

Lennox School District

2026 Open Enrollment Meeting

10/15/2025

CALIFORNIA SCHOOLS
VEBA
YOUR HEALTH, OUR PURPOSE



Today's AGENDA

JOINING YOU TODAY

Javier Garcia

Client Services Supervisor

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Welcome & Overview

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2026 Changes

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Plan Options

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Additional Benefits

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Tools & Resources

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Contact Information

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Questions & Answers

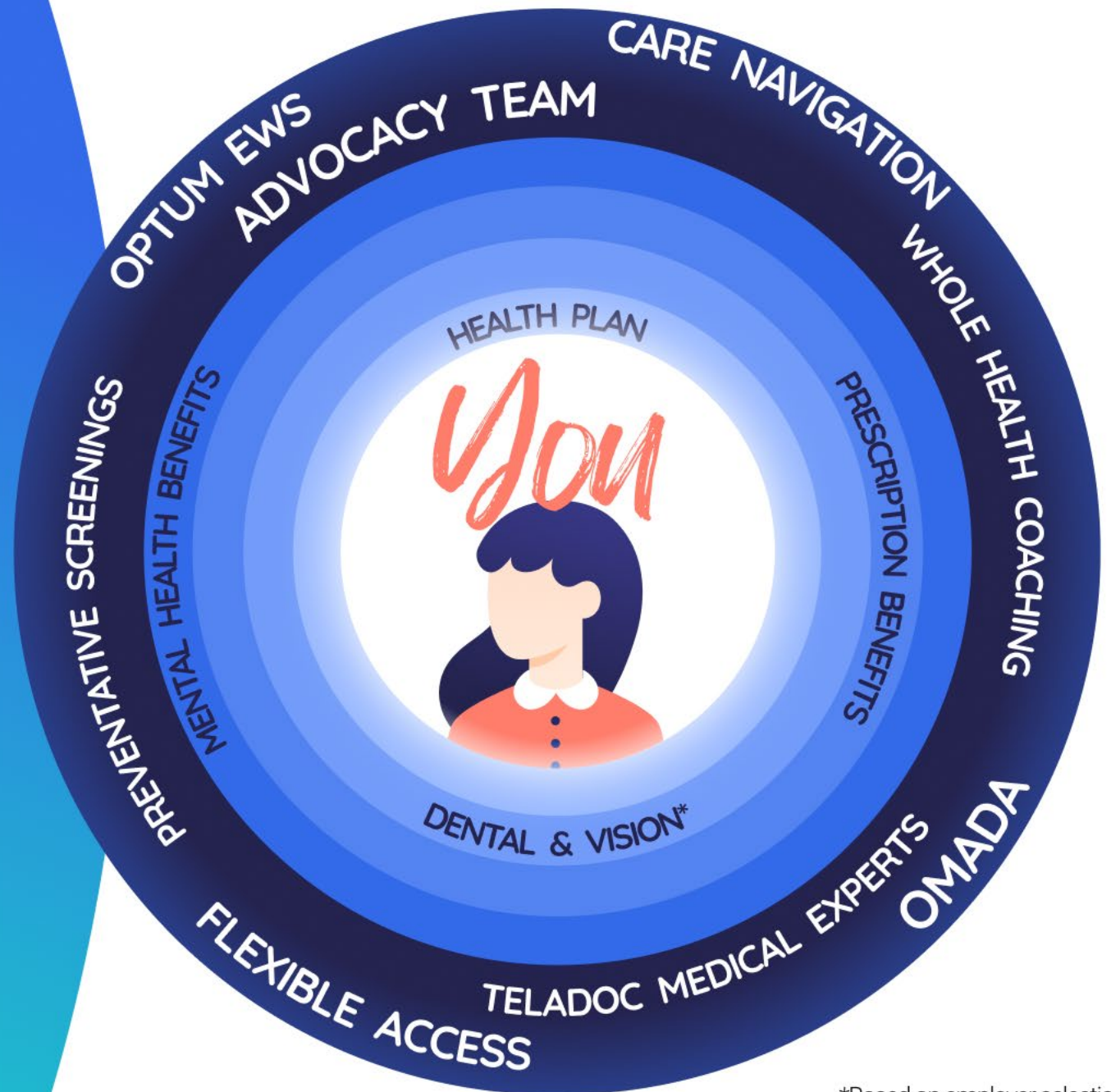
YOUR HEALTH
OUR PURPOSE

More Than JUST INSURANCE

COMPREHENSIVE, WHOLE-PERSON COVERAGE

CALIFORNIA SCHOOLS

VEBA



*Based on employer selection

COMMON COST TERMS *To Know*

Copay: The fixed amount you pay for medical services, such as office visits or prescription medicines.

Deductible: What you pay each year before your health insurance begins to make any payments for claims. Not all health plans require a deductible.

Out-of-Pocket (OOP) Maximum: The most money you will spend in a plan year out of pocket for your medical or prescription drug coverage. After this point, the plan pays 100% of eligible expenses. The OOP may be separate for medical and prescription drugs.

2026 CHANGES

Effective: January 1, 2026

CALIFORNIA SCHOOLS
VEBA



New Fertility Coverage **CA MANDATE SB 729**

WHAT'S CHANGING?

California law now requires fertility benefits to be included in your medical plan if you're enrolled in a CalVEBA HMO.

WHAT THIS MEANS FOR YOU:

If you're enrolled in a CalVEBA HMO plan, fertility services like IVF and IUI will now be part of your core medical coverage. You no longer need to access these services separately through Kindbody.

QUESTIONS?

Visit [Kindbody.com/VEBA](https://www.kindbody.com/VEBA) or contact your health plan for details.



