



Welcome VEBA Members!

Welcome to your 2023 Open Enrollment Guide. This guide was designed to give you quick access to all of the resources you may need to make your new plan selection for next year.

Not sure where to start? Here are some helpful links:

Page 1

Available plans are listed to the right.

Page 2

Read more about these plans and learn what is new for next year.

Page 3

Is making all of these decisions stressing you out? Take a moment for yourself at our Virtual VRC.

Page 4-5

Get a breakdown on the medical groups available, finding a doctor and carrier contacts.

Page 6-8

See a side-by-side comparison of all plans offered to you for 2023.

Your Available Plans:

1. UnitedHealthcare Harmony HMO
2. UnitedHealthcare Performance HMO
 - Network 1
 - Network 2
 - Network 3
3. UnitedHealthcare CS VEBA Alliance HMO 10
4. UnitedHealthcare Harmony Journey HMO
5. SIMNSA HMO
6. Kaiser HMO



Questions?

- » Go to myveba.org
- » Call VEBA Advocacy at [888-276-0250](tel:888-276-0250) or email Advocacy@mcgregorinc.com
- » Contact your HR/Benefits department

2023 Highlights

Urgent Care Copay for UHC HMO Plans

Starting on January 1, 2023, all UnitedHealthcare (UHC) HMO plans will have Urgent Care copays that align with the plan's PCP copay for visits both within and outside of your assigned medical group's service area.

To find a provider near you, visit [UHC's site](#).

MES Vision acquired by EyeMed Vision Care

MES Vision was acquired by EyeMed Vision Care in 2020, and with this integration come some positive changes to your vision plan. With EyeMed your accessible vision network will be the largest in California. Members will receive enhanced benefits and discounts that provide increased value.

- No change or added cost to your premium rates
- Reduced member-out-of-pocket costs
- Additional savings, with an Eye360 plan
- Progressive lens wearers typically see nearly 40% more savings with your new enhanced plan versus current plan
- Improved contact lens benefit

Contact information for EyeMed is [866-939-3633](tel:866-939-3633) and eyemed.com. Contact information for MES Vision will continue to work until the end of 2022.

Inside Rx Pets

Caring for your furry friend shouldn't drain your bank account. The Inside Rx Pets discount program saves VEBA members an average of 77% for generics and 15% for brand medications. The program is available at more than 50,000 pharmacies. Print your savings card at insiderxpets.com.



Express Scripts Benefit

Waived Copay Program

VEBA does not want cost to become a barrier to getting treatment for hypertension, diabetes, or high cholesterol – some of our members' most common conditions. Starting January 1, 2023, preferred generic cholesterol medication will join hypertension (high blood pressure) and oral 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.

Sharp Rees-Stealy Retail Pharmacies

Smart90 retail will now include Sharp Rees-Stealy retail 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 available at Costco and Rite Aid Smart90 locations.

Express Scripts Prescription Drug List (PDL) – Formulary Change

All Express Scripts Rx Plans will be moving to one PDL, the National Preferred Formulary beginning January 1, 2023. Currently, VEBA utilizes both the National & Performance PDLs. Any impacted members will receive targeted member letters from Express Scripts around November 1st and also around December 1st to inform them of the change.

SaveOnSP Program

ESI members also have access to the SaveOnSP program, which waives copays for certain specialty medications and ensures that, once enrolled, you have no financial responsibility.

To learn more, visit express-scripts.com or call [800-918-8011](tel:800-918-8011).



VEBA Resource Center

The VEBA Resource Center is here to support you as you define your path to well-being. We understand everyone has unique needs and we are here to help you every step of your journey. As a VEBA member, you have free access to personalized resources designed to help you achieve your well-being goals.

Accessing the VRC has never been easier! With both in person and online services — we are ready to support you wherever you may be on your health journey!

