The background is a collage of three images. The left side shows lemons, some whole and some sliced, with a knife and green leaves. The right side shows a rolled-up scroll on a wooden surface. A central blue rectangle contains the text.

2024 Capistrano Unified School District OE Member Meeting

October 16 & 30, 2023



Today's Agenda

- 1 Welcome
- 2 Network 2 Replacement - UHC CS VEBA Alliance HMO
- 3 UHC Journey HMO Plan
- 4 Chiro & Acupuncture Benefits
- 5 kindbody
- 6 VEBA Advocacy
- 7 Questions & Answers





2024 Medical Plan Options

2024 Changes

- Members enrolled in the UHC Performance HMO Network 2 plan will need to switch to a new plan offering. A good option is the UHC Alliance plans, which offer access to many of the same providers/doctors as Network 2.
- Alliance Low (2000 ded.) plan will no longer be offered. This plan will be replaced with the UHC Journey Alliance Plan. Subscribers currently enrolled in the Alliance Low option will automatically be migrated to the Alliance Journey plan unless the employee wants to choose a different plan.
- Your Chiropractic and Acupuncture benefits will now be managed through Optum Health.

UHC CS VEBA Alliance HMO \$10 Plan

Benefit Summary	UHC CS VEBA Alliance HMO \$10 What You Pay	UHC CS VEBA Alliance HMO \$15 What You Pay
Deductible (individual/family)	None	None
Medical Plan Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000
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	\$15 copay
Specialist Office Visit	\$10 copay	\$15 copay
Preventive Care	No charge	No charge
Inpatient Hospital Care	No charge	No charge
Urgent Care (office visit only)	\$10 copay	\$15 copay
Emergency Room (copay waived if admitted)	\$100 copay	\$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%

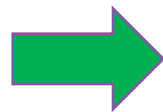
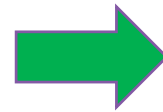
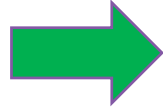
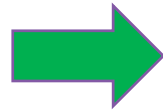
UHC CS VEBA Alliance Medical Groups
ADOC Fountain Valley
ADOC Los Alamitos
Edinger Medical Group
GNP – MemorialCare
OptumCare
MemorialCare Medical Group
OptumCare Network – Monarch HealthCare
Tri-Valley Medical Group

The above is only an example of select medical groups and does not represent all groups included. Please check your specific plan document for more information.



Alliance Plan Design (Low Option) to UHC Journey HMO Plan Design

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



Benefit Summary	Journey Plan Design
Deductible (individual/family)	\$2,000 / \$4,000
Medical Plan Out-of-Pocket Maximum (individual/family)	\$3,500 / \$7,000
RX Plan Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200
Health Reimbursement Account	HealthInvest HRA
PCP Office Visit	\$25 copay
Specialist Office Visit	\$40 copay
Preventive Care	No charge
Inpatient Hospital Care	20% coinsurance (after deductible)
Urgent Care (office visit only)	\$25 copay
Emergency Room (Copay waived if admitted)	20% coinsurance (after deductible)
Short-Term Prescription Drugs EAN Surcharge Applies	\$10 / \$30 / 50%
Long-Term Prescription Drugs	\$20 / \$60 / 50%

UHC CS VEBA Alliance Journey Medical Groups
ADOC Fountain Valley
ADOC Los Alamitos
Edinger Medical Group
GNP – Long Beach
GNP – Orange Coast
GNP – Saddleback
OptumCare (formerly HealthCare Partners)
MemorialCare Medical Group
OptumCare Network – Monarch HealthCare
OptumCare (Formally PrimeCare)
Tri-Valley Medical Group

The above is only an example of select medical groups and does not represent all groups included. Please check your specific plan document for more information.



HealthInvest HRA

What is an HRA?

- 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

How does it work?

- **Wealth building** with Gallagher HealthInvest HRA that allows you to invest your money
- Annual HRA contribution (see chart for contribution levels)
- Use right away or save for later
- Covers you, your spouse and dependents
- Rolls over year after year
- Yours to keep – even if you change jobs or medical plans

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

Journey HRA

Gallagher HealthInvest

Gallagher HRA Plan Videos

Getting Started

<https://www.brainshark.com/gallagher/vu?pi=zI2zCygT0zeRZpz0>

Maximizing

<https://www.brainshark.com/gallagher/vu?pi=zJSz10khWszeRZpz0>

Journey Landing page:

[Journey Plan - California Schools
VEBA \(vebaonline.com\)](https://www.vebaonline.com)



Chiropractic & 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
- *SIMNSA also offers Chiropractic and Acupuncture under their Massage Therapy (Non-Optum) \$10 co-pay*

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/Acupuncture benefit copay is:
\$0, \$5, or \$10	\$10
\$15	\$15
\$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.*

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

Go to the Provider Locator search at www.myoptumhealthphysicalhealthofca.com
 Select “California Schools VEBA” in the list in the column headed – Plan/Product



kindbody

eligibility and coverage

Who is eligible?

