

The background of the slide is a collage of three images. On the left, a woman with dark curly hair is smiling and looking down at a young girl who is looking at a laptop. In the top right, a close-up of two people's faces is visible. On the right side, a man and a young man are smiling and stacking their hands in a team huddle. A large blue rectangle is centered over the collage, containing the event title and date.

2023 Insurance Committee Meeting

La Mesa Spring Valley Schools
September 13, 2022

Today's Agenda

1 Welcome & Overview

2 2023 Renewal

3 Open Enrollment Resources

4 VEBA Resource Center



Vision

All Californians have
accessible and equitable
health care.

Mission

To be the California public sector's
preferred provider of innovative health care
resources that are effective, affordable, and
of the highest quality and value



VEBA's Vision & Mission



2023 Renewal

Market Factors
2023 Renewal
Changes for 2023

Renewal: Market Factors

Pre-pandemic for several years healthcare costs have trended relatively low, and during the pandemic there has been declines. Now in mid-2022 and going into 2023, those costs are trending higher than projected.

The 2 main drivers are both hospital and prescription drugs.

- Inpatient Services for chronic conditions (high-cost claims for high-cost services)
- High-cost Specialty Drugs (additional drug price inflation and increased utilization)

Utilization across all categories of outpatient type services including pharmacy is up.

- Primary driver is physician services (greater use of telehealth, urgent care centers and retail clinics, non-essential healthcare postponed/pent-up demand for services)
- Behavioral health (Pandemic-triggered mental health and substance use disorder issues)
- Prescription drugs to treat behavioral health

UHC HMO Participating Medical Groups and Kaiser are under pressure:

- Staffing shortages
- Managing financial costs and risks
- Inflationary forces
- Post COVID Testing, vaccination and treatment costs

How is VEBA dealing with these market factors?

VEBA re-negotiated a new long-term contract with Express Scripts that will provide:

- more premium savings
- improve specialty management
- include more pharmacy management tools
- drive prescription drug costs down
- preparing for new biosimilars & genetic therapies

VEBA renewed the UnitedHealthcare HMO plans with:

- continued direct relationships with medical groups
- engaging in strategic exchanges across all touch points
- largely maintaining the capitated fixed cost arrangements
- reducing and/or arranging for no increases on administrative fees
- increasing available wellness and healthy lifestyle activities

VEBA is engaging with Kaiser on:

- more in-depth analysis and actions around utilization patterns, gaps in care and access
- requiring more data transparency and accountability
- improving medical cost management around high-cost claimants
- evaluating less costly arrangements for OOA/non-Kaiser ER visits

2023 Changes – UnitedHealthcare (UHC) HMO's

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

2022

Urgent Care Services

- provided within the geographic area served by your medical group \$10 Co-payment
- provided outside of the geographic area served by your medical group \$50 Co-payment

2023

Urgent Care Services

- provided within the geographic area served by your medical group \$10 Co-payment
- provided outside of the geographic area served by your medical group \$10 Co-payment

2023 Changes – UnitedHealthcare (UHC) HMO's

HMO plans no longer being offered in San Diego County:

- CS VEBA Alliance HMO \$1200 (HRA)
- Performance HMO Network 2

What does this mean for your district and members?

- If your district currently does not offer these plans, then no action is necessary.
- If your district currently offers these plans and there was no enrollment as of July 1, 2022, these plans will non-renew for 2023.
- If your district currently offers these plans and there was enrollment as of July 1, 2022, these plans will be grandfathered and be renewed going into 2023.