In Person and Virtual Group Classes

The VRC offers more than 40 live group classes each week — both in person and online. Whether you are wanting to relax with yoga or mindfulness, reduce stress by learning about your finances, or step up your cardio through one of our movement class, we have you covered!

Check out our complete class schedule [here](#).

Personalized Care

If you are looking for a place to start or if you have a specific health condition or concern, we offer personalized one-on-one visits with a Care Navigator. The Care Navigator will help you explore your challenges and develop a personalized plan for your mind, body, and spirit.

Click [here](#) to schedule your appointment.

Don't have time to take an online class? No problem! Check out our social media channels for videos and the latest well-being content.



Choosing a Provider Group that Meets Your Needs

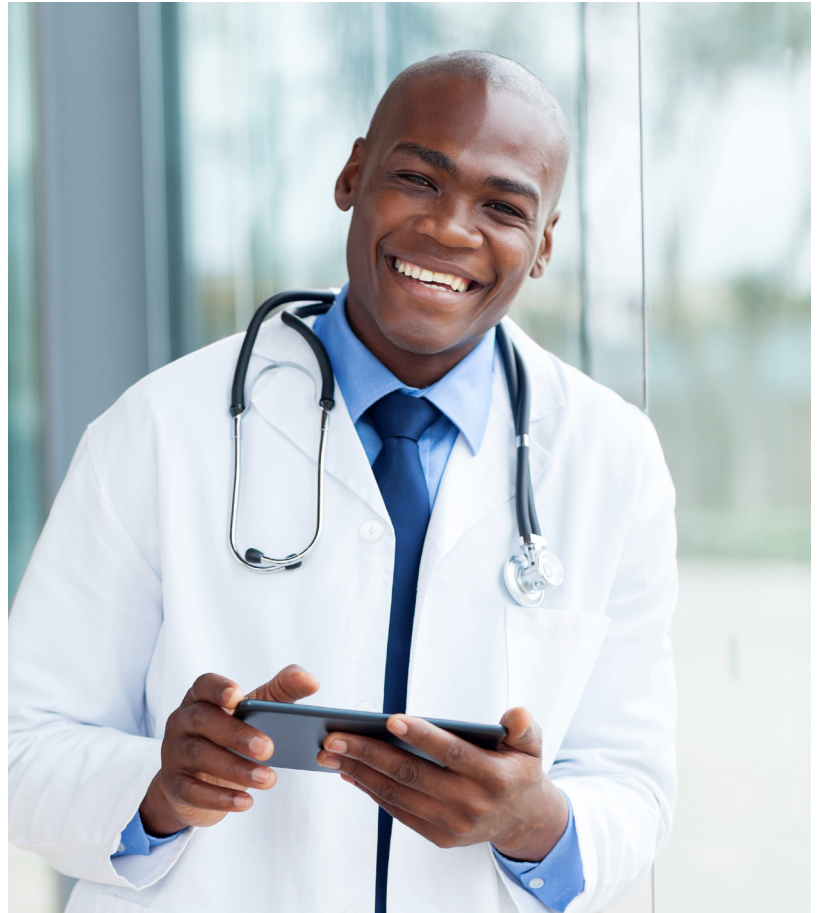


UnitedHealthcare's participating medical groups offer comprehensive and personalized care in your community with a large and robust network of physicians, health care professionals and facilities located throughout Southern California.

The following HMO plans are available to you:

1. UHC Harmony HMO
2. UHC Performance HMO Network 1
3. UHC Performance HMO Network 2
4. UHC Performance HMO Network 3
5. UHC CS VEBA Alliance HMO 10
6. UHC Harmony Journey HMO

[Click here](#) to find a doctor near you or learn more about your plans.



How to Choose Your UHC HMO Provider

To choose a provider for the UnitedHealthcare HMO plan, here are step-by-step instructions. 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 provider or facility:

1. Go to whyuhc.com/csveba
2. Select "Search for a Provider" that appears near the top of the page
3. Scroll down and choose from the plan options
4. Select Continue
5. Select "Change Location" and enter your ZIP code, then select "Update Location"
6. Now you can search by People, Places, Service and Treatments, or Care by Condition

Need Help Looking for a Provider?

