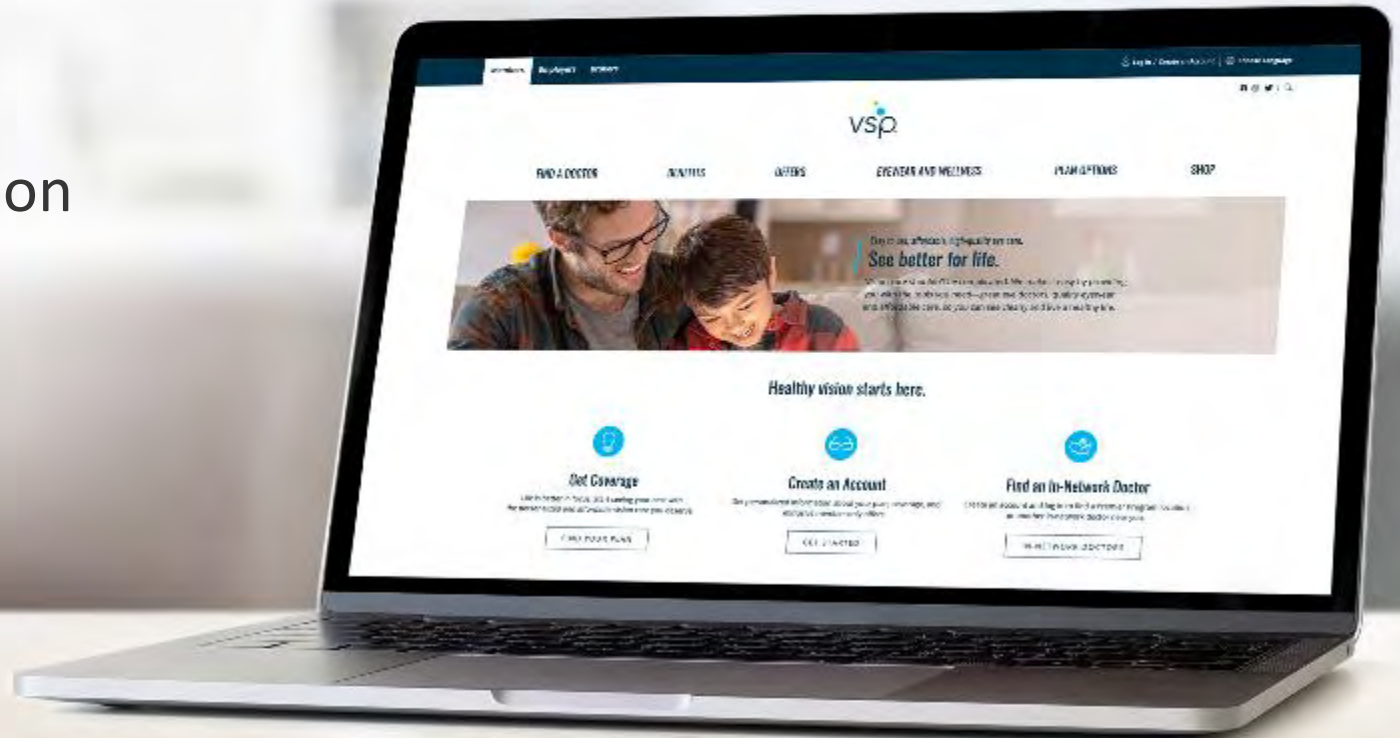


Classification: Confidential | 1

VSP.COM

WE'RE HERE FOR OUR MEMBERS

- View Benefit Information
- Find a VSP Doctor
- Eyewear and Eye Care Information
- Find Special Offers
- Browse eyewear gallery
- Print an ID Card
- Visit vsp.com



THANK YOU!

VSP helps you see well and be well with the coverage and quality care you deserve.

Questions? Contact us.
Call 800.877.7195 or visit vsp.com.



©2021 Vision Service Plan. All rights reserved.
VSP, VSP Vision care for life, "See Well. Be Well.", Eyeconic, eyeconic.com, and WellVisionExam are registered trademarks. VSP Diabetic Eyecare Plus Program, VSP Primary EyeCare Plan, and Computer VisionCare Plan are service marks of Vision Service Plan.
All other brands or marks are the property of their respective owners. 95438 VCCM



California Schools VEBA

Employee Assistance Program





How to Access Your Optum EAP Benefits

Contact your EAP

Call us any time:

888-625-4809

5 EAP Counseling Visits per year

www.liveandworkwell.com

Access code: VEBA

Your Employee Assistance Program offers support for:

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

Confidential EAP support is available:

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



Employee self-help tools

- Find a provider
- Access virtual visits
- Manage claims
- Understand mental health benefits
- Self-help resources for work and life support
- Educational materials and videos
- Financial tools and legal templates

Mobile app

- Click to call or chat
- **Provider search**
- Request a call back
- Look up available EAP and WorkLife benefits
- Request authorization for face-to-face counseling
- Access to [www.liveandworkwell](http://www.liveandworkwell.com) content

Downloaded from Apple & Google Play app stores

How can we help you today?