Alternative for CS VEBA Alliance HMO \$1200 (HRA) is the CS VEBA Alliance HMO – Journey Plan:

- Lower premium rates
- Plan designs have more basic healthcare services at no charge and lower copays
- Includes a HealthInvest HRA that is fully member vested and funded by CS VEBA
- Members can keep their same doctors as it is the same HMO network

2023 Changes – UnitedHealthcare (UHC) HMO's

Alternatives for Performance HMO Network 2 are the CS VEBA Alliance HMO network plans:

- Lower premium rates
- Various plan designs with lower copays are available
- Broader network access to more participating medical groups
- Members can keep their same doctors

Performance HMO Network 2

Greater Tri-Cities IPA
Mercy Physicians
Rady Children's
Scripps Physicians

CS VEBA Alliance HMO Network

Greater Tri-Cities IPA
Mercy Physicians – Scripps Care Affiliate
Rady Children's
Scripps Physicians
Primary Care Associates – Scripps Care Affiliate
Scripps Clinic
Scripps Coastal Medical Center
UCSD Medical Group

2023 Changes – Express Scripts Rx

Prescription Drug List (PDL) - Formulary Change

All Express Scripts Rx Plans will be moving to one PDL, the National Preferred Formulary.

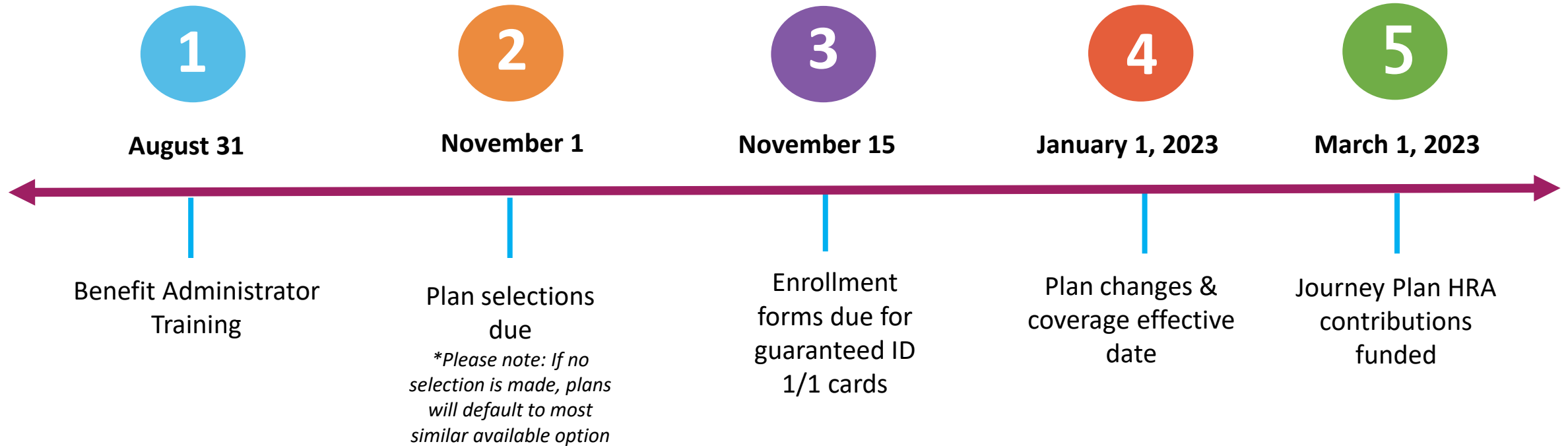
Today, VEBA utilizes both the National & Performance PDLs.

Any impacted members will receive targeted member letters around November 1st and December 1st.

Smart90 retail will now include Sharp Rees-Stealy pharmacies. With the large UnitedHealthcare HMO membership enrolled with the Sharp Rees-Stealy participating medical group, this will provide members with additional easy access to 90 day supply maintenance drugs at the same low costs also available at Costco and Rite Aid Smart90 locations.

Preferred Generic cholesterol medication will join hypertension (high blood pressure) and hypoglycemic (diabetic) medications in the waived copay program. Members can start these maintenance drugs at their regular retail pharmacy up to 3 fills prior to utilizing Smart90 retail and home delivery (mail order) with a \$0 copay.

Open Enrollment Timeline



10 business days after receipt of signed plan selection:

- OE collateral will be available in MyVEBA portal
- Open Enrollment window available for your employees on ARES Online

Member OE Support Resources

Although we won't be visiting all of our members in person, they have more ways to connect with us than ever before!

