



2022 Member Informational Meeting

La Mesa-Spring Valley School District
October 20, 2021

Today's Agenda

1 Welcome & Overview

2 2022 Medical Plans

3 MyVEBA Portal & Flu Shots

4 VEBA Benefits

5 VEBA Resource Center

6 Questions & Answers



2022 VEBA Updates & New Plan Options



CALIFORNIA SCHOOLS
VEBA



District Announcements

- District change for 2022:
 - New plan! Performance HMO Network 3 \$10 with enhanced access to Scripps available
- Open enrollment dates: October 11 to October 20
- Submit changes online at myaresonline.com
- Review plans, add dependents, submit changes in one place
- ARES Instruction guide and recorded training will available in MyVEBA



UHC Performance Network 3 – San Diego

VEBA's Newest Plan!

Our Performance HMO Network 3 plan features great savings for accessing

Scripps Health

VEBA members now have a more affordable way to access Scripps Clinic, Scripps Coastal Medical Center and Rady Children's primary care physicians, specialists and hospitals



UHC Performance Network 3 – San Diego

With Performance HMO Network 3, you get access to:

- Great Value – Low premium cost to access Scripps Clinic and Scripps Coastal Medical Center providers
- Your choice of quality doctors – Convenient access to 1,400 physicians through 28 clinics, 5 hospital campuses, and Scripps telemedicine services.
- Nationally Recognized Care – Access to Scripps MD Anderson Cancer Center, a leader in cancer care and Prebys Cardiovascular Institute for advanced heart care.

Questions? We're here to help! Contact
VEBA Advocacy at **888-276-0250** or
advocacy@mcgregorinc.com



UHC Performance HMO Network 3 \$10 Plan



Benefit Summary	UHC Performance HMO Network 3 HMO \$10
	What You Pay
Medical Deductible	None
PCP/Specialist (Office Visit)	\$10 copay
Inpatient Hospital Care	No charge
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge
Complex Radiology (PET & MRI)	No charge
Outpatient Surgery	No charge
Chiropractic Services*	\$10 copay
Urgent Care (your medical group/other medical group)	\$10 copay / \$50 copay
Emergency Room (copay waived if admitted)	\$100 copay

UHC PHMO Network 3 Medical Groups
Scripps Clinic
Scripps Coastal
Rady Children's

Plan Comparison:

Alliance HMO \$10 and PHMO Network 3 \$10

Benefit Summary	Alliance HMO \$10	Performance HMO Network 3 \$10
	What You Pay	What You Pay
Medical Deductible	None	None
PCP/Specialist (Office Visit)	\$10 copay	\$10 copay
Inpatient Hospital Care	No charge	No charge
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$10 copay / No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge
Outpatient Surgery	No charge	No charge
Chiropractic Services	\$10 copay	\$10 copay
Urgent Care (your medical group/other medical group)	\$10 copay / \$50 copay	\$10 copay / \$50 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay

Nationally Recognized Care



Scripps MD Anderson

Nationally recognized as a leader in cancer treatment, Scripps MD Anderson is part of MD Anderson Cancer network, bringing unparalleled, comprehensive cancer care to patients.



Prebys Cardiovascular Institute

Offers some of the most advanced heart care available, including:

- Advanced cardiac imaging
- Electrophysiology services
- Interventional cardiology
- Cardiovascular surgery



Scripps HealthExpress

17 locations throughout San Diego County.

Provides same-day, walk-in care for minor illnesses and injuries, limited vaccinations, and more.

Skip the waiting room, check-in online.

Visit our website at scripps.org to learn more!

Virtual Care



Answers in real time, on your time



Symptom Checker

Assess your symptoms for free and find out where to go for care



eVisit

Submit a brief questionnaire for diagnosis and treatment from a Scripps provider in 30 minutes



Video Visit

Talk with a Scripps provider through your mobile device, get a treatment plan and, if needed, a prescription

Virtual care options have been updated to include COVID-19 screening

Visit our website at scripps.org to learn more!