Coronavirus disease 2019 (COVID-19)

Learn ways to be mindful and keep your stress in check so you can plan, not panic. [Learn More.](#)

We can help with mental health, substance use and more.



”

I'm here to meet members where they are, to give them the encouragement they need to move forward in their next chapter.

Michelle M. Johnson,
MA, LPCC, Behavioral Health Advocate



Find providers



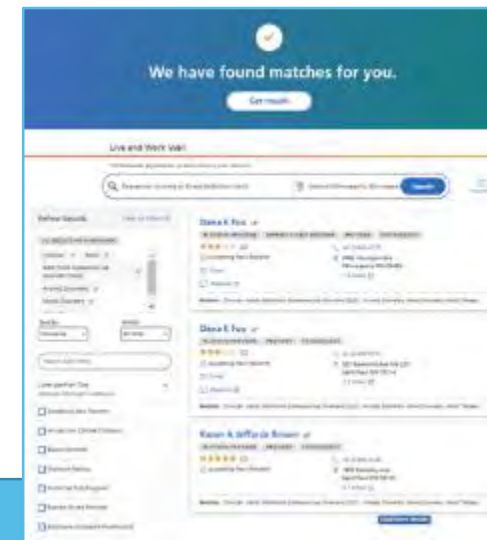
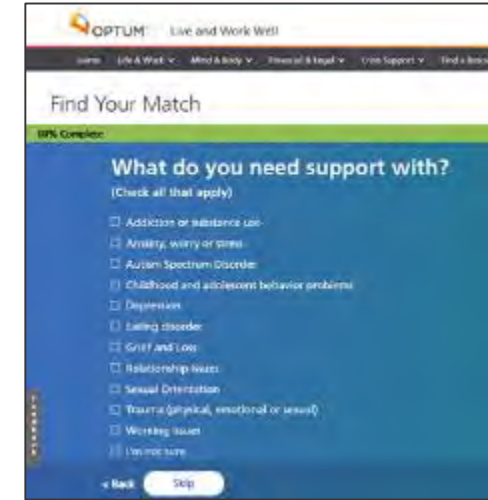
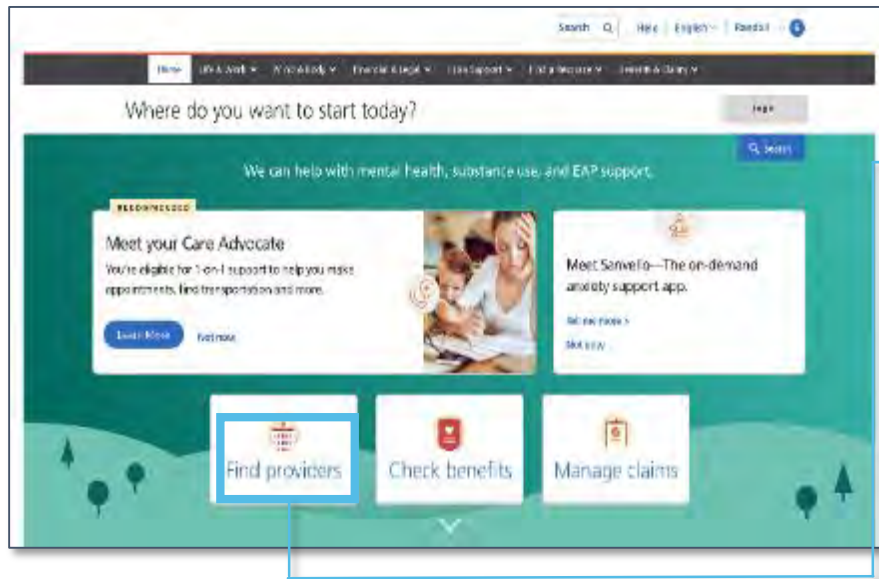
Check benefits



Manage claims

Live and Work Well.com – Provider Search

GUIDED PROVIDER SEARCH



Members are guided through several options to help personalize results based on their needs and preferences



📍 1.3 mi

Let's find your match

Tell us what's important to you, so we can find providers who fit your needs.

What area do you want to see a provider?