WHAT THIS MEANS FOR MEMBERS ENROLLED IN HMOs

Current		2026 Changes		
Carrier	Current	Core Fertility Services	Additional Kindbody Services	Transition Support
UHC	Covered under Kindbody	Covered under core medical benefits (not through Kindbody)	NEW! KindMan – Male diagnostic & fertility services NEW! KindDoula – Virtual care with doula specialists NEW! Fertility Preservation Up to a 20% self-pay discount at Kindbody Signature clinics + access to the following Kindbody services: Holistic Health Menopause – Virtual care & support	Continuity of care for members in the middle of treatment with Kindbody will be available through Q1 2026
Kaiser	No changes to coverage between 2025 & 2026 plan year. Covered under core medical benefits (not through Kindbody). Up to a 20% self-pay discount at Kindbody Signature clinics. No access to additional Kindbody services.			N/A



HOW TO ACCESS *Fertility Benefits*

HMO MEMBERS

Continuity of care for those in treatment

Support for transition from Kindbody to
embedded benefits (HMO)

WHO DO YOU CONTACT?

Your health plan carrier

WHAT THIS MEANS FOR MEMBERS ENROLLED IN PPOs

Carrier	Fertility Services	Additional Kindbody Services
UMR	Not covered under core medical benefits. Members receive full access to fertility services through Kindbody: Fertility services (IUI, IVF) - Now up to three KindCycles Fertility Rx	Holistic Health Menopause – Virtual care & support NEW! KindMan – Male diagnostic & fertility services NEW! KindDoula – Virtual care with doula specialists NEW! Fertility Preservation



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 / La Jolla

- 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

BENEFITS ENHANCEMENTS

Effective: January 1, 2026

Learn More: Reference your plan documents to review these changes.

EXPRESS SCRIPTS MEMBER ID CARDS

TO VIEW/PRINT YOUR DIGITAL ID CARD, FOLLOW THESE STEPS:

Don't have a username and password yet?

- ▶ Visit express-scripts.com
- ▶ Click "Register"
- ▶ Enter the required information

Computer:

- ▶ Visit express-scripts.com
- ▶ Click "Log In" to enter your username and password
- ▶ Click "Account" > "Member ID Card" > "Download Card"

Mobile:

- ▶ Download the Express Scripts app
- ▶ Click the menu icon (top left screen)
- ▶ Go to "My Account"
- ▶ Select "Prescription ID Card"

PRO TIP: For easy use on-the-go, add your ID to your Apple/Google Wallet or quickly save it in the MyVEBA app

**Express Scripts members
now have a *fully digital*
Member ID Card.**

Questions or trouble with access?
Call Express Scripts Web Support
800-711-5672

\$0 Waived

PRESCRIPTION COPAYS

AVAILABLE TO MEMBERS ENROLLED
WITH EXPRESS SCRIPTS*

Supporting members with
hypertension & diabetes:

\$0 Copays for generic hypertension
& preferred oral diabetes meds

Convenient Access via Smart90 retail
or home delivery

Transition Flexibility: Up to 3 fills at
regular retail before Smart90

Affordable, Convenient, Quality Care



Express Scripts
By EVERNORTH

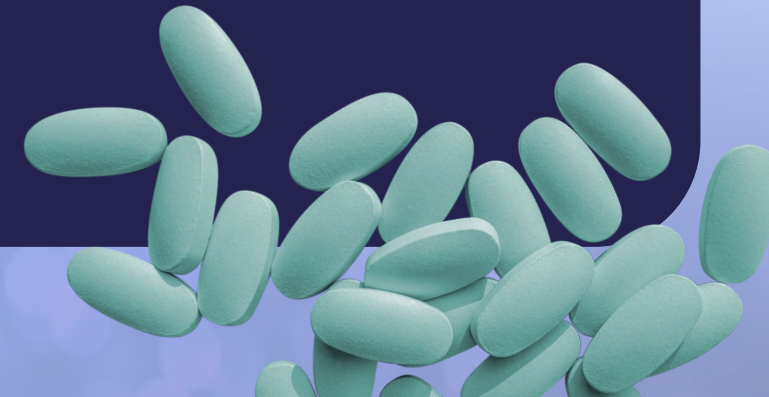
Some of the most common drugs are \$0 through
home delivery or Smart90:

HIGH BLOOD PRESSURE/ HEART DISEASE:

- ▶ Lisinopril
- ▶ Losartan Potassium
- ▶ Amlodipine Besylate
- ▶ Hydrochlorothiazide
- ▶ Metoprolol Succinate
- ▶ Atenolol
- ▶ Lisinopril-
Hydrochlorothiazide
- ▶ Losartan-
Hydrochlorothiazide
- ▶ Metoprolol Tartrate

DIABETES:

- ▶ Metformin HCL
- ▶ Metformin HCL ER
- ▶ Glipizide
- ▶ Glimepiride
- ▶ Pioglitazone HCL
- ▶ Glipizide ER
- ▶ Glyburide
- ▶ Glyburide-Metformin HCL



*UHC HMO plans

EXPRESS SCRIPTS SAVEONSP PROGRAM

Express Scripts partners with SaveonSP to save you money by waiving copays for over 150 covered specialty medications.

For specialty prescription medications, have your physician send a new prescription to Accredo – Express Scripts' exclusive specialty pharmacy. If needed, call Express Scripts at 800-918-8011 to speak to a SaveonSP representative who can assist your physician.

WHO IS ELIGIBLE?

- ▶ Members enrolled with the UnitedHealthcare HMO and UMR PPO VEBA plan-sponsored plans as their primary insurance.
- ▶ Members who use Medicare as their primary insurance are not eligible for this program.

