VEBA Direct HMO
Offered by UnitedHealthcare of California

VEBA Direct HMO Schedule of Benefits

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These services in the table below are covered as indicated when authorized through your Primary Care Physician in your Network Medical Group.

General Features

Calendar Year Deductible	None
Maximum Benefits	Unlimited
Annual Out-of-Pocket Limit On a Family plan, if one individual member meets the Individual out of pocket amount, his/ her out of pocket is met and the Family out of pocket must be met by one or more of the family members. Co-payments for certain types of Covered Health Care Services do not apply toward the Out-of-Pocket Limit and will require a Co-payment even after the Out-of-Pocket Limit has been met. The Annual Out-of-Pocket Limit includes Co-payments for UnitedHealthcare benefits including behavioral health, chiropractic, and acupuncture benefits. It does not include standalone, separate and independent Dental, Vision and Prescription benefit plans offered to groups. When an individual member of a family unit has paid an amount of Deductible and Co-payments for the Calendar Year equal to the Individual Out-of-Pocket Limit, no further Co-payments will be due for Covered Health Care Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Co-payment until a member satisfies the Individual Out-of-Pocket Limit or until a family satisfies the Family Out-of-Pocket Limit. Coupons: We may not permit certain coupons or offers from pharmaceutical manufacturers or an affiliate to apply to your Out-of-Pocket Limit	Individual: $1,500 Family: $3,000
PCP Office Visits/Telehealth Services	$10 Office Visit Co-payment
Specialist Office Visits/Telehealth Services (Member required to obtain referral to Specialists except for OB/GYN Physician Services and Emergency/Urgently Needed Services) Co-payments for audiologist and podiatrist visits will be the same as for the PCP.	$10 Office Visit Co-payment
Hospital Benefits	No charge
Emergency Services Co-payment waived if admitted	$100 Co-payment
Urgently Needed Services	
Urgent care services – services provided **within** the geographic area served by your medical group	$10 Co-payment
Urgent care services – services provided **outside** of the geographic area served by your medical group	$10 Co-payment
Please consult your EOC for additional details. Consult your physician website or office for available urgent care facilities within the area served by your medical group.	

Benefits Available While Hospitalized as an Inpatient

Bone Marrow Transplants	No charge
Clinical Trials Clinical Trial services require prior authorization by UnitedHealthcare. If you participate in a Cancer Clinical Trial provided by an Out-of-Network Provider that does not agree to perform these services at the rate UnitedHealthcare negotiates with Participating Providers, you will be responsible for payment of the difference between the Out-of-Network Providers billed charges and the rate negotiated by UnitedHealthcare with Participating Providers, in addition to any applicable Co-payments, coinsurance or deductibles.	Paid at negotiated rate. Balance (if any) is the responsibility of the Member.
Hospice Services (Prognosis of life expectancy of one year or less)	No charge
Hospital Benefits	No charge
Mastectomy/Breast Reconstruction (After mastectomy and complications from mastectomy)	No charge
Maternity Care Preventive tests/screenings/counseling as recommended by the U.S. Preventive Services Task Force, AAP (Bright Futures Recommendations for pediatric preventive health care) and the Health Resources and Services Administration as preventive care services will be covered as Paid in Full. There may be a separate Co-payment for the office visit and other additional charges for services rendered. Please call the Customer Service number on your ID card.	No charge
Mental Health Services including, but not limited to, Residential Treatment Centers **Please refer to your VEBA Direct Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.** Covered Health Care Services, when authorized for specified adult persons who petition a civil court to create a voluntary CARE agreement or a court-ordered CARE plan are covered at zero cost share, except for prescription drugs.	No charge
Newborn Care The inpatient hospital benefits Co-payment does not apply to newborns when the newborn is discharged with the mother within 48 hours of the normal vaginal delivery or 96 hours of the cesarean delivery. Please see the Combined Evidence of Coverage and Disclosure Form for more details.	No charge
Physician Care (physician fees)	No charge
Reconstructive Surgery	No charge
Rehabilitation and Habilitative Care (Including physical, occupational and speech therapy)	No charge
Skilled Nursing Facility Care (Up to 100 days per benefit period)	No charge
Substance Related and Addictive Disorder including, but not limited to, Inpatient Medical Detoxification and Residential Treatment Centers **Please refer to your VEBA Direct Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.** Covered Health Care Services, when authorized for specified adult persons who petition a civil court to create a voluntary CARE agreement or a court-ordered CARE plan are covered at zero cost share, except for prescription drugs.	No charge
Termination of Pregnancy (Medical/medication and surgical)	No charge