[< Back](#)

 [Search on my own](#)

F
e
e
d
b
a
c
k

15% Complete

Do you want a provider who speaks a certain language or has a certain ethnic background?

Yes

No

F
e
e
d
b
a
c
k

What language do you prefer?

Select

- English
- Spanish
- Chinese
- American sign language
- Medical line interpreter service is available
- Afrikaans
- Albanian
- Apache
- Arabic
- Armenian
- Assyrian (Syriac)

Feedback

American Indian or Alaska Native Asian Black or African American Hispanic or Latino Native Hawaiian or Other Pacific Islander White

What do you need support with?

(Check all that apply)

- Addiction or substance use
- Anxiety, worry or stress
- Autism Spectrum Disorder
- Childhood and adolescent behavior problems
- Depression
- Eating disorder
- Grief and Loss
- Relationship Issues
- Sexual Orientation
- Trauma (physical, emotional or sexual)
- Working issues
- I'm not sure

F
e
e
d
b
a
c
k

What type of therapy are you seeking?

(Check all that apply)

- Couples
- Family
- Group
- Individual - Adult
- Individual - Child (0-5)
- Individual - Child (6-12)
- Individual - Adolescent (13-18)
- Virtual visit (online therapy)
- LGBTQ friendly
- I'm not sure

100% Complete



We have found matches for you.

Get results

Feedback



How to Access -Talkspace

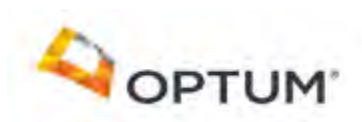
Talkspace is a digital platform that offers an effective alternative to face-to-face therapy with thousands of licensed behavioral health clinicians, giving individuals greater flexibility to engage with their care and improve their overall health

- Support for anxiety, depression, PTSD and other conditions
- Regular communication via in-app chat, voice and video messaging
- No appointment necessary
- Live video capabilities
- **Provider matching**

Convenient, safe and secure therapy –
no office visit needed



Call the EAP at Toll Free -888-625-4809 to obtain an authorization code prior to registering



THANK YOU

**Welcome Capistrano
Members!**

AMERICAN FIDELITY 
a different opinion [®]

What Is a Section 125 Plan?

- Allows employers to offer eligible benefits to employees on a pre-tax basis
- Helps reduce your tax and increase your spendable income

Benefit Options Under Section 125 Plans

- Accident Only Insurance
- Cancer Insurance
- Dental Insurance
- Group Life Insurance
- Major Medical Insurance
- Dependent Care Account
- Healthcare Flexible Spending Account
- Vision Insurance

Available benefits vary from employer to employer and may be offered only on an after-tax basis.

Healthcare Flexible Spending Accounts

How It Works

- Used to reimburse eligible medical expenses
- Expenses may be incurred by you, your spouse, or eligible dependents
- Eligible employees may participate, even if you do not have major medical coverage through your employer

Examples of Eligible and Ineligible Expenses

Examples of Eligible Expenses

- Copayments
- Eye exams
- Prescription eyeglasses
- Menstrual Products
- Lasik
- Orthodontia expenses¹ and other dental expenses
- Eligible over-the-counter medicines and drugs
- Transportation expenses relative to medical care including mileage at Internal Revenue Code (IRC) allowable rate

Examples of Ineligible Expenses

- Cosmetic procedures
- Chapstick
- Toothbrushes
- Expenses reimbursed under any other health plan or from any other source
- Insurance premiums
- Vitamins (for general health)

¹ Future service dates require proof of payment.

Grace Period

An additional 2 ½ months following the end of the plan year in which a participant can incur Healthcare FSA claims and still receive reimbursements from the previous plan year's balance.



Dependent Care Account (DCA)

- Used to reimburse eligible dependent day care expenses incurred while you are working
- You may allocate up to \$5,000 pre-tax per calendar year for reimbursement of dependent day care services or \$2,500 if you are married and file a separate tax return

Dependent Care Account Tips

- You only have access to your funds as they are deducted from each paycheck and deposited into your account.
- Maximize your reimbursement opportunities by submitting the entire amount of expense.
- Build up a “pool” of submitted expenses, with pending amounts ready for reimbursement as soon as your next contribution is received and deposited into your account.

Other Available Benefits

- Short Term Disability Income Insurance (Classified)
- Critical Illness Insurance
- Life Insurance
- Retirement Plans

THANK YOU



We Love Your
Feedback!





Thank You!

Questions & Wrap Up

Prepared by Gallagher Benefit Services, Inc. on Behalf of California Schools VEBA

This 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 the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, 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 coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.