IMPORTANT NOTES:

- ▶ **Already enrolled in a pharmaceutical manufacturer program?** Have your program-issued ID available when you call SaveonSP to enroll – this call takes about 10 minutes.
- ▶ If you don't enroll in SaveOnSP before submitting a specialty prescription to Accredo, a SaveonSP representative will call you before dispensing and assist you with enrollment if your medication is part of the program.
- ▶ Certain pharmaceutical manufacturers require annual enrollment. With SaveOnSP, you will only be contacted once a year to ensure you are properly enrolled in the program.

TO GET THE SAVINGS, YOU MUST ENROLL:

- 📞 Call **800-683-1074**
- 🌐 To view a list of covered specialty drugs, visit www.saveonsp.com/veba





EncircleRx

GLP-1 PRESCRIPTION MANAGEMENT THROUGH EXPRESS SCRIPTS

Overview: Works on the back-end, engaging with the value care programs to verify GLP-1s are prescribed to patients who need them most to achieve a healthier weight. Ensures the programs are working as intended (e.g., appropriate).

EncircleRx supports two value care programs:

- ▶ Diabetes support
- ▶ Weight management

Overview:

- ▶ GLP-1 coverage will now be available to qualified members through Express Scripts' EncircleRx benefit.
- ▶ Omada is a stand-alone product, but it also is embedded in EncircleRx. If you do not use EncircleRX, you can still use Omada.

OMADA[®] DIABETES & WEIGHT MANAGEMENT PROGRAM

DIABETES & WEIGHT MANAGEMENT SERVICES THROUGH EXPRESS SCRIPTS: INCLUDING GLP-1 & LIFESTYLE CHANGE SUPPORT

Overview: Virtual program to help members who may need to manage diabetes with 1:1 personal coaching, specialist support, and the tools needed to make long-term health changes.

What does this mean for members?

- ▶ Personalized, 1:1 Omada Health Coach support
- ▶ Easy monitoring with smart devices & tools
- ▶ Expert lifestyle guidance from a Diabetes Specialist
- ▶ The program is **no additional member cost**



New!

EnGuide PHARMACY

NEW GLP-1 MEDICATION HOME DELIVERY PHARMACY

The Express Scripts program now features EnGuide Pharmacy, a new home delivery pharmacy focused on only dispensing GLP-1 drugs.

This new pharmacy is staffed by clinicians with specialized knowledge in GLP-1s who can provide improved prescription care as well as enhanced guidance and education support to patients.

CalVEBA members receiving GLP-1 medications through Express Scripts via home delivery had their prescriptions automatically transition to EnGuide Pharmacy.

Impacted plans: UHC Alliance HMO & UMR PPO



For more information, visit [EnguidePharmacy.com](https://www.EnguidePharmacy.com)



New! EnReachRx

NEW GLP-1 RETAIL PHARMACY PRESCRIPTION PROVIDER

The Express Scripts program now features EnReachRx, a high-touch patient support solution enabled by retail pharmacies for dispensing GLP-1 prescription medications.

Patients benefit from enhanced clinical support including dose optimization support, fraud detection, side effect management, and reliable GLP-1 access.

CalVEBA members receiving GLP-1 medications through Express Scripts had their prescriptions automatically transition to EnReachRx.

Walgreens and Costco currently participate in EnReachRx, offering enhanced clinical support for GLP-1 prescriptions. Other retail pharmacies will fill these prescriptions but without EnReachRx's clinical management and support.

Impacted plans: UHC Alliance HMO & UMR PPO



AVAILABLE BENEFITS

Effective: January 1, 2026



Benefit Summary	UHC CS VEBA Alliance HMO \$20/\$30 (What You Pay)
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000
Rx Out-of-Pocket Maximum (individual/family)	Combined with Medical
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	\$20 copay
Specialist Office Visit	\$30 copay
Preventative Care	No charge
Inpatient Hospital Care	\$500 copay
Urgent Care (office visit only)	\$20 copay
Emergency Room (copay waived if admitted)	\$150 copay
Short-Term Prescription Drugs	\$10 / \$30 / 50%
Long-Term Prescription Drugs	\$20 / \$60 / 50%

UHC CS VEBA ALLIANCE HMO \$20/\$30 PLAN

UHC CS VEBA Alliance Medical Groups

- ▶ Edinger Medical Group
- ▶ Greater Newport Physicians – MemorialCare
- ▶ Optum Care Network
- ▶ Optum Care Network – Monarch HealthCare
- ▶ Regal/Heritage Medical Groups
- ▶ Lakeside Medical Group
- ▶ Torrence Memorial IPA
- ▶ Tri-Valley Medical Group

Disclaimer: The above is only an example of select medical groups and does not represent all groups included. Benefits shown are high-level for in-network coverage. Refer to plan documents for details.



UHC JOURNEY HMO

OVERVIEW:

The Journey HMO Plan is designed to provide a smart, affordable alternative to traditional plans

First dollar coverage for daily care like office visits, labs, and prescription drugs

Widest choice of providers with UHC Signature Value Full network

In addition to covering everyday medical expenses, the Journey Plan helps you build wealth for long-term protection with HealthInvest HRA

Watch this video to learn more!

[CalVEBA Journey Plan](#)



UHC JOURNEY HMO 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)	Combined with Medical
FIRST DOLLAR COVERAGE	
Primary Care Physician (PCP) Office Visit	\$25 copay
Specialist Office Visit	\$40 copay
Preventive Care	No charge
Urgent Care (office visit only)	\$25 copay
Outpatient Diagnostic Laboratory (standard procedures)	No charge
Diagnostic and Complex Radiology (PET, MRI)	\$100 copay
Chiropractor Service	\$30 copay
Prescription Drug Coverage Express Advantage Network (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)

The above is only an example of select medical groups and does not represent all groups included.
Benefits shown are high-level for in-network coverage. Refer to plan documents for details.

UHC Network

► SignatureValue Full

HEALTHINVEST HRA – SOCAL

WHAT IS A HEALTH REIMBURSEMENT ARRANGEMENT (HRA)?