Benefits Available on an Outpatient Basis

Allergy Testing/Treatment (Serum is covered) PCP Office Visit Specialist Office Visit	 $10 Office Visit Co-payment $10 Office Visit Co-payment
Ambulance (Only one ambulance Co-payment per trip may be applicable. If a subsequent ambulance transfer to another facility is necessary, you are not responsible for the additional ambulance Co-payment)	No charge
Clinical Trials Clinical Trial services require prior authorization by UnitedHealthcare. If you participate in a Cancer Clinical Trial provided by an Out-of-Network Provider that does not agree to perform these services at the rate UnitedHealthcare negotiates with Participating Providers, you will be responsible for payment of the difference between the Out-of-Network Providers billed charges and the rate negotiated by UnitedHealthcare with Participating Providers, in addition to any applicable Co-payments, coinsurance or deductibles.	Paid at negotiated rate. Balance (if any) is the responsibility of the Member.
Cochlear Implant Devices (Additional Co-payment for outpatient surgery or inpatient hospital benefits and outpatient rehabilitation therapy may apply) Applies to dollar Co-payments only: In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	No charge
Dental Treatment Anesthesia (Additional Co-payment for outpatient surgery or inpatient hospital benefits may apply)	$10 Co-payment
Depo-Provera Medication – (other than contraception) (Limited to one Depo-Provera injection every 90 days. Additional Co-payment for office visits may apply.)	No charge
Dialysis (Additional Co-payment for office visits may apply)	$10 Co-payment per treatment
Durable Medical Equipment Applies to dollar Co-payments only: In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	No charge
Durable Medical Equipment for the Treatment of Pediatric Asthma (Includes nebulizers, peak flow meters, face masks and tubing for the Medically Necessary treatment of pediatric asthma of Dependent children who are covered until at least the end of the month in which Member turns 19 years of age.)	No charge
Hearing Aid - Standard $5,000 annual benefit maximum per calendar year. Limited to one hearing aid (including repair and replacement) per hearing impaired ear every three years. (Repairs and/or replacements are not covered, except for malfunctions. Deluxe model and upgrades that are not medically necessary are not covered.)	No charge
Hearing Aid – Bone Anchored Repairs and/or replacements are not covered, except for malfunctions. Deluxe model and upgrades that are not medically necessary are not covered. Bone-anchored hearing aid will be subject to applicable medical/surgical categories (e.g. inpatient hospital, physician fees) only for members who meet the medical criteria specified in the Combined Evidence of Coverage and Disclosure Form. Repairs and/or replacement for a bone-anchored hearing aid are not covered, except for malfunctions. Deluxe model and upgrades that are not Medically Necessary are not covered.	Depending upon where the covered health service is provided, benefits for bone anchored hearing aid will be the same as those stated under each covered health service category in this Schedule of Benefits.

Benefits Available on an Outpatient Basis (Continued)

Hearing Exam	
PCP Office Visit	No charge
Specialist Office Visit	No charge
Co-payments for audiologist and podiatrist visits will be the same as for the PCP.	
Preventive tests/screenings/counseling as recommended by the U.S. Preventive Services Task Force, AAP (Bright Futures recommendations for pediatric preventive health care) and the Health Resources and Services Administration as preventive care services will be covered as Paid in Full. There may be a separate Co-payment for the office visit and other additional charges for services rendered. Please call the Customer Service number on your ID card.	
Home Health Care Visits	No charge
Home Test Kits for Sexually Transmitted Diseases	Depending upon where the covered health service is provided, benefits will be the same as those stated under each covered health service category in this Schedule of Benefits
Hospice Services (Prognosis of life expectancy of one year or less)	No charge
Infertility Services **If your employer group has purchased this benefit, please refer to your infertility rider for additional information**	Not covered
Infusion Therapy Infusion Therapy is a separate Co-payment in addition to a home health care of an office visit Co-payment. Applies to dollar Co-payments only: In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	No charge
Injectable Drugs (Co-payment/Coinsurance not applicable to injectable immunizations, birth control, Infertility and insulin. If injectable drugs are administered in a physician's office, office visit Co-payment/Coinsurance may also apply) Outpatient Injectable Medication Self-Injectable Medication Applies to dollar Co-payments only: In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate. FDA-approved contraceptive methods and procedures recommended by the Health Resources and Services Administration as preventive care services will be 100% covered. Co-payment applies to contraceptive methods and procedures that are **NOT** defined as Covered Health Care Services under the Preventive Care Services and Family Planning benefit as specified in the Combined Evidence of Coverage and Disclosure Form.	No charge
Laboratory Services (When available through or authorized by your Participating Medical Group) (Additional Co-payment for office visits may apply)	No charge