MyScripps App

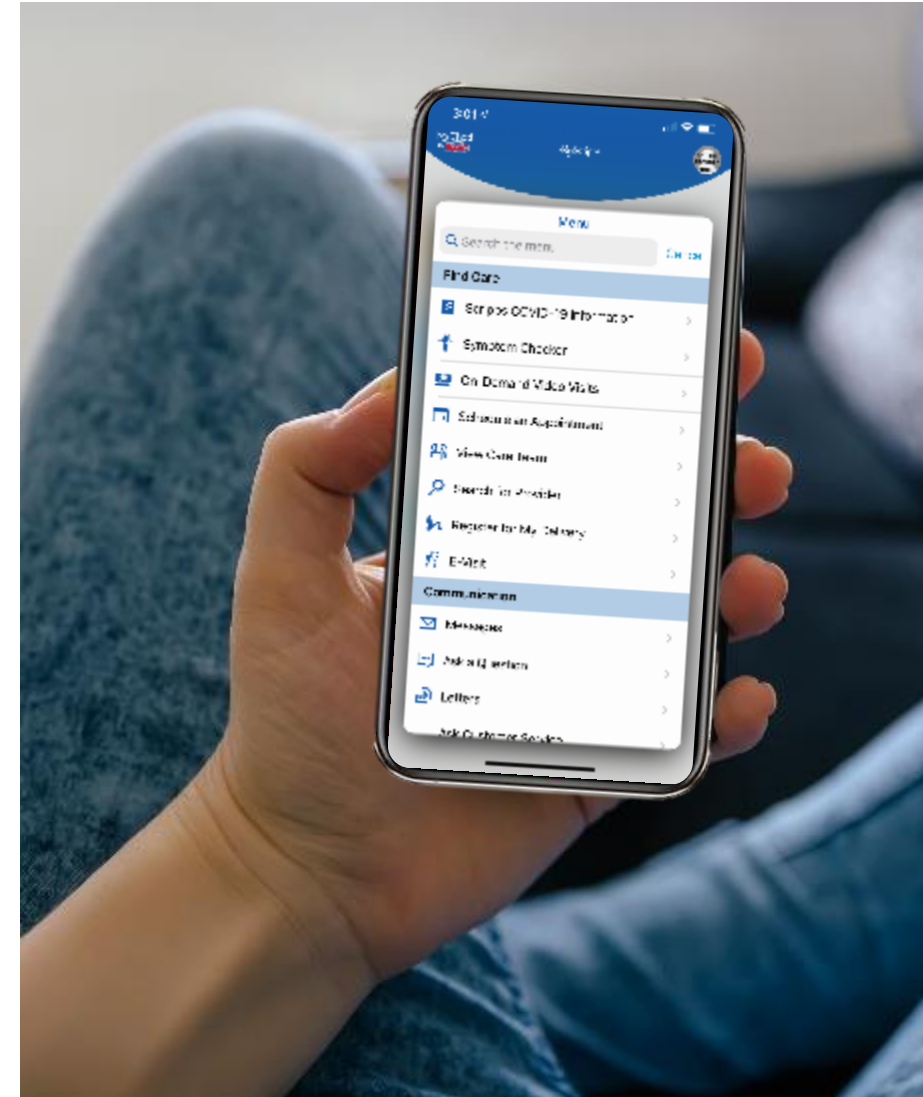


Manage your care anytime, anywhere

Get connected to your health care

- Schedule appointments
- Conduct an eVisit or Video Visit
- Check in for an appointment
- Email your doctor
- Request prescriptions refills
- View COVID vaccination history
- View test and lab results
- View your medical history and visit summaries
- Pay bills
- Designate a health care proxy for a loved one

Available for Coastal & Clinic patients only





Available 2022 Benefits



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

- 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)

Medical Groups

Journey Plan is available with:

- UHC SignatureValue Harmony HMO network

Journey Harmony Medical Groups	
Cassidy Medical Group	
Primary Care Associated	
Sharp HealthCare	
UCSD	
Primary Care Associated	

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

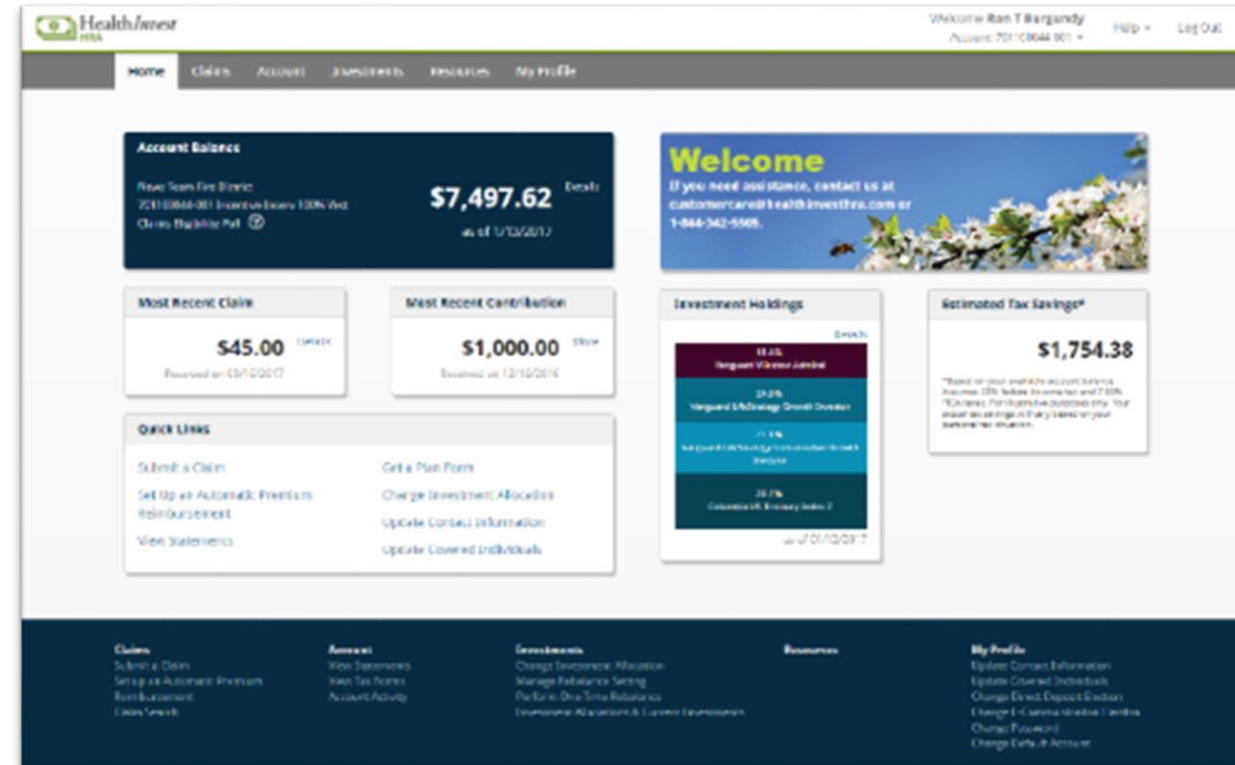
HealthInvest: A New Kind of HRA

- 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	\$1,000
Two Party	\$1,600
Family	\$2,200

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



hello, harmony

savings • choice • simplicity

Working in Harmony for Your Health

Go with a network that works as hard as you do.



