Sweetwater Union High School District

2027 Open Enrollment

10/21/2026



Today's AGENDA

JOINING YOU TODAY

Javier Garcia
Manager, Client Services

01 Welcome & Overview

02 2027 Changes

03 2027 Plan Options

04 Additional CalVEBA Benefits

05 Tools and Resources

06 Questions & Answers

CALIFORNIA SCHOOLS VEBA

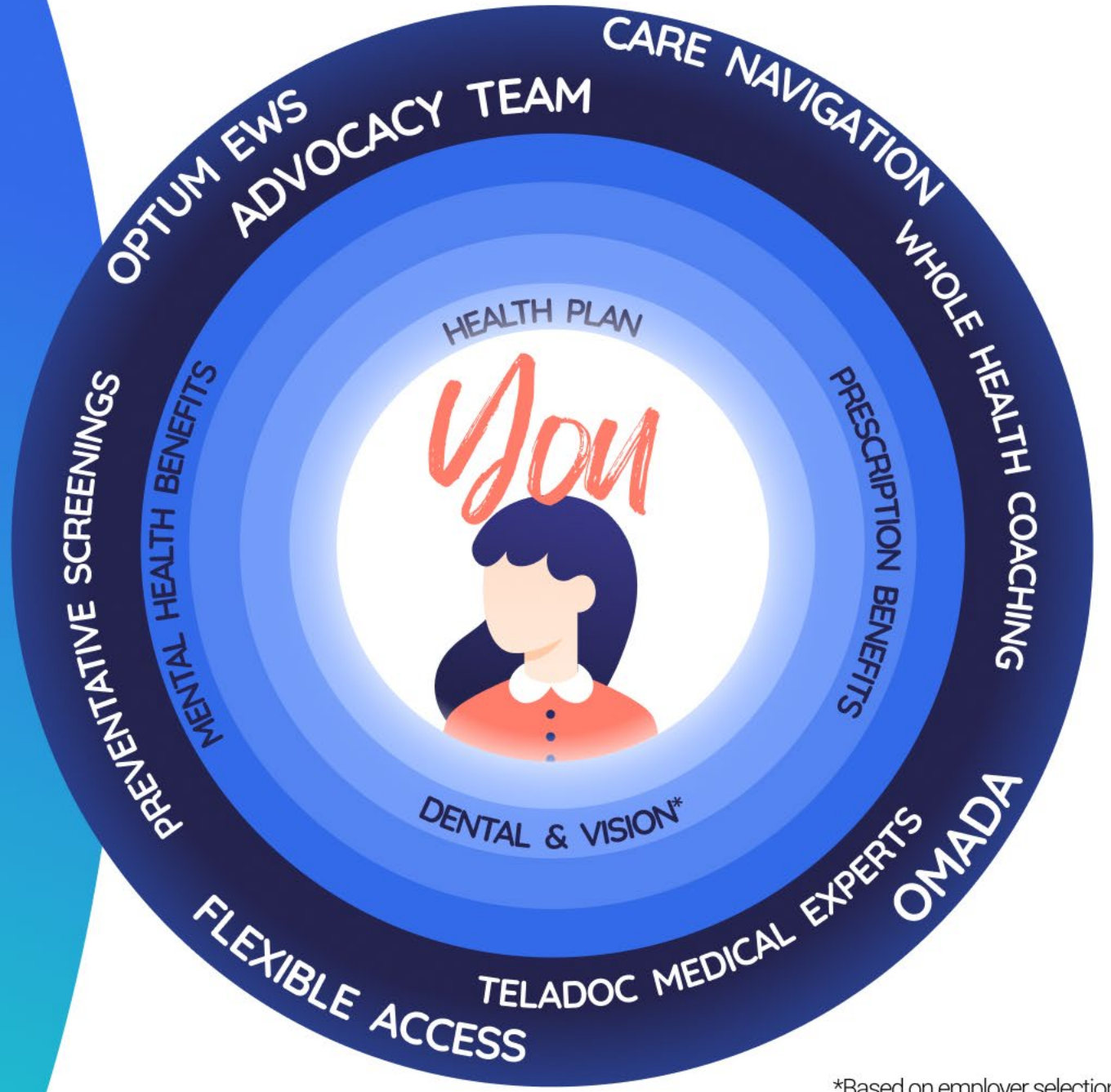
YOUR HEALTH
OUR PURPOSE

CALIFORNIA SCHOOLS
VEBA

More Than JUST INSURANCE

COMPREHENSIVE, WHOLE-PERSON COVERAGE

CALIFORNIA SCHOOLS VEBA



*Based on employer selection

2027 CHANGES

Effective: January 1, 2027



CALIFORNIA SCHOOLS VEBA

UHC HARMONY HMO NETWORK

Continue Access to UC San Diego Health Providers Through VEBA Direct

Next Steps

1. Review your Enrollment Options
2. Select VEBA Direct HMO if you want to maintain access to UC San Diego providers
3. Confirm or update your Primary Care Provider (PCP)