Benefits Available on an Outpatient Basis (Continued)

Maternity Care, Tests and Procedures	
PCP Office Visit	No charge
Specialist Office Visit	No charge
Preventive tests/screenings/counseling as recommended by the U.S. Preventive Services Task Force, AAP (Bright Futures Recommendations for pediatric preventive health care) and the Health Resources and Services Administration as preventive care services will be covered as Paid in Full. There may be a separate Co-payment for the office visit and other additional charges for services rendered. Please call the Customer Service number on your ID card.	
Mental Health Care Services	
Outpatient Office Visits include: Diagnostic evaluations, assessment, treatment planning, treatment and/or procedures, individual/ group counseling, individual/ group evaluations and treatment, referral services, and medication management	$10 Office Visit Co-payment
All Other Outpatient Treatment include: Partial Hospitalization/ Day Treatment, Intensive Outpatient Treatment, crisis intervention, electro-convulsive therapy, psychological testing, facility charges for day treatment centers, Behavioral Health Treatment for pervasive developmental Disorder or Autism Spectrum Disorders, laboratory charges, or other medical Partial Hospitalization/ Day Treatment and Intensive Outpatient Treatment, and psychiatric observation.	No charge
Intensive Behavioral Therapy	No charge
Covered Health Care Services, when authorized for specified adult persons who petition a civil court to create a voluntary CARE agreement or a court-ordered CARE plan are covered at zero cost share, except for prescription drugs.	
Schoolsite Outpatient Mental Health Care Services are covered without deductible, Co-insurance, Co-payment, or any other cost sharing requirement.	
(Please refer to your Supplement to the VEBA Direct Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.)	
Oral Surgery Services	No charge
Outpatient Habilitative Services and Outpatient Therapy	$10 Office Visit Co-payment
Outpatient Medical Rehabilitation Therapy at a Participating Free-Standing or Outpatient Facility (Including physical, occupational and speech therapy)	$10 Office Visit Co-payment
Outpatient Surgery at a Participating Free-Standing or Outpatient Surgery Facility	No charge
Physician Care – office visits	
PCP Office Visit/Telehealth Services	$10 Office Visit Co-payment
Specialist Office Visit/Telehealth Services	$10 Office Visit Co-payment

Benefits Available on an Outpatient Basis (Continued)

Preventive Care Services (Services as recommended by the American Academy of Pediatrics (AAP) including the Bright Futures Recommendations for pediatric preventive health care, the U.S. Preventive Services Task Force with an “A” or “B” recommended rating, the Advisory Committee on Immunization Practices and the Health Resources and Services Administration (HRSA), and HRSA-supported preventive care guidelines for women, and as authorized by your Primary Care Physician in your Participating Medical Group.) Covered Health Care Services will include, but are not limited to, the following: • Colorectal Screening • Hearing Screening • Human Immunodeficiency Virus (HIV) Screening • Immunizations • Newborn Testing • Prostate Screening • Vision Screening • Well-Baby/Child/Adolescent care • Well-Woman, including routine prenatal obstetrical office visits Please refer to your UnitedHealthcare of California Combined Evidence of Coverage and Disclosure Form. Preventive tests/screenings/counseling as recommended by the U.S. Preventive Services Task Force, AAP (Bright Futures Recommendations for pediatric preventive health care) and the Health Resources and Services Administration as preventive care services will be covered as Paid in Full. There may be a separate Co-payment for the office visit and other additional charges for services rendered. Please call the Customer Service number on your ID card.	No charge
Prosthetics and Corrective Appliances Applies to dollar Co-payments only: In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	No charge
Radiation Therapy Standard: (Photon beam radiation therapy) Complex: (Examples include, but are not limited to, brachytherapy, radioactive implants and conformal photon beam; Co-payment applies per 30 days or treatment plan, whichever is shorter; Gamma Knife and Stereotactic procedures are covered as outpatient surgery. Please refer to outpatient surgery for Co-payment amount if any) Applies to dollar Co-payments only: In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	 No charge No charge
Radiology Services Standard: (Additional Co-payment for office visits may apply) Specialized Scanning and Imaging Procedures: (Examples include but are not limited to, CT, SPECT, PET, MRA and MRI – with or without contrast media) A separate Co-payment will be charged for each part of the body scanned as part of an imaging procedure. Applies to dollar Co-payments only: In instances where the negotiated rate is less than your Co-payment, you will pay only the negotiated rate.	 No charge No charge