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
- Network includes 13,000 providers and over 144 primary hospitals, including:
 - **San Diego:** Sharp Rees-Stealy, Sharp Community Medical Group and UCSD

Harmony Plan Design – San Diego

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
Cassidy Medical Group
Primary Care Associated Medical Group
Sharp Rees-Stealy Medical Group
Sharp Community Medical Group
SCMG
UCSD Medical Group



UHC Alliance HMO – SAN DIEGO

Plan Overview

- UHC SignatureValue Alliance HMO Plan is an innovative health plan offering a distinct network of physicians from the UnitedHealthcare full HMO network
- Physicians are selected based on their ability to guide you to the care and resources that help promote better health and lower costs
- Primary medical groups include Scripps Coastal, Scripps Clinic and UCSD

Alliance Plan Designs

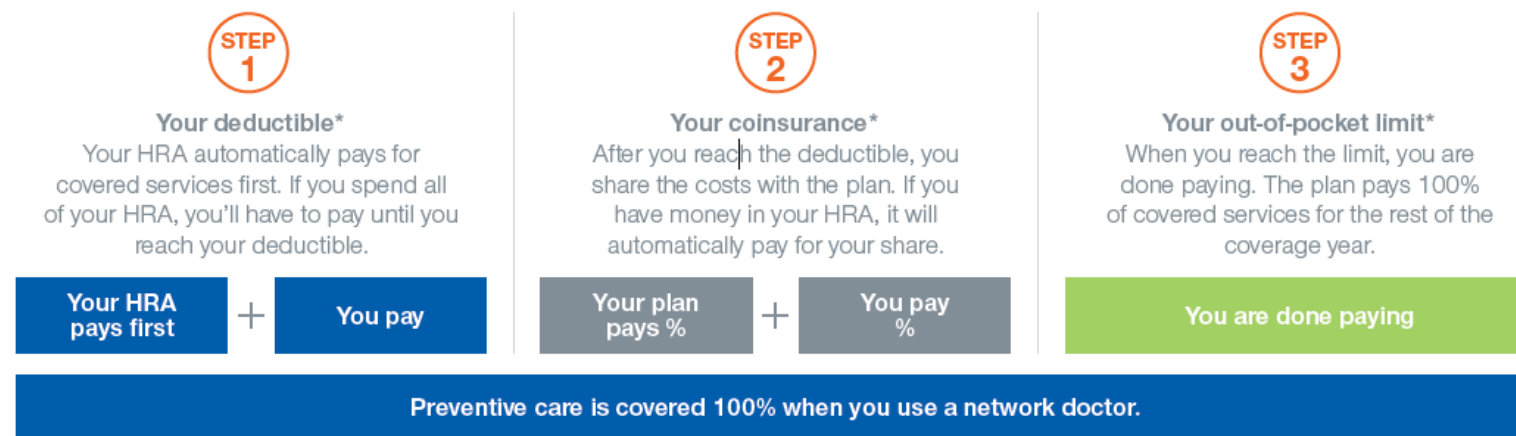
Benefit Summary	Alliance HMO \$1200 HRA What You Pay	Alliance HMO \$10 What You Pay
Deductible (individual/family)	\$2,000/\$2,000	None
Medical Plan Out-of-Pocket Maximum (individual/family)	\$3,000/\$6,000	\$1,500/\$3,000
RX Plan Out-of-Pocket Maximum (individual/family)	\$1,600/\$3,200	\$1,600/\$3,200
Health Reimbursement Account	\$1,200	None
PCP Office Visit	\$35 copay	\$10 Copay
Specialist Office Visit	\$50 copay	\$10 Copay
Preventive Care	No charge	No charge
Inpatient Hospital Care	20% copay (after deductible)	No Charge
Urgent Care (your medical group/other medical group)	\$35 copay/ 20% copay (after deductible)	\$10 copay / \$50 copay
Emergency Room (Copay waived if admitted)	\$300 copay (after deductible)	\$100 copay
Short-Term Prescription Drugs EAN Surcharge Applies	\$10/\$30/50%	\$10/\$30/50%
Long-Term Prescription Drugs	\$20/\$60/50%	\$20/\$60/50%

UHC Alliance Medical Groups
Mercy Physicians Medical Group
Primary Care Associates
Rady Children's
Scripps
UCSD

UHC Alliance \$1200 HRA

- The HRA plan combines a high-deductible health plan with a VEBA-funded account that helps members meet their deductible
- Members can use their HRA funds immediately to help cover the initial deductible expenses.
- Eligible HRA expenses include medical expenses (similar to expenses the medical plan pays)

How Paying for Network Care Works with an HRA.



UHC Alliance \$1200 HRA

Rollover Balance:

- The HRA balance can be rolled over for the following calendar year up to \$500 only.

The Debit Payment Card:

- Debit cards issued for each participant. Members will receive a MasterCard payment card for their HRA. The debit payment can be used at the point of service at your doctor's office for any services with a flat copay.
- Members can use it to pay at the doctor's office or write their payment card number on the provider bill. Members will need to keep their receipt, because transactions may have to be validated or substantiated per IRS guidelines.

UHC Performance HMO

Plan Overview

- Performance HMO is designed to help members make an informed decision about their Primary Care Physician (PCP).
- Medical groups are ranked in 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.

UHC Performance HMO, Package A

Benefit Summary	UHC PHMO A, Network 1 What You Pay	UHC PHMO A, Network 2 What You Pay
Deductible (individual/family)	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$3,000 / \$6,000
RX Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$3,000 / \$6,000
Health Reimbursement Account	None	None
PCP Office Visit	\$10 copay	\$20 copay
Specialist Office Visit	\$10 copay	\$20 copay
Preventive Care	No charge	No charge
Inpatient Hospital Care	No charge	No charge
Urgent Care (your medical group/other medical group)	\$10 copay/\$50 copay	\$20 copay/\$50 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay
Short-Term Prescription Drugs EAN Surcharge Applies	\$10/\$30/50%	\$5/\$25/50%
Long-Term Prescription Drugs	\$20/\$60/50%	\$10/\$50/50%

PHMO Network 1 Medical Groups
Arch Health Partners
Primary Care Associates
Sharp Rees-Stealy Medical Group
Sharp Community Medical Group
Rady Children's Health Network

PHMO Network 2 Medical Groups
Mercy Physicians
Greater Tri-Cities
Scripps Physicians Medical
Rady Children's Health Network

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 15- 30 Day Plan



Benefit Summary	Kaiser HMO \$15 Rx: \$10/\$20 30-day What You Pay
Deductible (individual/family)	None
Medical Plan Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000
RX Plan Out-of-Pocket Maximum (individual/family)	None
Health Reimbursement Account	None
PCP Office Visit	\$15 copay
Specialist Office Visit	\$15 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Urgent Care <i>(your medical group/other medical group)</i>	\$15 copay
Emergency Room (Copay waived if admitted)	\$50 copay
Short-Term Prescription Drugs	\$10 / \$20 (up to 30-day supply)
Long-Term Prescription Drugs	\$20 / \$40 (up to 100-day supply)