- ▶ This CalVEBA-funded benefit plan reimburses employees for qualified medical expenses
- ▶ Accepts tax-free contributions
- ▶ Provides tax-free investment earnings
- ▶ Allows for tax-free reimbursements of qualified out-of-pocket medical expenses and premiums after they become claims-eligible
- ▶ Covers common medical care expenses: Deductibles, Copays, Prescription Drugs, Vision, Dental, and Retiree Medical Premiums

Build Wealth with a Gallagher HealthInvest HRA

- ▶ Invest your money in a menu of select investment funds
- ▶ You receive an Annual HRA employer contribution
- ▶ Use the funds right away or save for later
- ▶ Covers you, your spouse, and dependents
- ▶ Funds roll over year after year
- ▶ Can be used to fund retiree medical and dental coverage

Funds are yours to keep, even if you change jobs or medical plans



HEALTHINVEST HRA – SOCAL

Key Benefits

- ▶ Flexible, portable plan
- ▶ No 'use it or lose it' restriction
- ▶ Triple tax advantage: Better than tax deferred!
- ▶ Tax Free: Exempt from FICA taxes (7.65%), Federal Income Tax (9.25%), and California State Income Tax (9.3%)
- ▶ Choose your own investments:
Decide how your balance is invested

Managing and Using Your HRA

- ▶ Easy online access: HealthInvestHRA.com
- ▶ Mobile App: HRAgo®
- ▶ Benefits Card: Pay for benefits directly without filing claims
- ▶ Automatic Premium Reimbursement
- ▶ Annual Contribution posted in February (see chart for amount)

Customer Care

Call: **844-342-5505, 6 am - 5 pm, Monday – Friday**

Customercare@healthinvesthra.com

ANNUAL CONTRIBUTION TO HEALTHINVEST HRA

	Signature Value Full Network
Single	\$1,000
Two-Party	\$1,600
Family	\$2,200

HEALTHINVEST HRA FUNDING TIMELINE



Important note: 90% of the benefit card balance is usable daily (up to \$5,000). 10% remains reserved due to market fluctuations to safeguard against potential losses ensure stability. Participants can file a claim for 100% of the balance if needed.

UnitedHealthcare HMO VIRTUAL CARE

VIRTUAL VISITS

**Get 24/7 care by
video or phone.**

Use for common medical
conditions such as:

- ▶ Allergies
- ▶ Eye infections
- ▶ Rashes
- ▶ Bronchitis
- ▶ And more!



**Learn more or get started at
uhc.com/virtualvisits or myuhc.com.**

Disclaimer: \$0 copay only applicable with this network of preferred national providers accessed through the UnitedHealthcare app – Amwell, Dr. On Demand, and Teladoc



OUT-OF-AREA COVERAGE FOR ENROLLEES OF UNITEDHEALTHCARE HMO PLANS

CalVEBA offers standard plan designs for early retirees and students living:

Outside California or

Inside California but outside of your enrolled HMO plan's service area

Coverage highlights:

Monthly premium cost for Out-of-Area dependents is the same as it is for dependents living at home.

Include your dependent's Out-of-Area address on the enrollment form so they can be enrolled in an Out-of-Area plan that has a local provider network.

Dependents will remain in their Out-of-Area plan until their permanent address changes. Short-term plan changes such as summer or winter break are not allowed.

Dependents enrolled in an HMO plan must choose a Primary Care Physician (PCP) within 30 miles of their Out-of-Area address.

Depending on location and plan availability, CalVEBA will determine the most appropriate plan option.

UHC MEMBER ID CARDS

TO VIEW/PRINT YOUR DIGITAL ID CARD, FOLLOW THESE STEPS:

Don't have a username and password yet?

- ▶ Click "Register"
- ▶ Enter the required information

Computer:

- ▶ Visit myuhc.com
- ▶ Click "Sign In"
- ▶ Enter your username and password
- ▶ Click "View ID Card"

Mobile:

- ▶ Download the UnitedHealthcare app
- ▶ Sign in with your username and password
- ▶ Click "View Medical ID" to view your Member ID card
- ▶ Use the mobile app to show your Member ID card

PRO TIP: For easy use on-the-go, add your ID to your Apple/Google Wallet or quickly save it in the MyVEBA app

**UnitedHealthcare
(UHC) members now
have a *fully digital*
Member ID Card.**

Questions or trouble with access?
Call UnitedHealthcare Member
Services: 888-586-6365

Benefit Summary

Kaiser HMO 30 Rx: \$15/\$30 30-day (What You Pay)

Deductible (individual/family)	None
Medical Plan Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000
Rx Plan Out-of-Pocket Maximum (individual/family)	N/A
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	\$30 copay
Specialist Office Visit	\$30 copay
Preventive Care	No charge
Complex Radiology (PET & MRI)	\$150 copay
Mental Health Services (Outpatient & Inpatient)	\$30 copay / \$500 admit copay
Inpatient Hospital Care	\$500 admit copay
Urgent Care (office visit only)	\$30 copay
Emergency Room (copay waived if admitted)	\$150 copay
Short-term Prescription Drugs	\$15 / \$30 (up to 30-day supply)
Long-term Prescription Drugs	\$30 / \$60 (up to 100-day supply)

KAISER HMO 30 \$15/\$30 30-DAY PLAN

***Disclaimer:** These benefits reflect high-level benefit categories for an individual with in-network coverage. Please refer to plan document for details.*

Kaiser VIRTUAL CARE

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.

01

E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.

02

Phone Appointment

Schedule an appointment to talk with a Kaiser Permanente clinician over the phone - just like an in-person visit.

03

Email

Message your doctor's office with non-urgent questions anytime through your kp.org account.

04

Video Visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.