Benefits Available on an Outpatient Basis (Continued)

Substance Related and Addictive Disorder Services Outpatient Office Visits include, but are not limited to: Diagnostic evaluations, assessment, treatment planning, treatment and/or procedures, individual/group evaluations and treatment, individual/group counseling and detoxifications, referral services, and medication management	No charge
All Other Outpatient Treatment includes, but are not limited to: Partial Hospitalization/ Day Treatment, High Intensity Outpatient, Intensive Outpatient Treatment, crisis intervention, facility charges for day treatment centers, laboratory charges. and methadone maintenance treatment	No charge
Intensive Behavioral Therapy	No charge
Covered Health Care Services, when authorized for specified adult persons who petition a civil court to create a voluntary CARE agreement or a court-ordered CARE plan are covered at zero cost share, except for prescription drugs. Schoolsite Outpatient Substance Related and Addictive Disorders Services are covered without deductible, Co-insurance, Co-payment, or any other cost sharing requirement. **Please refer to your the VEBA Direct Combined Evidence of Coverage and Disclosure Form for a complete description of this coverage.**	
Termination of Pregnancy (Medical/medication and surgical) FDA-approved contraceptive methods and procedures recommended by the Health Resources and Services Administration as preventive care services will be 100% covered. Co-payment applies to contraceptive methods and procedures that are NOT defined as Covered Services under the Preventive Care Services and Family Planning benefit as specified in the Combined Evidence of Coverage and Disclosure Form.	No charge
Vasectomy	No charge
Virtual Care Services Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Network Provider by going to **www.myuhc.com** or by calling Customer Service at the telephone number on your ID card.	No charge
Vision Refractions	No charge

Note: Benefits with Percentage Co-payment amounts are based upon the Allowed Amount, or the Recognized Amount as applicable, which is defined in the Evidence of Coverage.

Allowed Amounts

Allowed Amounts are the amount we determine that we will pay for Benefits.

- For Network Benefits for Covered Health Care Services provided by a Network Provider, except for your cost sharing obligations, you are not responsible for any difference between Allowed Amounts and the amount the provider bills.
- For Covered Health Care Services that are ***Ancillary Services received at Network facilities on a non-Emergency basis at which, or as a result of which, services are received from out-of-Network Providers***, you are not responsible, and the out-of-Network provider may not bill you, for amounts in excess of your Co-payment, Co-insurance, or deductible. You shall pay no more than the same cost sharing than you would pay for the same Covered Health Care Services received from a Network Provider.

- For Covered Health Care Services that are ***non-Ancillary Services received at certain Network facilities on a non-Emergency basis from out-of-Network Physicians who have not satisfied the notice and consent criteria or for unforeseen or urgent medical needs that arise at the time a non-Ancillary Service is provided for which notice and consent has been satisfied as described below****,* you are not responsible, and the out-of-Network provider may not bill you, for amounts in excess of your Co-payment, Co-insurance, or deductible which is based on the Recognized Amount as defined in the *Combined Evidence of Coverage and Disclosure Form.*
- For Covered Health Care Services that are ***Emergency Health Care Services provided by an out-of-Network provider***, you are not responsible, and the out-of-Network provider may not bill you, for amounts in excess of your applicable Co-payment, Co-insurance, or deductible which is based on the Recognized Amount as defined in the *Combined Evidence of Coverage and Disclosure Form.*
- For Covered Health Care Services that are ***Air Ambulance services provided by an out-of-Network provider***, you are not responsible, and the out-of-Network provider may not bill you, for amounts in excess of your applicable Co-payment, Co-insurance or deductible which is based on the rates that would apply if the service was provided by a Network provider which is based on the Recognized Amount as defined in the *Combined Evidence of Coverage and Disclosure Form*.