Chiropractic Benefits

Provided by Optum Health

- UHC members can use their UHC member ID card
- Kaiser members will need to call Optum for their member ID number

Benefits

- Unlimited visits (subject to medical necessity)
- X-rays as authorized
- 100% coverage for durable medical equipment up to \$50
- Copays align with the member's PCP office visit copay

If the PCP copay is:	The Chiropractic benefit copay is:
\$0, \$5, or \$10	\$10
\$15 or \$20	\$20
\$25, \$30, \$35, or \$40	\$30

As part of VEBA, all UHC and Kaiser members receive chiropractic benefits as long as they receive care from participating OptumHealth Physical Health of California (Optum) providers.

Acupuncture Benefits

Provided by Optum Health

- UHC members can use their UHC member ID card
- Kaiser members will need to call Optum for their member ID number

Benefits

- Unlimited visits (subject to medical necessity)
- X-rays as authorized
- 100% coverage for durable medical equipment up to \$50
- Copays align with the member's PCP office visit copay

If the PCP copay is:	The Acupuncture benefit copay is:
\$0, \$5, or \$10	\$10
\$15 or \$20	\$20
\$25, \$30, \$35, or \$40	\$30

**Must receive care from participating OptumHealth
Physical Health of California (Optum) providers.**

SIMNSA HMO

The first Mexican HMO to be licensed as a health care service plan by the State of California

- Provides members with a very affordable and culturally sensitive across-the-border health plan option
- Licensed by the California Department of Managed Health Care, subject to Knox-Keene Act
- Requires that routine services must be received in Mexico while emergency and urgent care services are covered anywhere in the world

SIMNSA HMO – Who is eligible?

Members and their eligible dependents who live in San Diego county or Tijuana and meet the following definition of “Mexican National” may enroll in the SIMNSA HMO plan:

- A person born in Mexico
- A person born in another country with a Mexican father or a Mexican mother, or both
- A foreign woman or man who marries a Mexican man or woman and lives in Mexico
- A foreigner who becomes naturalized in Mexico

SIMNSA HMO



Benefit Summary	SIMNSA HMO
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	\$6,350 / \$12,700
RX Out-of-Pocket Maximum (individual/family)	N/A
Health Reimbursement Account	None
PCP Office Visit	\$5 copay
Specialist Office Visit	\$5 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (your medical group/other medical group)	\$25 copay/\$50 copay
Emergency Room (Copay waived if admitted)	\$25 copay in Mexico/\$250 copay (U.S. or out of plan area)
Short-Term Prescription Drugs	\$5 copay
Long-Term Prescription Drugs	Not available

- Medical centers in Tijuana, Mexicali and Tecate
- Clinics are open 7 days a week
- “One stop” clinic where all services can be rendered
- Free telehealth services available with SIMNSA doctors and specialists



Welcome to Delta
Dental!



Delta Dental offers two great dental plans for members

PPO

DeltaCare
USA DHMO



DeltaCare[®] USA

Comprehensive coverage

- DeltaCare USA: a prepaid, fixed copayment plan

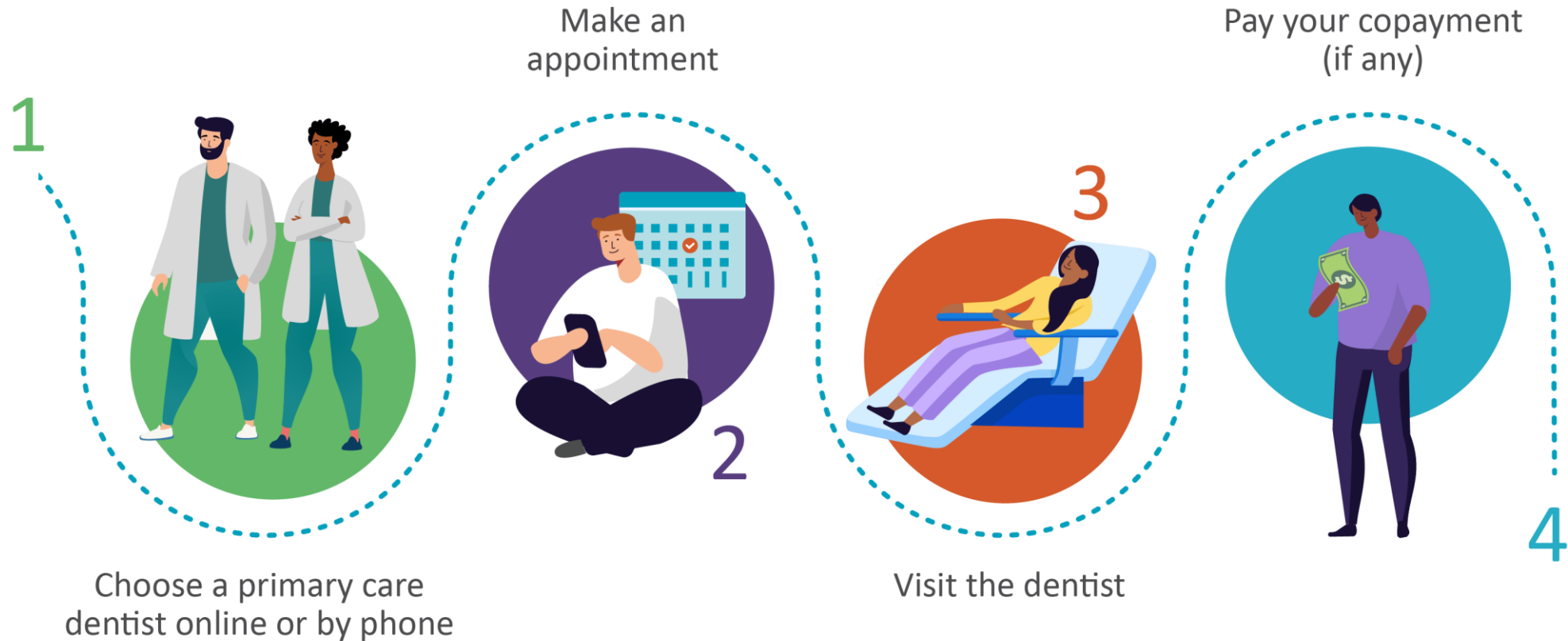
Once enrolled, select a primary dentist from the DeltaCare USA network to start enjoying:

- Set copays
- No annual maximums
- No deductibles
- No claims
- Low premiums



How DeltaCare USA works

- Getting dental care is easy



How to choose your dentist

DeltaCare USA

Go to deltadentalins.com to browse the DeltaCare USA dentists in your area.