Employees and spouses/partners who are enrolled on the California Schools VEBA-sponsored Cigna, UHC, UMR or SIMNSA plans are eligible for the Kindbody benefit

Coverage overview

- Up to 1 full KindCycle including in vitro fertilization (IVF), intrauterine insemination (IUI) with fertility medication through KindbodyRx
- Conception, fertility, and male assessments to help you learn more about your fertility
- 6 sessions of virtual holistic health services; support includes menopause, mental well-being, nutrition, doula/birth coaches, lactation support, back-to-work care, and more
- Access to Kindbody's menopause program offering specialty providers who will support women experiencing menopause; services include lifestyle assessment, hormone testing, and virtual holistic sessions

Note: Employees and spouses/partners enrolled on the California Schools VEBA - sponsored Kaiser plan will have access to VEBA discounted rates at Kindbody Signature clinics. Additionally, VEBA members seeking services for fertility preservation (i.e., egg freezing) will have access to discounted rates at Kindbody Signature clinics. These direct discounts are offered directly by Kindbody and not through the California Schools VEBA benefit program.

where

we are

Members have access to all in-network locations, including Kindbody Signature Clinics and partner clinics. We continue to grow our network.

San Diego County

Kindbody San Diego (end of Q1 2024)

- San Diego Fertility Center: Del Mar
- San Diego Fertility Center: Mission Valley
- San Diego Fertility Center: Camino Real
- Reproductive Sciences Medical Center: San Diego

Orange County

Kindbody Newport Beach (Q4 2023)

- Reproductive Fertility Center: Irvine
- OC Fertility: Newport Beach
- Coastal Fertility Medical Center: Irvine
- Acacio Fertility Center: Laguna Niguel
- Rise Fertility: Newport Beach
- Rise Fertility: Mission Viejo

Los Angeles County

Kindbody Century City

Kindbody Santa Monica

- Southern California Reproductive Center: Beverly Hills/Los Angeles
- Southern California Reproductive Center: Pasadena
- Reproductive Medicine Associates of Southern California: Los Angeles
- C.A.R.E. Fertility: Glendale
- Fertility & Surgical Associates of California: Santa Monica
- Fertility & Surgical Associates of California: Encino
- Beverly Hills Fertility: Los Angeles

San Bernardino County

- CARE Fertility - Upland

Riverside County

- San Diego Fertility Center: Temecula
- Reproductive Fertility Center - Corona

Ventura County

- Fertility & Surgical Associates of California: Thousand Oaks
- Southern California Reproductive Center: Santa Barbara

Sacramento County

- Lane Fertility: Sacramento

San Francisco County

Kindbody San Francisco

Kindbody Los Altos

Kindbody Walnut Creek (Q4 2023)

- Marin Fertility: Greenbrae
- Marin Fertility: Napa (satellite)

San Francisco County (continued)

- Marin Fertility: San Francisco (satellite)
- Marin Fertility: Santa Rosa (satellite)
- Stanford Fertility & Reproductive Center: Sunnyvale
- Zouves Fertility Center: Foster City
- Nova IVF: Mountainview
- C.A.R.E. for the Bay Area: Los Gatos
- Lane Fertility: San Francisco
- Lane Fertility: Novato
- Laurel Fertility: San Francisco
- Laurel Fertility: Modesto
- Laurel Fertility: Oakland
- Reproductive Medicine Associates of Northern California: Palo Alto
- Reproductive Medicine Associates of Northern California: San Francisco

VEBA Advocacy: Your Designated Guide

Navigating the healthcare system can be difficult. The VEBA Advocacy team can help you:

- Resolve benefit-related issues
- Schedule appointments
- Transitioning care to a new provider
- Gather additional information regarding recommended tests, treatments or medications

Important note: when Advocacy responds to inquiries, we encrypt responses due to the inclusion of HIPAA information. We ask members for their date of birth (DOB) or Social Security Number (SSN) and details.

Call **888-276-0250** or click here www.vebaonline.com/contact to contact our Advocacy Department.



Contact Advocacy: **888-276-0250**
www.vebaonline.com/contact





We Love Your
Feedback!



VEBA Contact Information

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

MyVEBA

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

VEBA Advocacy (www.vebaonline.com/contact)

- Questions about what your VEBA benefits can do for you? [Click here](#) or call **888-276-0250** to contact our Advocacy Department.



Benefit Contacts

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





CALIFORNIA SCHOOLS
VEBA

Shannon Hoffman

VEBA Account Manager

Shannon_Hoffman@rpadmin.com

mobile: 619.549.5180

direct: 619.481.5968

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.



Benefit Department Support Contacts

Account Management
Benefits@VEBA-trust.com

Heather Simonson, Ombudsman
Heather_Simonson@rpadmin.com

Matt Ogden, Account Manager
Matt_Ogden@rpadmin.com

Your VEBA Contact



VEBA Members

VEBA Advocacy

Contact **888-276-0250**

www.vebaonline.com/contact



Visit our VRC channels for Well-Being Resources and Updates





Thank You!

Questions & Wrap Up



Prepared by Gallagher Risk Program Administrators LLC on behalf of California Schools VEBA.

© 2023 Arthur J. Gallagher & Co. All rights reserved. Risk Program Administrators LLC, a subsidiary of Arthur J. Gallagher & Co. Insurance brokerage services provided through Arthur J. Gallagher Risk Management Services LLC, a subsidiary of Arthur J. Gallagher & Co.

This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of California Schools VEBA. This analysis is for illustrative purposes only, and is not a proposal for coverage by California Schools VEBA (or any of its service providers) or a guarantee of future expenses, claims costs, managed care savings, etc. with respect to any plan, program, or arrangement sponsored by, participated in, or otherwise connected thereto. There are many variables that can affect future health care costs including, but not limited to, utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc.

This analysis does not amend, extend, or alter, in any way, the coverage provided by the actual insurance policies and contracts with respect to any plan, program, or arrangement sponsored by, participated in, or otherwise connected with California Schools VEBA. See your applicable 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, and as such is not meant to be exhaustive nor a detailed analysis of the proposed coverage. 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 or any plan participant. 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.