Allowed Amounts are determined in accordance with our reimbursement policy guidelines or as required by law, as described in the *Combined Evidence of Coverage and Disclosure Form*.

For Network Benefits, Allowed Amounts are based on the following:

- When Covered Health Care Services are received from a Network provider, Allowed Amounts are our contracted fee(s) with that provider.
- When Covered Health Care Services are received from an out-of-Network provider as arranged by us, including when there is no Network provider who is reasonably accessible or available to provide Covered Health Care Services, Allowed Amounts are an amount negotiated by us or an amount permitted by law. Please contact us if you are billed for amounts in excess of your applicable Co-insurance, Co-payment or any deductible. We will not pay excessive charges or amounts you are not legally obligated to pay.

When Covered Health Care Services are received from an out-of-Network provider as described below, Allowed Amounts are determined as follows:

For non-Emergency Covered Health Care Services received at certain Network facilities from out-of-Network Physicians when such services are either Ancillary Services, or non-Ancillary Services that have not satisfied the notice and consent criteria of section *2799B-2(d) of the Public Health Service Ac*t with respect to a visit as defined by the Secretary (including non-Ancillary Services that have satisfied the notice and consent criteria but unforeseen, urgent medical needs arise at the time the services are provided), the Allowed Amount is based on one of the following in the order listed below as applicable:

- The reimbursement rate as determined by a state *All Payer Model Agreement.*
- The reimbursement rate as determined by state law.
- The initial payment made by us or the amount subsequently agreed to by the out-of-Network provider and us.
- The amount determined by *Independent Dispute Resolution (IDR).*

For the purpose of this provision, "certain Network facilities" are limited to a hospital (as defined in *1861(e) of the Social Security Act*), a hospital outpatient department, a critical access hospital (as defined in *1861(mm)(1) of the Social Security Act*), an ambulatory surgical center as described in section *1833(i)(1)(A) of the Social Security Act*, and any other facility specified by the Secretary.

IMPORTANT NOTICE: For Ancillary Services, non-Ancillary Services provided without notice and consent, and non-Ancillary Services for unforeseen or urgent medical needs that arise at the time a service is provided for which notice and consent has been satisfied, you are not responsible, and an out-of-Network Physician may not bill you, for amounts in excess of your applicable Co-payment, Co-insurance, or deductible.

For Emergency Health Care Services provided by an out-of-Network provider, the Allowed Amount is based on one of the following in the order listed below as applicable:

- The reimbursement rate as determined by a state *All Payer Model Agreement.*
- The reimbursement rate as determined by state law.
- The initial payment made by us or the amount subsequently agreed to by the out-of-Network provider and us.
- The amount determined by *Independent Dispute Resolution (IDR).*

IMPORTANT NOTICE: You are not responsible, and an out-of-Network provider may not bill you, for amounts in excess of your applicable Co-payment, Co-insurance or deductible.

For Air Ambulance transportation provided by an out-of-Network provider, the Allowed Amount is based on one of the following in the order listed below as applicable:

- The reimbursement rate as determined by a state All Payer Model Agreement.
- The reimbursement rate as determined by state law.
- The initial payment made by us or the amount subsequently agreed to by the out-of-Network provider and us.
- The amount determined by Independent Dispute Resolution (IDR).

IMPORTANT NOTICE: You are not responsible, and an out-of-Network provider may not bill you, for amounts in excess of your Co-payment, Co-insurance or deductible which is based on the rates that would apply if the service was provided by a Network provider.

For Emergency ground ambulance transportation provided by an out-of-Network provider, the Allowed Amount, which includes mileage, is a rate agreed upon by the out-of-Network provider or, unless a different amount is required by applicable law, determined based upon the median amount negotiated with Network providers for the same or similar service.

IMPORTANT NOTICE: Out-of-Network providers may bill you for any difference between the provider's billed charges and the Allowed Amount described here.

each of the above-noted benefits is covered when authorized by your Participating Medical Group or UnitedHealthcare, EXCEPT IN THE CASE OF A MEDICALLY NECESSARY EMERGENCY OR URGENTLY NEEDED SERVICE or other services provided by Out-of-Network Providers as described above. A Utilization Review Committee may review the request for services.