05

Mail-order Pharmacy

Get prescriptions sent straight to your door with our mail-order delivery service.

KAISER TARGET ACCESS

Your go-to place for everyday essentials also offers care provided by Kaiser Permanente (KP). Stop in for 85 services to help keep you healthy, such as cholesterol screenings, flu shots, and travel health checks.

Staffed with KP nurse practitioners & licensed vocational nurses

More than 85 different services available

Integrated with members' electronic health record

33 locations throughout Southern California

Learn more at: kptargetclinic.org

Hours: *Closed for lunch 2-2:30 pm*

► Monday-Friday: 9 am-7 pm

► Saturday-Sunday: 11 am-4 pm

SOCAL LOCATIONS

Los Angeles County

Burbank
Compton
Eagle Rock
Hawthorne
Inglewood
Northridge
Norwalk
Pico Rivera
Redondo Beach
Rosemead
Santa Clarita East
West Covina South
Westlake Village
*New Moorpark

Orange County

Irvine North
San Clemente
West Fullerton
*New Seal Beach

Riverside County

Hemet
Lake Elsinore
Menifee
Norco
Palm Desert
Riverside Arlington

San Diego County

Chula Vista
Encinitas
SD Mission Valley
Santee
Vista

San Bernardino County

Apple Valley
Fontana North
Montclair
Redlands



KAISER OUT-OF-AREA COVERAGE

GREAT FOR RETIREES, STUDENTS & TRAVEL

Routine care at your fingertips

Use your **kp.org** account or the Kaiser Permanente app on the go to:

- ▶ Get medical advice from a licensed care professional 24/7
- ▶ Access care by phone, video, or e-visit - usually at no cost
- ▶ Email non-urgent questions to your doctor's office

Urgent and emergency care anywhere in the world

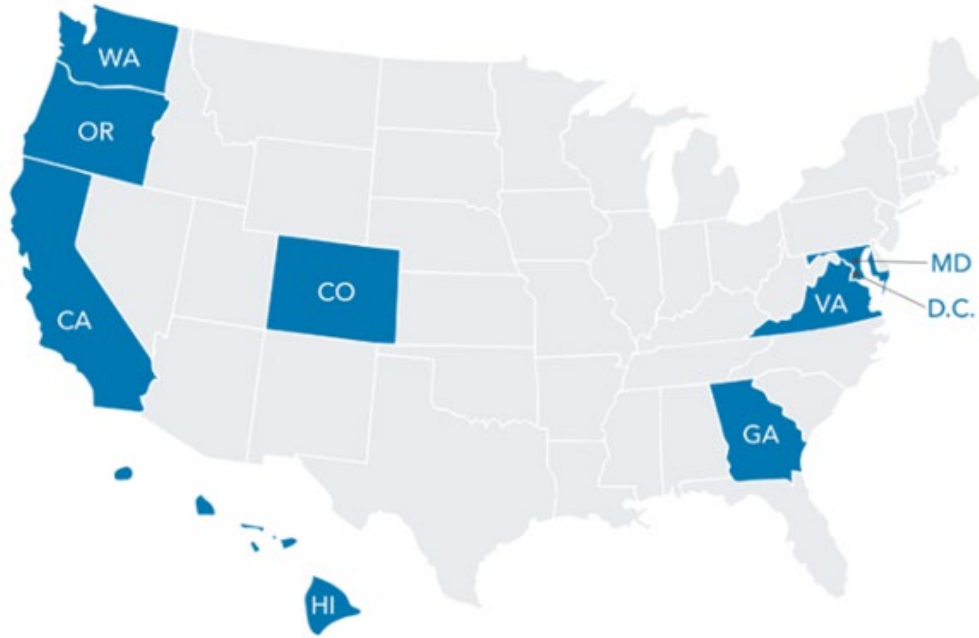
No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance - no need to file a claim.

- ▶ Cigna PPO Network providers
- ▶ MinuteClinics®, including pharmacies
- ▶ Concentra clinics

WANT TO LEARN MORE OR NEED HELP?

Call 951-268-3900 (TTY 711)* or visit [Kp.org/travel](https://kp.org/travel).

Other Kaiser states shown in blue.



KAISER COVERAGE

RESIDING OUT-OF-AREA

Also available are other Kaiser state plans to support Out-of-Area CalVEBA members.

- Colorado
- Georgia
- Hawaii
- Mid-Atlantic States (Maryland, Virginia, Washington D.C.)
- Oregon
- Washington

Disclaimer: Coverage is only available in certain areas.

KAISER PERMANENTE MEMBER ID CARDS

TO VIEW/PRINT YOUR DIGITAL ID CARD, FOLLOW THESE STEPS:

Don't have a username and password yet?

- ▶ Visit kp.org/newmember
- ▶ Click "Register"
- ▶ Click "Create my account" and enter the required information

Computer:

- ▶ Visit kp.org
- ▶ Click "Sign In" to enter your username and password
- ▶ Click "Profile & Preferences"
- ▶ Click "Member Information" to view your ID

Mobile:

- ▶ Download the Kaiser Permanente app
- ▶ Click "Sign In" to enter your username and password
- ▶ Click the card icon to view your Member ID

PRO TIP: For easy use on-the-go, add your ID to your Apple/Google Wallet or quickly save it in the MyVEBA app

Important Note: Your Medical Records Number (MRN), found on your Kaiser member ID identifies your medical records and membership information. Without your MRN, you may be unable to create a new online account. If you need care before receiving your ID card, please provide your group number and coverage effective date at your appointment

**Kaiser Permanente
members now have a *fully
digital* Member ID Card.**

Questions or trouble with access?
Call Kaiser Permanente Member
Services: 800-464-4000

UMR SELECT PLUS PPO PLAN 80/50 \$2000

Disclaimer: These benefits reflect high-level benefit categories for an individual with in-network coverage. Please refer to plan document for details.