KEY CONSIDERATIONS

- Continue access to UC San Diego Health providers
- Comparable benefits and coverage
- An active Open Enrollment election is required to maintain access to UC San Diego health providers.

Beginning January 1, 2027 UC San Diego Health providers will no longer participate in the UHC Harmony HMO network. To maintain access to UC San Diego Health providers, eligible members can select the VEBA Direct HMO during Open Enrollment.

UHC HARMONY HMO NETWORK

Continue Access to UC San Diego Health Providers Through UHC CS VEBA Alliance

Next Steps

1. Review your Enrollment Options
2. Select UHC CS VEBA Alliance if you want to maintain access to UC San Diego Health providers
3. Confirm or update your Primary Care Provider (PCP)

KEY CONSIDERATIONS

- Continue access to UC San Diego Health providers
- Broad provider network
- An active Open Enrollment election is required to maintain access to UC San Diego health providers.

Beginning January 1, 2027 UC San Diego Health providers will no longer participate in the UHC Harmony HMO network. To maintain access to UC San Diego Health providers, eligible members can select UHC CS VEBA Alliance during Open Enrollment.

UHC HARMONY HMO NETWORK

Select a New Network and PCP for 2027

Next Steps

1. Review the health plan options available through your district
2. Stay in UHC Harmony or select a new health care network
3. Choose a new Primary Care Provider (PCP)

KEY CONSIDERATIONS

- UC San Diego Health providers will no longer be available through your current network
- Review provider participation before enrolling
- Open Enrollment action is required for 2027 coverage

Beginning January 1, 2027 UC San Diego Health providers will no longer participate in the UHC Harmony HMO network. If your group does not offer a network that includes UC San Diego Health providers, you will need to select a new health care network and PCP during Open Enrollment.

HMO $20/$250
OUT-OF-POCKET MAXIMUM

Update

▶ Ensures Plan Design Parity

Plans	Current OOP Maximum (Individual / Family)	2027 OOP Maximum (Individual / Family)
HMO $20/$250A	$1,500 / $3,000	$2,500 / $5,000

- Updated maximum includes combined accumulation between medical and prescription drug copays.
- **Impacted plans:** Cigna, Kaiser Permanente, UHC, VEBA Direct, or Western Health Advantage HMO

DELTA DENTAL Next Stage™

Women's Health Benefit

Expanding preventive dental care and support during pregnancy and menopause
Eligible Delta Dental PPO members have access to enhanced dental benefits and health resources that support oral and overall health during key life stages.

- Additional oral exams, cleanings, and preventive services
- Diagnostic X-rays and adult fluoride treatments
- Women's health resources and specialty support

HEADLIGHT HEALTH

Expanded access to behavioral health for eligible members.

SERVICES

- Talk Therapy
  - Psychiatry and medication management
  - Coordinated mental health care

- **Available to eligible members enrolled in UHC**
- **Virtual and in-person care options**
- **Appointments typically available within 10 business days**
- **Faster, more flexible access to mental health support**

Visit Headlight.Health/CalVEBA to learn more and get started.

INNOVATING TO HELP PROVIDE MORE SUPPORT FOR FAMILIES

Child and Family Behavioral Coaching provides support for caregivers and children ages 1–17 and young adults ages 18–25 with behavioral health needs, including:

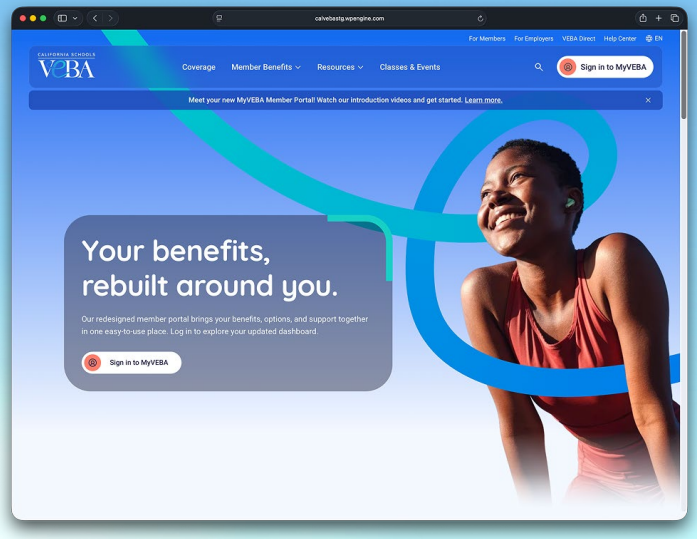
- Up to four 45-minute virtual coaching sessions per month with unlimited in-app messaging between sessions
- Coaches are trained professionals who practice under behavioral health clinical oversight to provide personalized support and recommended interventions tailored to the member's goals and needs
- Coaching techniques are evidence-based and can include mindfulness, parent management training, social and emotional learning, and motivational interviewing
- Skill-building exercises between sessions to help members put new skills into action in daily life

Connect with a coach – scan the code or visit **bendhealth.com/coaching**

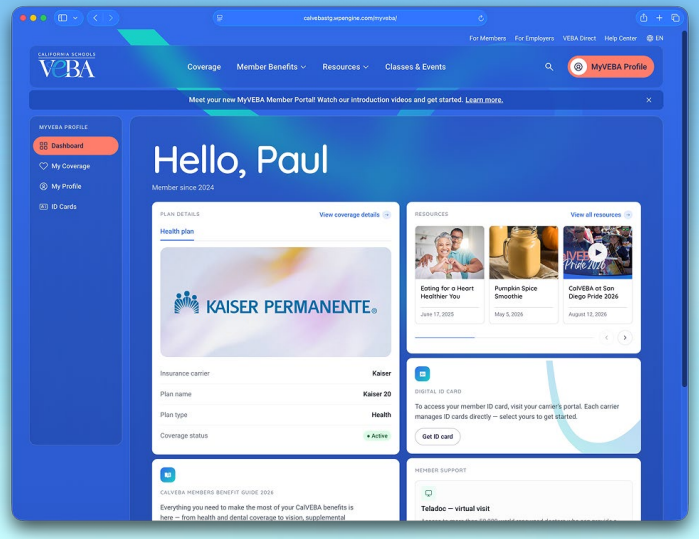
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New DIGITAL EXPERIENCE

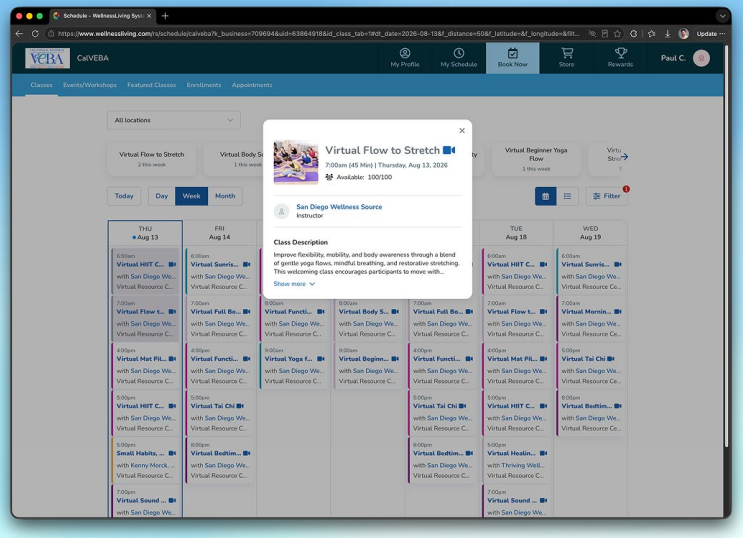
New CalVEBA Website



MyVEBA Member Portal



WellnessLiving Scheduling Tool



Experience a more connected member journey, making it easier to access benefits information, personalized resources, provider tools, digital ID card links, and class, event, and service registration in one streamlined experience.

MOBILE APP UPDATE

MyVEBA mobile app will be retired on September 15, 2026. Use the MyVEBA Member Portal going forward.

MyVEBA PORTAL

Your personalized benefits experience

KEY FEATURES

VIEW YOUR BENEFITS
See enrolled benefits, coverage details, and plan information in one place.