Note: This is not a contract. This is a Schedule of Benefits and its enclosures constitute only a summary of the Health Plan.

THE MEDICAL AND HOSPITAL GROUP SUBSCRIBER AGREEMENT AND THE UNITEDHEALTHCARE OF CALIFORNIA COMBINED EVIDENCE OF COVERAGE AND DISCLOSURE FORM AND ADDITIONAL BENEFIT MATERIALS MUST BE CONSULTED TO DETERMINE THE EXACT TERMS AND CONDITIONS OF COVERAGE. A SPECIMEN COPY OF THE CONTRACT WILL BE FURNISHED UPON REQUEST AND IS AVAILABLE AT THE UNITEDHEALTHCARE OFFICE AND YOUR EMPLOYER'S PERSONNEL OFFICE. UNITEDHEALTHCARE'S MOST RECENT AUDITED FINANCIAL INFORMATION IS ALSO AVAILABLE UPON REQUEST.

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Customer Service:
1-888-586-6365
711 (TTY)
www.myuhc.com

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$5/$25/50%

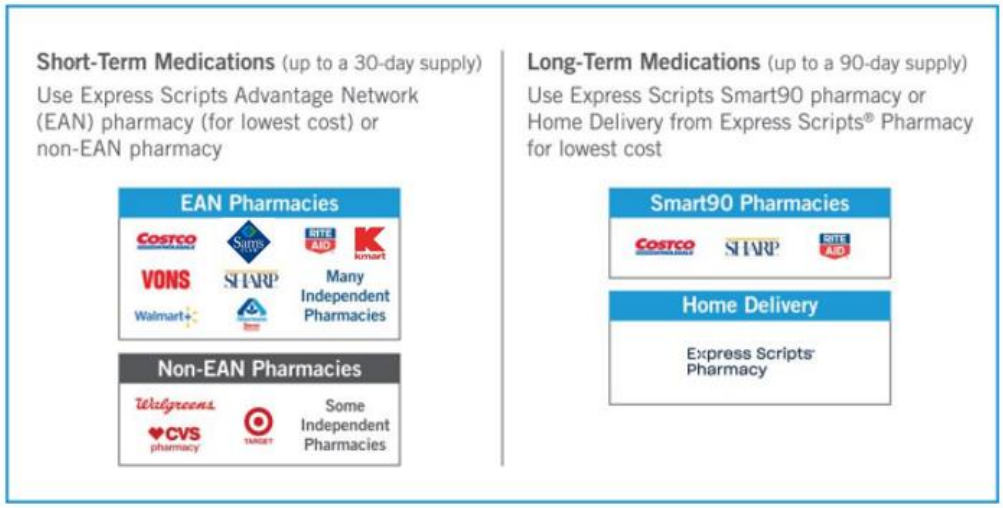
CALIFORNIA SCHOOLS VEBA | EXPRESS SCRIPTS®

Your prescription plan at a glance

Show this summary to your doctor to discuss ways to pay less for your medications. To learn more about your plan, visit **express-scripts.com**. First-time visitors, please take a moment to register using your member ID number.

	Express Advantage Network® (EAN) pharmacies* (up to a 30-day supply)	Smart90® retail pharmacies (up to a 90-day supply)	Home delivery from Express Scripts® Pharmacy (up to a 90-day supply)
Generic medications	$5	$10	$10
Preferred brand-name medications	$25	$50	$50
Nonpreferred brand-name medications	50% ($40 min/$175 max)	50% ($80 min/$350 max)	50% ($80 min/$350 max)

**If you use a non-EAN pharmacy, you'll pay an extra $5 per short-term prescription.*



Out-of-pocket maximum. The annual out-of-pocket maximums for this plan are combined with those for your medical plan. See your medical plan documents for your applicable annual out-of-pocket limits.

Note: If your doctor requests a brand-name medication when a generic equivalent is available, you'll pay the generic copayment, **plus** the difference in cost between the brand and the generic. (This extra cost applies even if your doctor writes "Dispense as Written" ("DAW") on the prescription.)

For short-term prescriptions, such as antibiotics, use an EAN pharmacy (for lower copays) or a non-EAN pharmacy (where you pay $5 extra for each short-term prescription). Your Express Scripts Advantage Network has more than 34,000 pharmacies consisting of approximately 50% independent pharmacies in addition to grocers and other stores.