Benefit Summary	UMR Select Plus PPO Plan 80/50 \$2000		
	In-Network (What You Pay)	Out of Network (What You Pay)	
		Current	2026 Changes
Deductible (individual/family)	\$2,000 / \$4,000	\$2,000 / \$4,000	\$4,000 / \$8,000
Medical Out-of-Pocket Maximum (individual/family)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$7,500 / \$14,000
Rx Out-of-Pocket Maximum (individual/family)	Combined with Medical	Combined with Medical	
Health Reimbursement Account	None	None	
Primary Care Physician (PCP) Office Visit	\$30 copay	50% coinsurance (after deductible)	
Specialist Office Visit	\$30 copay	50% coinsurance (after deductible)	
Preventive Care	No charge	No coverage for non-network services	
Urgent Care (office visit only)	\$50 copay	50% coinsurance (after deductible)	
Emergency Room (copay waived if admitted)	\$100 copay	\$100 copay	
Short-Term Prescription Drugs	Generic: \$10 Preferred: \$30 Non-Preferred: \$50%	Retail: with submission of a paper claim, member will be reimbursed at the rate the Plan would have paid had the member used an in-network pharmacy less the member's copay.	
Long-Term Prescription Drugs	Generic: \$20 Preferred: \$60 Non-Preferred: 50%	No coverage for non-network pharmacy	

UMR MEMBER ID CARDS

TO VIEW/PRINT YOUR DIGITAL ID CARD, FOLLOW THESE STEPS:

Don't have a username and password yet?

- ▶ Click "Create Account"
- ▶ Select "Member" to register
- ▶ Enter the required information. Use your Social Security Number (SSN) if you do not have a Member ID #.

Computer:

- ▶ Visit umr.com
- ▶ Click "Sign In"
- ▶ Select "Member"
- ▶ Enter your username and password
- ▶ Click "ID Card"

Mobile:

- ▶ Download the UMR | Health app
- ▶ Sign in with your username and password or click "Register Now" to create an account
- ▶ Click "View your ID Card"

PRO TIP: For easy use on-the-go, add your ID to your Apple/Google Wallet or quickly save it in the MyVEBA app

**UMR members now
have a *fully digital*
Member ID Card.**

Questions or trouble with access?
Call UMR Member Services:
800-826-9781



GALLAGHER

Support Beyond Membership, Tailored to Your Needs

Gallagher is a trusted health and benefits advisor offering no-cost consulting to employees, retirees, and family members transitioning out of California Schools VEBA.

- ▶ **Expert Guidance:** Experienced, licensed advisors available when you need them
- ▶ **Broad Carrier Network:** Find the right plan from a wide range of options
- ▶ **Nationwide Support:** Licensed agents in all 50 states
- ▶ **Fast Personalized Recommendations:** Get tailored health plan options in about 15 minutes

Explore your coverage options today:



Call 800-702-0376



Visit AHS-Partner-US.AJG.com/Veba

Explore Coverage Options for:

- ▶ Individual & Family Plans (IFP)
- ▶ COBRA Alternatives
- ▶ Medicare

ADDITIONAL CALVEBA BENEFITS

CALIFORNIA SCHOOLS
VEBA



OPTUM EMOTIONAL WELL-BEING SOLUTIONS (EWS)

Optum EWS (formerly known as EAP) is designed to provide confidential support for life's challenges or more serious problems.

- Available 24/7 (by phone), 365 days/year
- No cost, in network
- Five consulting visits per incident
- Schedule appointments in-person or virtually

Offers support for:

- Improving relationships at home or at work
- Navigating a challenging life event
- Leadership training programs
- Work/life balance support
- And more!

Who is eligible?

- CalVEBA members & members of their household



CONTACT AN EMOTIONAL WELL-BEING SPECIALIST



Call any time:
888-625-4809



Visit [Liveandworkwell.com](https://www.liveandworkwell.com)
Access code: VEBA

TELADOC MEDICAL EXPERTS

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CHIROPRACTIC & ACUPUNCTURE BENEFITS

Provided by Optum Health

UHC members can use their digital 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



CALIFORNIA SCHOOLS
VEBA

PCP Copay	Chiropractic/ Acupuncture Copay
\$0, \$5, or \$10	\$10
\$15	\$15
\$20	\$20
\$25, \$30, \$35, or \$40	\$30

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



Go to the **Provider Locator** search at myoptumhealthphysicalhealthofca.com and select "California Schools VEBA" under the **Plan/Product** dropdown.

**As part of CalVEBA, 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.*

Available to All CalVEBA Members

INSIDE RX PETS

CARING FOR YOUR FURRY FAMILY MEMBERS

By leveraging pooled purchasing power, we reduce costs for your pet expenses.

- ▶ Save on human medications often prescribed for pets
- ▶ Members save an average of **77%** for generics and **15%** for brands

Getting savings is simple:

- ▶ Go online to see discounted prices available
- ▶ Take your card to over **40,000** pharmacies that accept the Inside Rx Pets discount program



Visit insiderxpets.com/pets for more information.

TO PRINT YOUR ID CARD:

- ▶ Visit Insiderxpets.com/Pets to print an ID card
- ▶ Or save your card to your Google Play account or Apple Wallet



EXPANDED ACCESS TO CaIVEBA RESOURCES

FREE RESOURCES FOR CaIVEBA MEMBERS



CaIVEBA RESOURCES

Virtual & ON-DEMAND

01

ON-DEMAND VIDEOS

Access anytime, anywhere. Enjoy a variety of workouts and wellness practices at your fingertips.

Visit VebaResourceCenter.com/Video-Library.

02

COOKING & NUTRITION

Take classes that equip you with skills to improve your confidence in the kitchen, nutrition knowledge, and overall health.