Write down the facility number of the primary care dentist you would like.

Submit your request

- Online: Create an online account at deltadentalins.com
- By phone: Call Customer Service at **800-422-4234**





Delta Dental PPO™

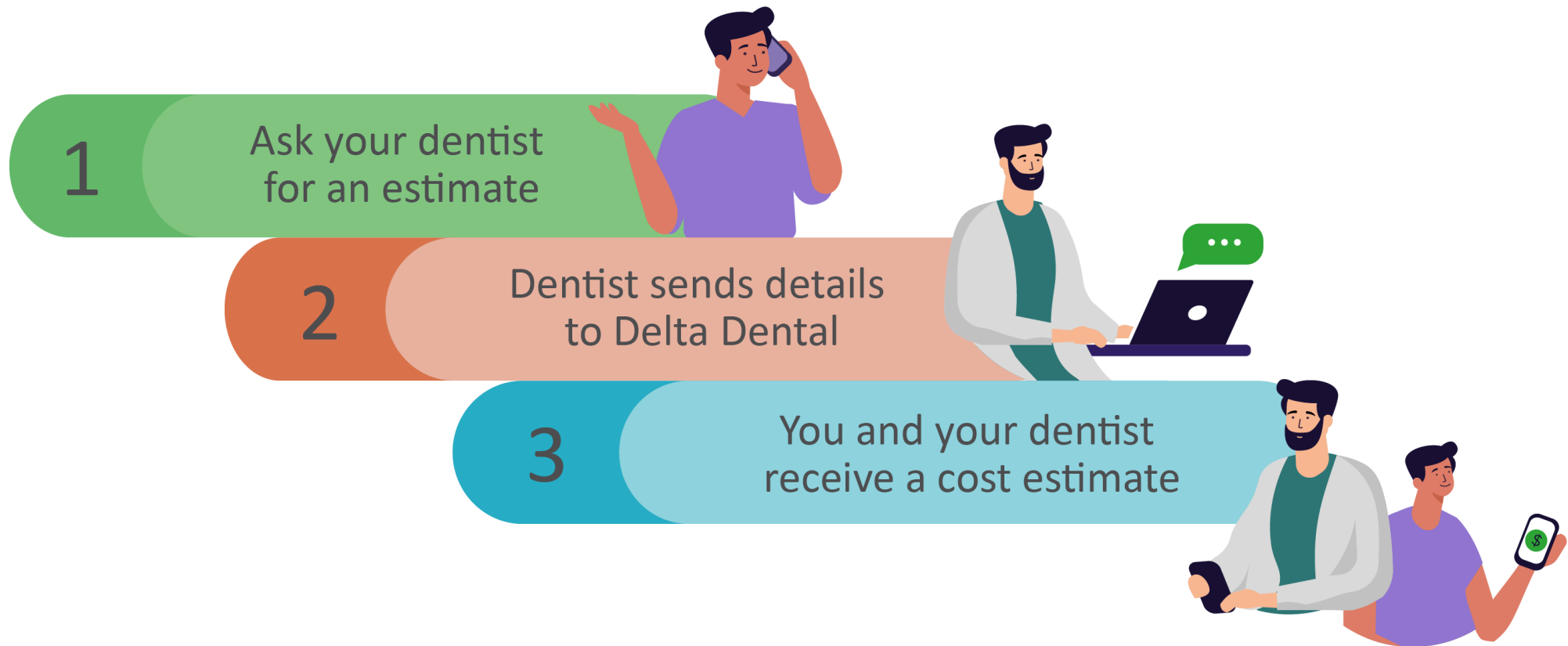
We've got you covered

- Delta Dental PPO
- Visit a PPO dentist to save the most.
- You can visit any licensed dentist.
- You won't be charged more than your expected share of the bill.
- You don't need an ID card to check in.
- We'll coordinate dual coverage.
- Create an online account to check your benefits and claims online.