- **ARESONline**

- **MyVEBA**

Members can browse benefit info, search for a provider, contact VEBA or carriers

- **VEBA Advocacy**

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

- **Benefit Contacts**

Helpful links to all of our carriers on our website at vebaonline.com

Telehealth Options



CALIFORNIA SCHOOLS
V&EBA



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.[‡]



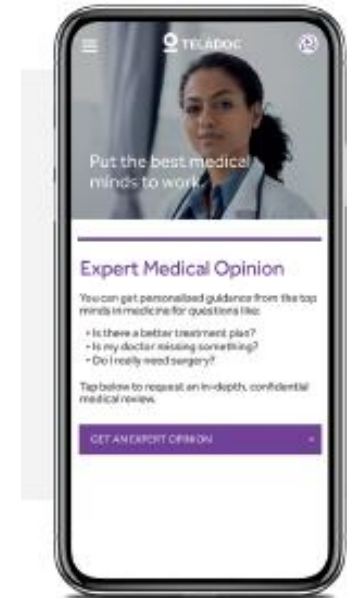
NOTE: There is a cost for this service.



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/medical-experts

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

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

Kaiser Out of Area Dependent Coverage



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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

Kaiser Permanente HMO and EPO members will have access to Cigna's national network of physicians and providers, should they need emergency or urgent care during their travels away from home.

This new agreement with Cigna's U.S. provider network and Kaiser's new kp.org/getcare options, which provide 24/7 access to care by Kaiser Permanente health care professionals by phone or video, members will have even more ways to get care how and when they need it – virtually and in person.

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 **1,100+** locations



Tools & Resources for Open Enrollment & Beyond



New MyVEBA Welcome Page



WELCOME VEBA MEMBERS!

2023 VEBA Health Benefit Plans

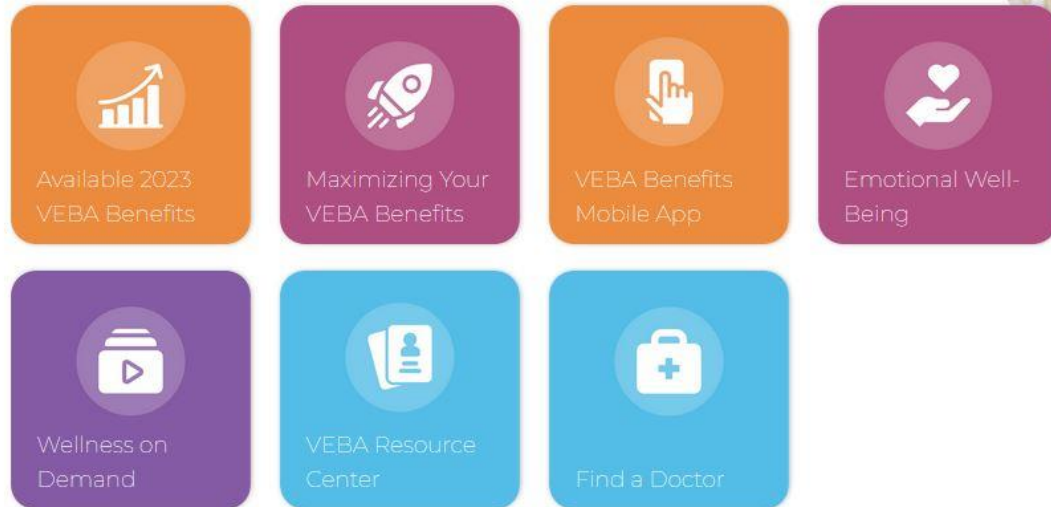
Health & Life Benefits



MyVEBA Health Benefit Plans

Easy access VEBA Benefit Information

Health & Life Benefits



EXPLORE YOUR BENEFITS



Try It for Yourself!

- Scan the QR code to get started
- If you have problems or are not a VEBA member, contact VEBABenefits@mcgregorinc.com
- Your employees will receive a printed MyVEBA QR code card at on-site OE fairs
- Digital flyers available for those districts with virtual-only OE events
- MyVEBA Resource Page has been created for employees with helpful links and FAQs <https://www.vebaonline.com/myveba/>

Introducing
MyVEBA



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

Scan this QR code
and explore the
possibilities!