How to Find a Chiropractic or Acupuncture Provider (for UHC and Kaiser members)

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 myoptumhealthphysicalhealthofca.com and select “Provider Locator.” Choose “California Schools VEBA” from the drop-down menu for Plan/Product.
2. Call Optum Member Services at [800-428-6337](tel: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.



Benefit Contacts

Benefit	Website	Phone
Delta Dental HMO	deltadentalins.com	800-422-4234
Delta Dental PPO	deltadentalins.com	866-499-3001
Express Scripts (UHC members)	express-scripts.com	800-918-8011
EyeMed (formerly MES Vision)	eyemed.com	866-939-3633
HealthInvest HRA (HRA for Journey Plan)	healthinvesthra.com	844-342-5505
Inside Rx Pets	insiderxpets.com	800-722-8979
Journey Plan	journeyplan.org	888-586-6365
Kaiser	my.kp.org/veba	800-464-4000
Optum Employee Assistance Program	liveandworkwell.com access code: VEBA	888-625-4809
Optum Health (Chiro/Acu for UHC and Kaiser)	myoptumhealthphysicalhealthofca.com	800-428-6337
SIMNSA	simnsa.com	800-424-4652
Teladoc Medical Experts	teladoc.com/medical-experts/	800-835-2362
UnitedHealthcare (UHC)	whyuhc.com/csveba	888-586-6365
VEBA Advocacy	Advocacy@mcgregorinc.com	888-276-0250

Free VEBA Benefits

Teladoc Medical Experts

Free access to medical experts to make sure you have the correct treatment and diagnosis. [Visit their site.](#)

Optum EAP

Get through life's challenges with counseling, budgeting, legal advice, child and eldercare support, and more! Visit liveandworkwell.com (access code: VEBA) or call [888-625-4809](tel:888-625-4809).

VEBA Advocacy

Navigating healthcare can be difficult at times. Our Advocacy team is here to help you.

Call [888-276-0250](tel:888-276-0250) or email Advocacy@mcgregorinc.com

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La Mesa - Spring Valley School District

Effective Period: January 1, 2023 - December 31, 2023

Plan design changes highlighted in red

Benefit Summary	UHC Harmony HMO \$10/100%	UHC Performance HMO A, Network 1, \$10/100%	UHC Performance HMO A, Network 2, \$20/100%	UHC Performance HMO Network 3, \$10/100%
	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)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000	\$1,500 / \$3,000
Health Account	None	None	None	None
PCP Office Visit	\$10 copay	\$10 copay	\$20 copay	\$10 copay
Specialist Office Visit	\$10 copay	\$10 copay	\$20 copay	\$10 copay
Preventive Care	No charge	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	No charge	No charge
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$10 copay / No charge	\$20 copay / No charge	\$10 copay / No charge
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	No charge	No charge
Outpatient Surgery	No charge	No charge	No charge	No charge
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$10 copay	\$20 copay	\$10 copay
Chiropractic and Acupuncture Services*	\$10 copay	\$10 copay	\$20 copay	\$10 copay
Urgent Care (Office Visit only)	\$10 copay	\$10 copay	\$20 copay	\$10 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay	\$100 copay	\$100 copay
Rx Deductible (individual/family)	None	None	None	None
Rx Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$1,600 / \$3,200
Rx Formulary List	National Preferred	National Preferred	National Preferred	National Preferred
Rx Pharmacy Network	Express Advantage Network**	Express Advantage Network**	Express Advantage Network**	Express Advantage Network**
Short-Term Prescription Drugs*** (up to 30-day supply)	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$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
Long-Term Prescription Drugs*** (up to 90-day supply)	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$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
Available Medical Groups	Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group	Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Sharp Community Medical Group, SCMG - Arch Health Partners, Sharp Rees-Stealy Medical Group	Greater Tri-Cities IPA, Mercy Physicians Medical Group, Rady Children's Health Network, Scripps Physician Medical Group	Rady Children's Health Network, Scripps Clinic, Scripps Coastal Medical Center

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

*Chiropractic services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from OptumHealth. This also applies to Acupuncture services if elected by your employer, as it is optional.