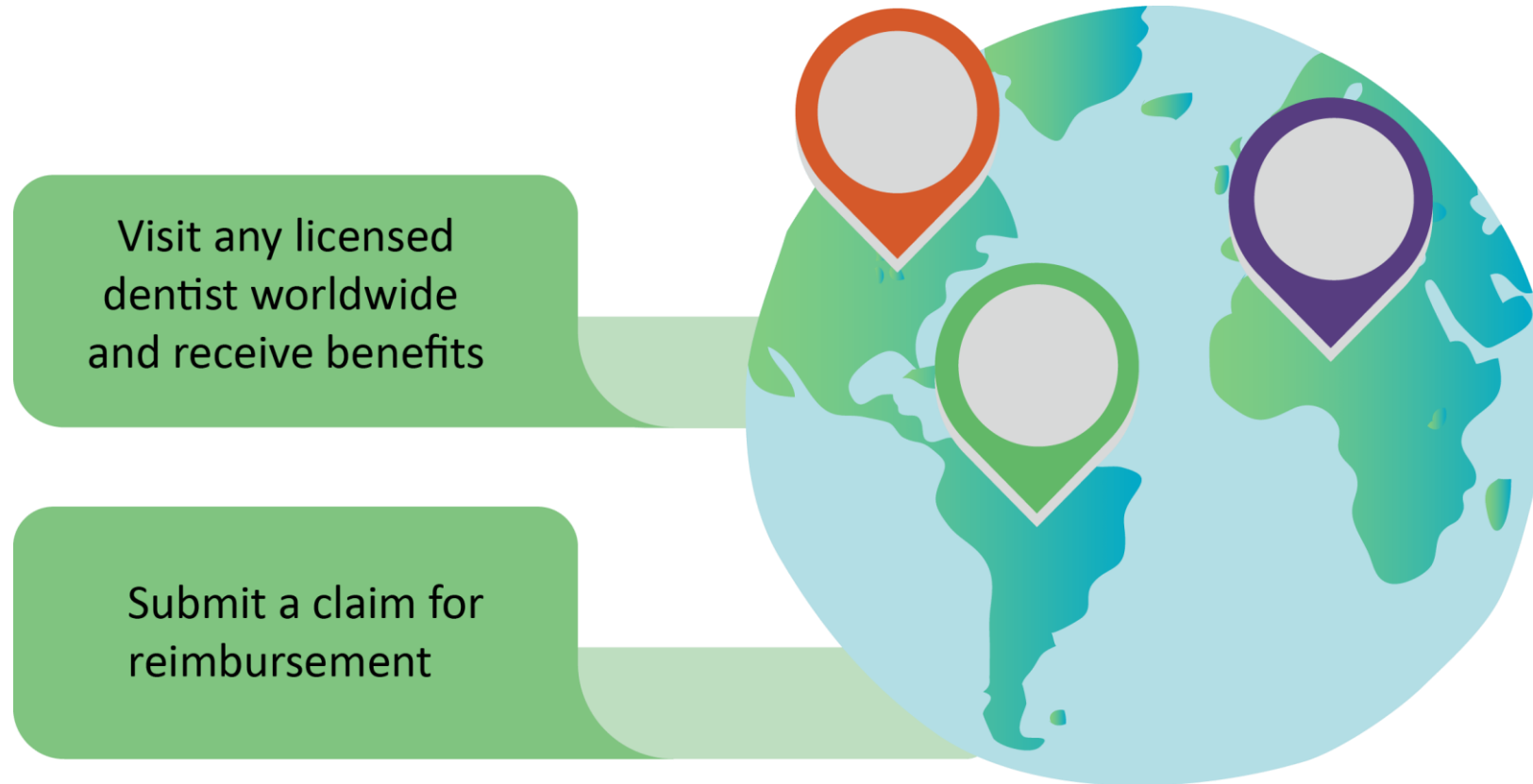


Pre-treatment estimate

- It's easy to plan for dental expenses



Emergency coverage



Welcome VEBA
Members!

mesvision.

MES Vision



Preserving the Precious Gift of Sight.

With over 40 Years of Providing excellent Vision Care Services and a Large Provider Network in California that provides Real Choice.

Lots of plan options for you to choose from ➤

- Co-pays of \$0 to \$25
- Frame Allowances of up to \$500
- Annual Contact Lens Benefit up to \$500
- Employer Paid, Voluntary and ASO Benefits
- We Specialize in School Districts
- Full Service and Eyewear Only plans available
- Standard Progressive Lenses Covered in Full
- Sun Savvy UV Protection
- Plano Sunglasses with Proof of Lasik Surgery
- Retinal Imaging Benefit
- Up to 4 Year Rate Guarantees.
- Discount Contacts and Sunglasses at MESVisionOptics.com
- LASIK Discounts



Extensive
Provider Network



Quality Vision
Care Services



Outstanding
Service

MES Vision: Finding a Provider



MESVision. Provides Real Choice

MESVision® has been providing Real Choice in exceptional vision care services to thousands of companies and millions of vision plan participants since 1976.

The Real Choice for your Vision Care.

The MESVision® Network includes **Real Choices** in network vision care providers:

- Independent Ophthalmologist (MD)
- Independent Optometrists (OD)
- Independent Opticians (OPT)
- Optical Chain Locations Including...



Access

You now have access to one of the largest vision provider networks available in California. You have thousands of **Choices**!

Flexibility

With MESVision® you can **Choose** to utilize one provider for your examination and eyewear materials or you can **Choose** to receive your examination from one provider and your materials from another provider. The **Choice** is yours!

Shop and Compare

MESVision® providers can **Choose** eyewear from ALL brands and ALL materials available. MESVision® providers are not restricted to certain brands and optical laboratories as with other vision plan companies. The **Choice** is yours to shop and compare to receive the most value for your MESVision® benefit dollar.

MES Vision: How to Use Your Vision Plan



A Vision Plan that is simple to use.

The MESVision® Network includes **Real Choices** in network vision care providers:

- Independent Ophthalmologist (MD)
- Independent Optometrists (OD)
- Independent Opticians (OPT)
- Optical Chain Locations

- MESVision® members can **Choose** eyewear from ALL brands and ALL materials available.
- MESVision® providers are not restricted to certain brands and optical laboratories as with other vision plan companies.
- The **Choice** is yours to be the sharp consumer shopper that you are and compare to receive the most value for your MESVision® benefit dollar with little or no out of pocket expenses!

MESVision® Provides Flexibility

MESVision® lets you **Choose** to utilize one provider for your examination and materials or you can **Choose** to receive your examination from one provider and your materials from another provider. The **Choice** is yours!

How to Use Your Vision Plan

Select a Provider

Select a participating vision care provider by using the MESVision® provider search feature on our website at www.MESVision.com. Obtaining services from a Participating Provider will maximize your benefits.



Make an Appointment

Make an appointment with the Participating Provider of your choice and inform them of your vision coverage.



You're done!

With Your participating vision care provider will take care of the rest. The Participating Provider will contact MESVision® to verify your eligible benefits and submit a claim for services covered by your plan.



MES Vision: LASIK Discounts Available



MESVision® is pleased to provide two LASIK discount opportunities!

LasikPlus® & QualSight® LASIK

Please contact these LASIK Providers for more information...




Take Advantage of Member Savings on LASIK!