Visit VebaResourceCenter.com/Cooking-Nutrition.

03

STRESS MANAGEMENT

Relax and relieve anxiety with acupuncture and acupressure, meditation, yoga, and group counseling.

Sign up at VebaResourceCenter.com/Calendar.

04

MOVEMENT

Beginner to advanced, stay active and healthy with classes such as strength training, dance fitness, HIIT cardio, and more!

Sign up at VebaResourceCenter.com/Calendar.



CARE NAVIGATION

Getting started can be the hardest part! Care Navigators are holistic nurses who work one-on-one with you, refer you to resources, and provide support and guidance to create a tailored plan for your overall health goals.

Care Navigation is a **free, confidential** service for CalVEBA members that includes:

- ▶ A comprehensive health and well-being assessment
- ▶ A personalized health and well-being plan
- ▶ Follow up appointments to monitor progress



Go to: VebaResourceCenter.com/Care-Navigation

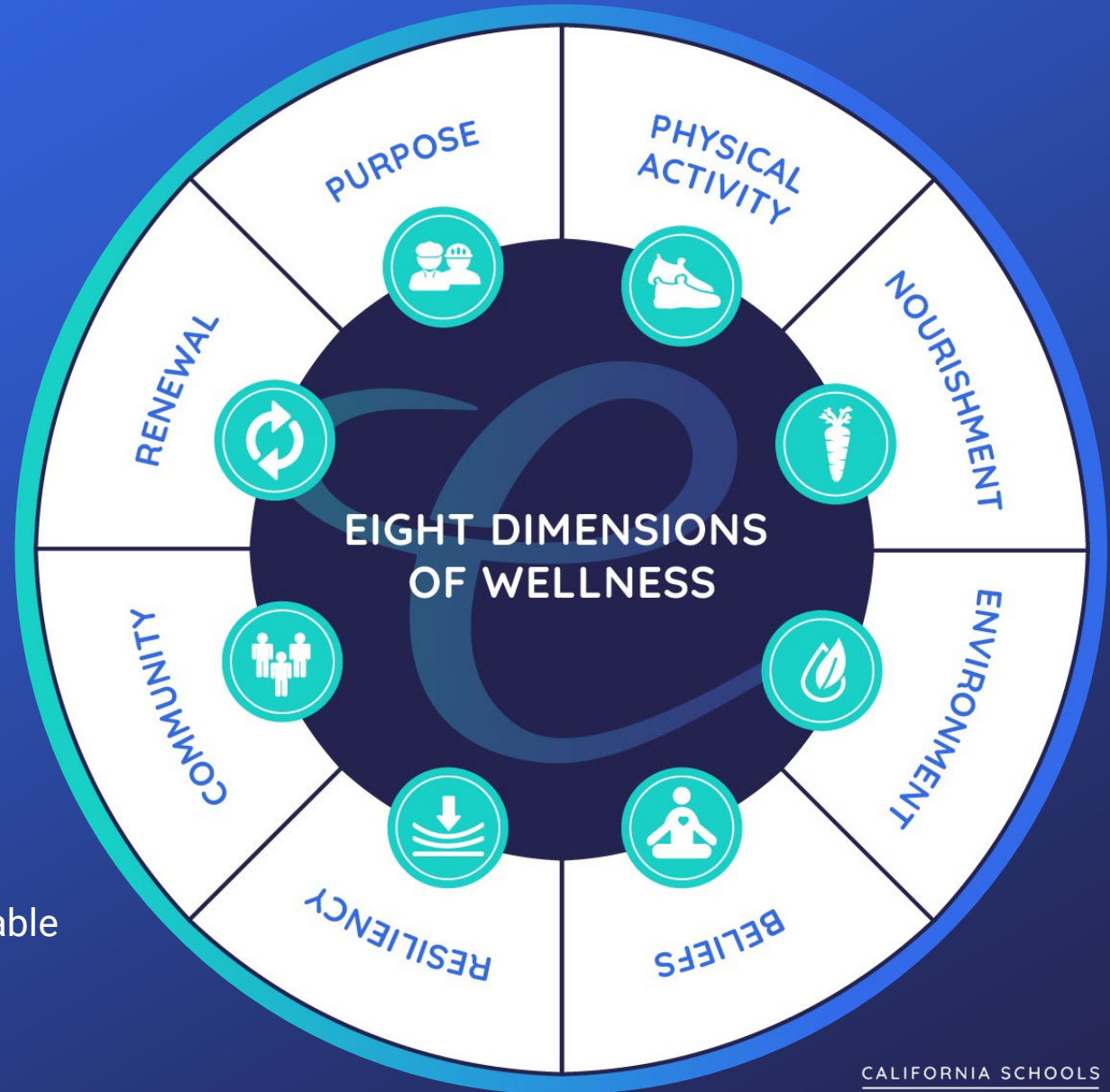
WHOLE HEALTH COACHING PROGRAM

YOUR PERSONALIZED PATH TO WELLNESS

The Whole Health Coaching program is designed to help you become your best self. Explore the eight interconnected dimensions of wellness to identify key health goals and then work towards building the healthy, balanced life you envision.

Whole Health Coaching Includes:

- ▶ *Initial Program Consultation:*
Comprehensive health & wellness assessment
- ▶ *Personalized Wellness Plan:*
Over multiple sessions, develop a practical, flexible, sustainable plan.
Receive ongoing guidance and support for your attainable health goals



LEARN MORE:

Start your journey to a healthier, happier you.

Visit VebaResourceCenter.com/Whole-Health-Coaching



NAVIGATING LIFE TRANSITIONS

Support Group

EMBRACE CHANGE WITH CONFIDENCE

Led by a licensed therapist, this supportive, confidential group helps you navigate life's changes with resilience.