**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, hypoglycemic, and **cholesterol medications purchased at mail or Smart 90. This does not include normal retail use or brand drugs.

***G = Generic, P = Preferred, B = Brand, PB = Preferred Brand, NPB = Non-preferred Brand, S = Specialty

Disclaimer: Prepared by Gallagher Benefit Services, Inc. on behalf of VEBA.

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La Mesa - Spring Valley School District

Effective Period: January 1, 2023 - December 31, 2023

Plan design changes highlighted in red

Benefit Summary	UHC Alliance HMO \$10/100%	UHC Harmony HMO Journey
	What You Pay	What You Pay
Medical Deductible (individual/family)	None	\$2,000 / \$4,000
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$3,500 / \$7,000
Health Account	None	HealthInvest HRA \$1,000 / \$1,600 / \$2,200
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)
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$25 copay / 20% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	No charge	No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge
Complex Radiology (PET & MRI)	No charge	\$100 copay
Outpatient Surgery	No charge	20% coinsurance (after deductible)
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$25 copay
Chiropractic and Acupuncture Services*	\$10 copay	\$30 copay
Urgent Care (Office Visit only)	\$10 copay	\$25 copay
Emergency Room (Copay waived if admitted)	\$100 copay	20% coinsurance (after deductible)
Rx Deductible (individual/family)	None	None
Rx Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200	\$3,000 / \$6,000
Rx Formulary List	National Preferred	National Preferred
Rx Pharmacy Network	Express Advantage Network**	Express Advantage Network**
Short-Term Prescription Drugs*** (up to 30-day supply)	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB
Long-Term Prescription Drugs*** (up to 90-day supply)	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB
Available Medical Groups	Mercy Physicians, Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Scripps Clinic, Scripps Coastal, Scripps Physicians MG, UC San Diego Medical Group	Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group

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

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No plan design changes

Benefit Summary	SIMNSA HMO \$5; Rx: \$5 30-day What You Pay	Kaiser HMO \$15, Rx: \$10 / \$20 30-day What You Pay
Medical Deductible (individual/family)	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$6,350 / \$12,700	\$1,500 / \$3,000
Health Account	None	None
PCP Office Visit	\$5 copay	\$15 copay
Specialist Office Visit	\$5 copay	\$15 copay
Preventive Care	No charge	No charge
Inpatient Hospital Care	No charge	No charge
Mental Health Services (outpatient/inpatient)	\$5 copay / No charge	\$15 copay / No charge
Substance Abuse Services (outpatient/inpatient)	\$5 copay / No charge	\$15 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	\$15 copay
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$15 copay
Chiropractic and Acupuncture Services*	Not covered	\$20 copay
Urgent Care (Office Visit only)	\$25 copay	\$15 copay
Emergency Room (Copay waived if admitted)	\$250 copay (U.S. or out of plan area)	\$50 copay
Rx Deductible (individual/family)	None	None
Rx Out-of-Pocket Maximum (individual/family)	N/A	N/A
Rx Formulary List	SIMNSA	Kaiser
Rx Pharmacy Network	SIMNSA	Kaiser
Short-Term Prescription Drugs*** (up to 30-day supply)	\$5 copay	G: \$10 copay B: \$20 copay (up to a 30-day supply)
Long-Term Prescription Drugs*** (up to 90-day supply)	Not available	G: \$20 copay B: \$40 copay (up to a 100-day supply)
Available Medical Groups	SIMNSA	Kaiser

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