LasikPlus, the featured provider, has locations nationwide and offers extra value to you, such as:

- Free LASIK exam (over \$100 value)
- All LASIK procedures are 100% bladeless
- FREE enhancements for life on most treatments
- Guaranteed Financing

Call 1-855-433-2020 or www.LasikPlus.com/MES for providers in your area or to activate your discount.

^ Only members of participating partnerships, health and vision plans who schedule via their plan are entitled to this limited time offer.

Preferred LASIK Program	40-50% OFF *
<ul style="list-style-type: none">• Prescription or Astigmatism do not affect pricing• Save up to 30 percent more with your FSA or HSA account! **• Special Flexible Financing Options Up to 12 months interest-free available from participating providers for qualified applicants. <p>The QualSight program is NOT an insured benefit and is available to members for access to QualSight for LASIK Surgery. *40% to 50% for Traditional laser eye surgery as compared to the reported overall national Traditional LASIK eye surgery cost by Market Scope LLC Q1 2016 **Flexible Spending Account (FSA) and Health Savings Account (HSA) based on individual tax situations.</p>	<p>Savings Employees preferred pricing on LASIK through QualSight providers across the nation.</p> <p>Quality Credentialed surgeons that have collectively performed more than 6.5 million procedures.</p> <p>Choice More than 1,000 locations and you choose the physician with the experience, reputation and technology your vision correction requires.</p> <p>One low price includes the preoperative exam, procedures, postoperative visits and a One-Year Assurance Plan**</p> 

Please call 888-582-6694 today, or for more information visit: qualsight.com/-mesvision

Telehealth Options



CALIFORNIA SCHOOLS
V&EBA



Updates for 2022: Free UHC Virtual Care for Select Plans

- Beginning 1/1/22, Harmony, Journey and PHMO Network 3 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

SIMNSA Telehealth

- Medical centers in Tijuana, Mexicali and Tecate
- Clinics are open 7 days a week
- “One stop” clinic where all services can be rendered
- Free telehealth services available with SIMNSA doctors and specialists

Delta Dental's virtual dentistry solutions

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

Toothpic

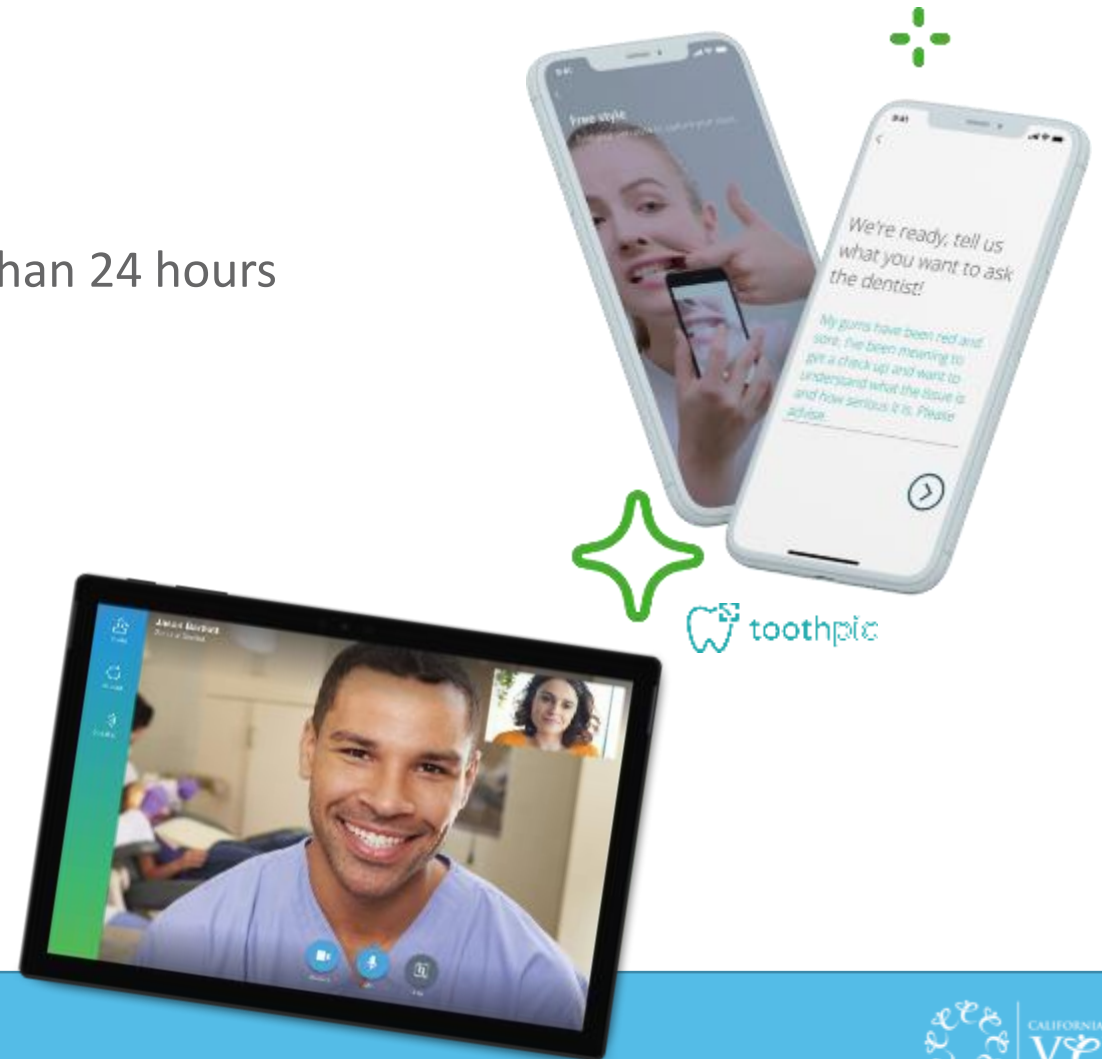
- An easy-to-use, photo-based app
- Get answers from a Delta Dental dentist in less than 24 hours
- Ideal for a quick exam or diagnostic report

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**.