To find a participating pharmacy near you, log in anytime at **express-scripts.com** and select **Find a Pharmacy** from the menu under **Prescriptions**. You can also get pharmacy information by calling Member Services at 800.918.8011. The pharmacy network is designed to provide you with lower prescription costs at nearby participating pharmacies. Please be aware that you'll pay a higher amount if you choose to use non-EAN pharmacy.

For long-term medications, such as those used to treat high blood pressure or high cholesterol, use a **Smart90 (Costco, Rite Aid or Sharp Rees-Stealy) pharmacy or home delivery from Express Scripts® Pharmacy.**

Important Note: ***You'll pay a higher cost*** for a long-term medication if you fill it at a retail pharmacy other than a Smart90 pharmacy **after the third purchase.** The medications affected by this plan limit may change.

KEEP THIS INFORMATION
For more information about your plan, log in at **express-scripts.com**
or call Member Services toll free at 800.918.8011.

Drug conversion programs. If you're prescribed a medication that isn't on your health plan's preferred list, yet an alternative plan- preferred medication exists, we may contact your doctor to ask whether that medication would be appropriate for you. If your doctor agrees to use a plan-preferred medication, you'll usually pay less.

Use generics and preferred medications. If you're taking a medication that's not on the preferred list, ask your doctor to consider prescribing a lower-cost generic or preferred brand-name medication. To find out whether your medication is preferred, just log in at **express-scripts.com** and choose **Price a Medication** from the menu under **Prescriptions**. Enter your medication name and view cost and coverage information on the results page. You can also get pricing information from Member Services at 800.918.8011.

Prior authorization: When is a coverage review necessary? Some medications aren't covered unless you first receive approval through a coverage review (prior authorization). This review uses plan rules based on FDA-approved prescribing and safety information, clinical guidelines and uses that are considered reasonable, safe and effective.

There are other medications that may be covered, but with limits (for example, only for a certain amount or for certain uses), unless you receive approval through a coverage review. During this review, Express Scripts asks your doctor for more information than what's on the prescription before the medication may be covered under your plan. To find out whether a medication requires a coverage review, log in at **express-scripts.com** and select **Price a Medication** from the menu under **Prescriptions**. Enter your medication name and view coverage information on the results page.

Specialty medications: Get individualized service through Accredo, an Express Scripts specialty pharmacy. Specialty medications are used to treat complex conditions, such as cancer, growth hormone deficiency, hemophilia, and hepatitis C. Accredo is composed of therapy-specific teams that provide an enhanced level of individual service to patients with special therapy needs.

Whether they're administered by a healthcare professional, self-injected, or taken by mouth, specialty medications require an enhanced level of service. By ordering your specialty medications through Accredo, you can receive:

- Toll-free access to specialty-trained pharmacists and nurses 24 hours a day, 7 days a week
- Delivery of your medications within the United States, on a scheduled day, Monday through Friday, at no additional charge
- Most supplies, such as needles and syringes, provided with your specialty medications
- Safety checks to help prevent potential drug interactions
- Refill reminders

Automatic refills: A convenient service to help you avoid running out of your long-term medications. Most prescriptions you order from Express Scripts® Pharmacy can be enrolled in automatic refills. Then, when it's time to refill or renew your prescription, your order will automatically ship to you. We'll also notify you seven days before we begin processing your next refill. You have the option to change the next processing date or cancel the prescription from the service before processing begins.

There are three easy ways to enroll in automatic refills:

- Log in at **express-scripts.com** and choose **Automatic Refills** from the menu under **Prescriptions**.
- When refilling a prescription, we ask if you want to enroll it in automatic refills. If you answer "yes," we'll begin automatically refilling your prescription on all future refills.
- Call Member Services at 800.918.8011 and tell the patient care advocate you want to enroll.

Extended payment program: Stretch your home delivery payments. Instead of paying in full up front, you can spread your costs over three monthly credit or debit card installments. There's no waiting—your medication will be shipped from Express Scripts® Pharmacy after the very first payment. When you enroll, the program applies to every home delivery prescription for you and your covered family members. To learn more or to enroll, log in at **express-scripts.com**, choose **Payment Methods** from the menu under **Account**. Then click **Edit Information** and **Extended Payment Program**.

Express Scripts manages your prescription plan for California Schools VEBA.

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