Whether you're:

- ▶ *Preparing for marriage*
- ▶ *Adjusting to parenthood*
- ▶ *Facing unforeseen challenges*

You don't have to go through it alone!

Join **any or all** eight sessions, virtually or in-person.

Set goals that align with personal priorities, leading to long term success and fulfillment.

Learn More:

VebaResourceCenter.com/Navigating-Life-Transitions

EWS – OPTUM DEDICATED CONSULTANTS

CalVEBA has partnered with Optum EWS to provide Dedicated Consultants for members and dependents 18 and older. This partnership provides **quicker access to support** for issues related to relationships, work, grief, and more.

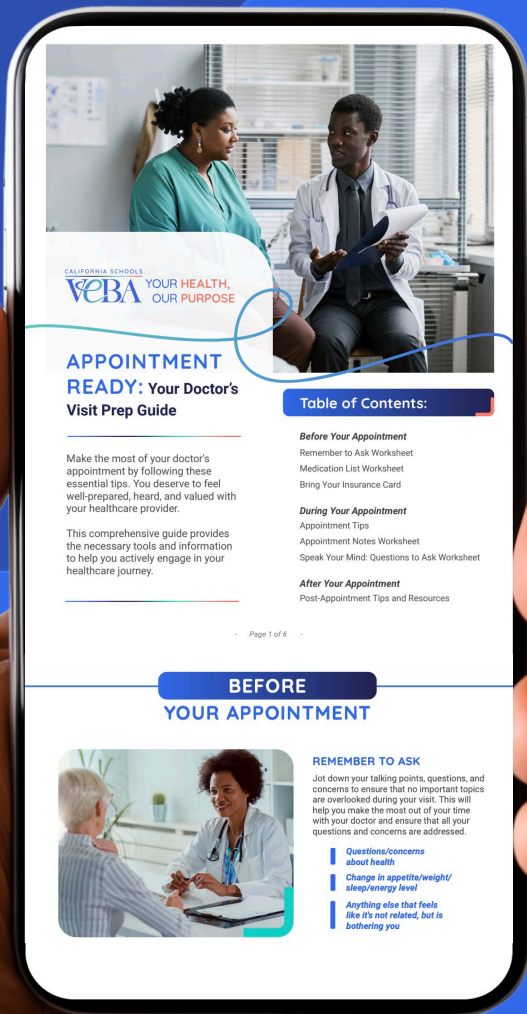
Schedule an appointment:

- ▶ In-person at the Kearny Mesa Resource Center
- ▶ Virtually by phone or video consultation

Note: EWS Consultants do not provide therapy. Visit the **Optum EWS portal** or scan the QR code to create your Optum account and book a consultation.



LEARN MORE



HEALTHY LIFE HUB

The Healthy Life hub offers comprehensive tools and resources to promote overall well-being regardless of where you are at in your journey. Discover how CalVEBA services, wellness toolkits, and programs can help you achieve a happier, healthier you.

What's Available:

- ▶ Downloadable Toolkits
- ▶ Member Resources
- ▶ Healthcare Benefits Education
- ▶ Open Enrollment Prep Tools
- ▶ MyVEBA App & Portal
- ▶ Resource Center Classes
- ▶ Featured Videos & Articles



Go to: VebaResourceCenter.com/Healthy-Life

MENTAL WELL-BEING HUB

The Mental Well-being Hub offers resources to manage daily stress. Support your mental well-being with quick, easy-to-use tools and activities that help manage emotions, thoughts, and behaviors for more loving relationships and a better life.

What's Available:

- ▶ Mental Well-being Toolkit
- ▶ Daily Affirmations & Stress Management Calendar
- ▶ On-demand Classes, Videos & Articles
- ▶ Recommended Books & Apps



VebaResourceCenter.com/Mental-Wellbeing



COOKING & NUTRITION HUB

Make informed choices about dietary and lifestyle choices, for better health and well-being. Find resources to prioritize your gut health, enhance cooking skills, and improve your eating habits.

What's Available:

- ▶ Better Breakfast Guide
- ▶ Gut Check: Your Essential Starter Kit
- ▶ Kid-Approved, Family-Friendly Recipes
- ▶ Supportive Care Navigation Services
- ▶ Featured Classes, Videos, & Articles



Go to: VebaResourceCenter.com/Cooking-Nutrition



THE ADVOCACY TEAM

YOUR HEALTH CARE CONCIERGE

Navigating the health care system can be challenging, but The California Schools VEBA Advocacy Team is here to support you.

The Advocacy Team can help:

- Answer Open Enrollment, Prescription & Plan Coverage Questions
- Resolve Benefit-Related Issues
- Find an In-Network Provider
- Explain Next Steps for Accessing Care
- Expedite Care for Urgent Situations
- And More!

Contact The Advocacy Team Monday-Friday, 8 am – 5 pm.



888-276-0250



[VEBAOnline.com/Contact](https://vebaonline.com/contact)

Important note: Advocacy Team responses are encrypted for HIPAA protection. Members may be asked for their date of birth (DOB), Social Security Number (SSN), or other personal details.



LEARN MORE



JAVIER GARCIA

CLIENT SERVICES SUPERVISOR

Your Client Services Supervisor 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.



Javier_Garcia@rpadmin.com



mobile: 415-244-2129

Your VEBA CONTACT

BENEFIT DEPARTMENT SUPPORT CONTACTS

Account Management

Benefits@VEBA-Trust.com

Heather Simonson, CalVEBA Ombudsman

Heather_Simonson@rpadmin.com



CONTACT

ADVOCACY TEAM

CalVEBA Members

Call: 888-276-0250

We Love
YOUR FEEDBACK!



SCAN HERE

THANK YOU!



CALIFORNIA SCHOOLS
VCBA
YOUR HEALTH, OUR PURPOSE

DISCLAIMER

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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.