MyVEBA Portal & Flu Shots



Introducing MyVEBA Portal

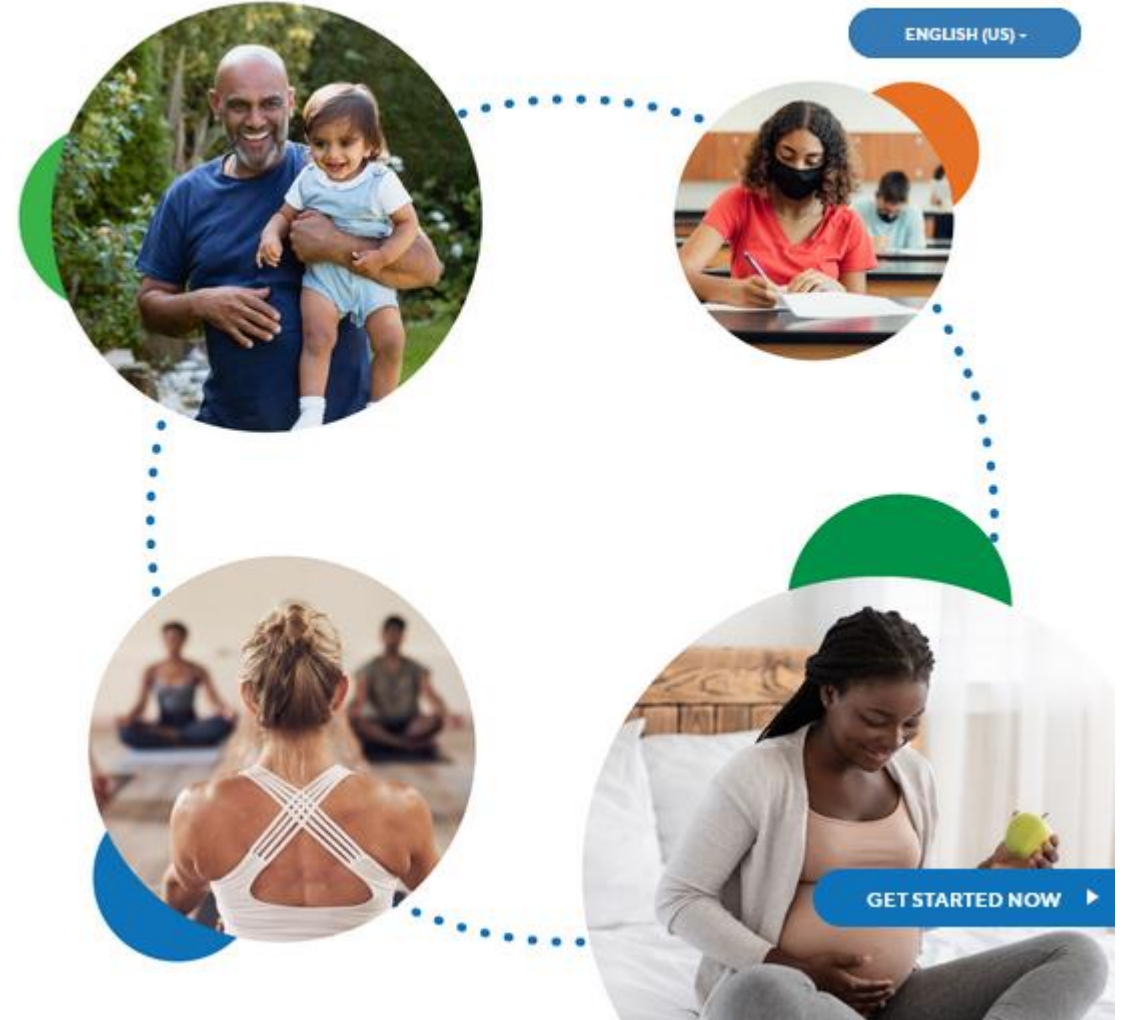
*Your One-Stop For
Member VEBA
Resources*



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!



ENGLISH (US) ▾



GET STARTED NOW ►

◀ 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



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>

 Visit us at <https://KP.org/newmember>

 Visit us at <https://kp.org/eguidebook>

 Or call us at **Current Kaiser Member Services 800-464-4000**

 Or call us at **Prospective Kaiser members 800-324-9208**



CALIFORNIA SCHOOLS
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 uhc.com/flu.

Express Scripts (ESI) Members (UHC & UMR 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 VEBA Advocacy at 888-276-0250 or advocacy@mcgregorinc.com

➤ All VEBA Members

Member's Primary Care Physician (PCP)

➤ Kaiser Members

Members can visit their Kaiser medical facility

➤ UnitedHealthcare (UHC) Members

Rite Aid

Walmart

Food4Less

Vons

Walgreens

Safeway

Ralphs

Albertsons

Meijer Pharmacy

➤ Express Scripts Members (UHC and UMR Members)

Rite Aid

Walmart

Costco

CVS

Walgreens

Safeway

Ralphs

Albertsons

Many independent pharmacies



Additional VEBA Benefits



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



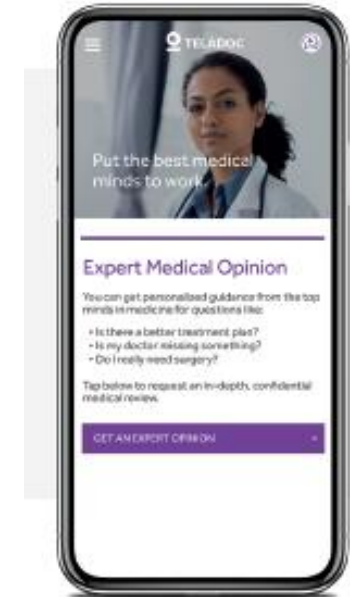
Contact Advocacy: 888-276-0250

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

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

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

The background is a collage of three images. The left side features a still life of lemons, some whole and some sliced, with green leaves and a silver knife. The right side shows a rolled-up rug with a textured pattern, resting on a dark wooden floor. A solid blue rectangle is centered over the collage, containing the title and subtitle text.

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.vebaresourcecenter.com

Visiting Your New VEBA Resource Center





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





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.