Your district offers a number of different medical options. Please review the following information to help select the best plan for you and your family.

**2018 BENEFIT OPTIONS**

**AVAILABLE PLANS**
- Kaiser HMO
- UHC Performance HMO A
  - Network 1
  - Network 2
- UHC SignatureValue Alliance HMO
- SIMNSA HMO

**2018 CHANGES**
- The Express Scripts plans will include additional preventive medications at no cost to the member based on recommendations by the US Preventive Task Force. This applies to adults age 40-75 with a health risk factor such as hypertension or smoking, but no history of cardiovascular disease.
- The UHC SignatureValue Alliance HMO plan’s Emergency Room copay is changing to $300 per visit.
- The SIMNSA HMO plan’s Emergency Room copay is changing to $250 per visit.

**SELECTING YOUR PLAN**
Each of the available medical options covers a different network of doctors and may not offer coverage outside of that network.

**HMO Plans**
In an HMO, you must see your Primary Care Physician (PCP) first for most medical issues. Your PCP will refer you to any specialists you may need to see. When selecting your plan, remember:
- You and your dependents must enroll in the same network but can select different PCPs within that network.
- Your network election is effective for the entire year – you may change PCPs within the network but you cannot change networks until the next enrollment period.

**Performance HMO**
Medical groups are ranked in three networks based on quality scores from the California Office of the Patient Advocate (opa.ca.gov) and what they charge for services. Copays vary by network. Medical groups in Network 1 have the highest performance ratings and lowest copays.

**SignatureValue Alliance HMO**
This HMO benefit plan is a health plan that offers access to physicians selected based on their ability to guide their patients to the care and resources that help promote better health outcomes and lower costs. This plan combines a high-deductible health plan with a VEBA-funded account that helps members meet your deductible. Members can use your HRA funds immediately to help cover the initial deductible expenses.

**Kaiser**
A high quality HMO program that utilizes the Kaiser Permanente network of hospitals and physicians.

**SIMNSA**
A cross-border plan that requires routine care be received in Mexico.

**UHC Medical Plans**
In an HMO, you see your PCP first for most medical issues. You do not need a referral for mental health, chiropractic or OB/GYN services.

To find a provider or facility:
1. Go to Welcomeuhc.com/csvgba
2. Scroll down to choose from the plan options
3. Choose the appropriate network and click “Search the network”
4. Click “okay”
5. Click “continue”
6. Search by Name, Specialty, or Medical Group

**FINDING A DOCTOR OR FACILITY**

**CHIROPRACTIC/Acupuncture**
Provided by OptumHealth Physical Health of California providers, which has more than 2,700 network providers in California.

Three ways to find a provider:
1. Go to the Provider Locator search at myoptumhealthphysicalhealthofca.com and select “Provider Locator”. Choose “California Schools VEBA” from the dropdown menu for 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.
VEBA Advocacy: When your doctor or health plan can't help you, call VEBA's Advocacy Office. They'll help you resolve benefit issues.

Employee Assistance Program: Get through life's challenges with counseling, budgeting, and legal advice, child and eldercare support, and more.

Best Doctors: Started by Harvard doctors, Best Doctors gives you access to medical experts to make sure you have the right diagnosis and treatment for your situation at no cost to you.

CONTACTS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Website</th>
<th>Phone</th>
</tr>
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<tbody>
<tr>
<td>Best Doctors Program</td>
<td>Bestdoctors.com</td>
<td>866-904-0910</td>
</tr>
<tr>
<td>Express Scripts</td>
<td>Expressscripts.com</td>
<td>800-918-8011</td>
</tr>
<tr>
<td>Kaiser</td>
<td>KP.org</td>
<td>800-464-4000</td>
</tr>
<tr>
<td>Optum Health (Chiropractic/Acupuncture)</td>
<td>myoptumhealthphysicalhealthofca.com</td>
<td>800-428-6337</td>
</tr>
<tr>
<td>UnitedHealthcare (UHC)</td>
<td>MyUHC.com</td>
<td>888-586-3635</td>
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</tbody>
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1. UHC members pay standard copays plus $5 prescription at a non-EAN pharmacy (non-EAN pharmacies include CVS, Target, Walgreens, and certain independent pharmacies).
2. UHC members pay the Retail Refill Allowance (RRA) penalty equal to 2 times short-term medication copay for 30-day supply if you fill maintenance prescriptions at a network pharmacy other than Smart90.
3. Services must be medically necessary and may be subject to prior authorization from OptumHealth.

**Additional VEBA Services**

- Costco
- CVS
- Target
- Many Independent Pharmacies

**EAN Pharmacies**

- Costco
- CVS
- Target
- Many Independent Pharmacies

**Maintenance Drugs (up to a 90-day supply)**
- Use Express Scripts Smart90 pharmacy or Express Scripts Home Delivery for lowest cost

**Short-Term Drugs (up to a 30-day supply)**
- Use Express Scripts Advantage Network (EAN) pharmacy for lowest cost or non-EAN pharmacy

**Non-EAN Pharmacies**

- Costco
- CVS
- Target
- Many Independent Pharmacies

**Employee Assistance Program**

- Counseling
- Budgeting
- Legal advice
- Child and eldercare support

**Best Doctors**

- Harvard doctors
- Access to medical experts
- Right diagnosis and treatment at no cost

**Express Scripts**

- UHC members get their Rx benefits through Express Scripts. Your copay and coinsurance amounts are based on where you fill your prescriptions. Non-EAN pharmacies will charge an additional $5 copay per prescription. For the lowest copays, be sure to utilize an Express Scripts Advantage Network (EAN) pharmacy.

**UHC members**

- Cooperate with your doctor and OptumHealth
- Pay the 30-day supply price at any retail pharmacy
- Pay the maintenance copay for a 90-day supply at the following pharmacies:
  - Costco
  - CVS
  - Target
  - Many Independent Pharmacies

**Inpatient Hospital Care**

- No charge
- 20% coinsurance (after deductible)

**Mental Health Services**

- Use Express Scripts Managed Health Services for lowest cost

**Outpatient Diagnostic Laboratory and Radiology (standard procedure)**

- No charge
- 20% coinsurance (after deductible)

**Outpatient Surgery**

- No charge
- 20% coinsurance (after deductible)

**Outpatient Physical/Rehabilitation Therapy**

- No charge
- 20% coinsurance (after deductible)

**Urgent Care**

- No charge
- 20% coinsurance (after deductible)

**Emergency Room (copay waived if admitted)**

- $5 copay
- Not covered

**Short-Term Prescription Drugs**

- $5 copay
- Not covered

**Maintenance Prescription Drugs**

- $10 copay
- Not covered

**Cost of Maintenance Drugs**

- $500 copay
- Not covered

**Cost of Short-Term Drugs**

- $250 copay
- Not covered

**Additional Information**

- Limitations may apply. See the Certificate of Coverage for details.

**Disclaimer**

This summary is merely a brief description of the major benefits of the plan(s) and is not intended to alter or expand benefits, right, or liabilities as set forth in the official plan documents and contracts.