Flu Shots



- VEBA will be supporting on-site flu shot clinics this year
- District requests are now open
- On-site clinics available September 12th – November 15th
- New this year! Employees can sign up for convenient appointments

<http://www.signupgenius.com/org/vebaflu2022>



Free On-Site Flu Shots



Date:

Time:

Sign Up for Your Free Flu Shot

VEBA will be offering on-site flu shots this fall. For your convenience, you are able to sign up for an appointment time during your district's flu shot clinic.

Here are step-by-step instructions for scheduling your flu shot:



1. Click here or go to <https://www.signupgenius.com/org/vebafiu#/>

2. Scroll down the page to find your district on the list. You can also search for your district in the search bar.



Welcome to the VEBA Flu Shot Scheduler

Locations

- ☐ **North Edison School District**
1 location
- ☐ **American Federation of Teachers**
1 location

On-site Flu Shot Scheduler

- Employees are required to register for a Flu Shot appointment
- Helps ensure the vendor has enough flu shots for each event
- Employees may still be able to show up and get a flu shot even if they do not sign up
- Districts will receive step-by-step instruction guide and promotional flyer



CALIFORNIA SCHOOLS
VEBA



**United
Healthcare**



Welcome to the VEBA Flu Shot Scheduler

Every year VEBA, in partnership with UnitedHealthcare, offer flu vaccinations to VEBA members at convenient onsite district locations. Flu shots are free to all VEBA members regardless of their participation in VEBA-sponsored medical plans.

Schedule Your Appointment Today!

1. Choose one of the onsite locations from the drop down list below.
2. Select an open time slot and submit.
3. Complete the registration with your identifying credentials.
4. Receive confirmation of your registration via your district email.

Please send any questions or comments to the VEBA team at VEBABenefits@mcgregorinc.com. **Remember to fill out the Flu Shot Consent form provided here and bring with you to your flu shot appointment.**

Flu Shots are sponsored by UnitedHealthcare and administered by Pacific Health and Wellness.

Flu Shot Reminders



- Employees should bring the Consent Form with them to appointment
- Consent Forms can be downloaded directly from the scheduling tool or will be emailed with the confirmation
- Employees can contact Advocacy@mcgregorinc.com for help
- VEBA members can always receive a free flu shot from their PCP or at a participating retail clinic
- Remember to take a picture of your appointment for you records



VEBA Resource Center

FREE Resources for VEBA members

VEBA Resource Center



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.



New & Improved Building

Check out our new and improved building located at 5520 Ruffin Road in San Diego! We offer a variety of classes such as dance fitness, sound healing, cooking and everything in between!



Host your event with us

Our new building is available for VEBA groups to host your event with us – for FREE! The event space allows for planning meetings, district retreats, team building activities, and more!



Resources Delivered Straight to Your School Site

We will come to you! Our team of experts will work 1x1 with you to custom create an experience for your team and deliver it straight to your school site!



Care Navigation

Knowing where to start can be half of the battle! Our Care Navigators are holistic nurses who work one on one with our members to build personalized well-being plans. They are experts who will work closely with you using a whole-person lens to help you overcome barriers and find solutions towards becoming the best version of yourself – whatever that means to you! Working with a Care Navigator Includes:

- A health and well-being assessment
- A customized health and well-being plan
- Help finding resources
- Support and encouragement
- Follow up appointments to monitor progress



Heather Simonson

VEBA Ombudsman

Hsimonson@mcgregorinc.com

mobile: 619.616.1556

direct: 619.398.2834

Your Account Manager is a VEBA benefit advisor functioning as the account liaison, working with the internal support team, to ensure we are delivering on your service expectations.

Your VEBA Contact



Benefit Department Support Contacts

Account Management
VEBABenefits@mcgregorinc.com

Don Prezioso, VEBA Development Manager
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Matt Ogden, Account Manager
mogden@mcgregorinc.com



VEBA Members

VEBA Advocacy

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



Visit our VRC channels for Well-Being Resources and Updates





Shannon Hoffman

VEBA Account Manager

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mobile: 619.549.5180

direct: 619.481.5968

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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.