ACCESS SUPPORT FASTER
Find carrier contacts, plan support, and helpful next steps quickly and easily.

PERSONALIZED WELL-BEING RESOURCES
Explore wellness programs, services, and resources tailored to your needs.

EASY REGISTRATION
Book CalVEBA classes, events & programs through the WellnessLiving scheduling tool

Learn more watch how-to videos, and complete your one-time registration at: CalVEBA.org/MyVEBA-Portal/

AVAILABLE BENEFITS

Effective: January 1, 2027



CALIFORNIA SCHOOLS VEBA

CALIFORNIA SCHOOLS VEBA

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.

VEBA Direct

INTEGRATED ADMINISTRATOR TRANSITION

Locally owned, third-generation administrator with **extensive health care expertise**

More **seamless support** for members, providers, and plan navigation

Members will receive new ID cards, contact information, and plan document access details

VEBA Direct is moving into the next phase of the program with an integrated administrative support model through **MedPOINT Management.**

VEBA DIRECT HMO $10/100% PLAN

All groups except NAGE

VEBA Direct Medical Groups

- UC San Diego Medical Group
- UC San Diego Health Network
- Sharp Rees-Stealy Medical Group
- Sharp Community Medical Group
- Rady Children's Health Network
- Greater Tri Cities IPA 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.*

CALIFORNIA SCHOOLS VEBA

Benefit Summary	VEBA Direct HMO, $10/100% *(What You Pay)*
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	$1,500 / $3,000
Rx Out-of-Pocket Maximum (individual/family)	Combined with Medical
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	$10 copay
Specialist Office Visit	$10 copay
Preventative Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	$10 copay
Emergency Room (copay waived if admitted)	$100 copay
Short-Term Prescription Drugs	$5 / $25 / 50%
Long-Term Prescription Drugs	$10 / $50 / 50%

VEBA DIRECT HMO $20/250A PLAN

NAGE only

VEBA Direct Medical Groups

- UC San Diego Medical Group
- UC San Diego Health Network
- Sharp Rees-Stealy Medical Group
- Sharp Community Medical Group
- Rady Children's Health Network
- Greater Tri Cities IPA 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.*

CALIFORNIA SCHOOLS VEBA

Benefit Summary	VEBA Direct HMO, $20/250A *(What You Pay)*
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	**$2,500 / $5,000**
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	$20 copay
Preventative Care	No charge
Inpatient Hospital Care	$250 admit copay
Urgent Care (office visit only)	$20 copay
Emergency Room (copay waived if admitted)	$150 copay
Short-Term Prescription Drugs	$10 / $25 / 50%
Long-Term Prescription Drugs	$20 / $50 / 50%

VEBA DIRECT JOURNEY HMO – $500

Benefit Summary	Journey Plan Design
Medical Plan Out-of-Pocket Maximum (individual/family)	$2,500 / $5,000
Rx Plan Out-of-Pocket Maximum (individual/family)	Combined with Medical
FIRST DOLLAR COVERAGE	
Primary Care Physician (PCP) Office Visit	$10 copay
Specialist Office Visit	$20 copay
Preventive Care	No charge
Urgent Care (office visit only)	$10 copay
Outpatient Diagnostic Laboratory (standard procedures)	No charge
Diagnostic and Complex Radiology (PET, MRI)	$50 copay
Chiropractor Service	$10 copay
Prescription Drug Coverage Express Advantage Network (EAN) surcharges apply	**Retail:** $10 / $25 / 50% **Mail Order:** $20 / $50 / 50%
ITEMS SUBJECT TO DEDUCTIBLE	
Deductible (individual/family)	$500 / $1,000
Inpatient Hospital Care	20% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	$10 copay / 20% coinsurance (after deductible)
Outpatient Surgery	20% coinsurance (after deductible)
Emergency Room (copay waived if admitted)	20% coinsurance (after deductible)

MANAGEMENT ONLY

VEBA DIRECT Network

- UC San Diego Medical Group
- UC San Diego Health Network
- Sharp Rees-Stealy Medical Group
- Sharp Community Medical Group
- Rady Children's Health Network
- Greater Tri Cities IPA Medical Group

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.

CALIFORNIA SCHOOLS VEBA

KINDBODY Access

Services *What's Changing*	VEBA Direct HMO *Access to Kindbody's full suite of services*
Core fertility care	✓
Virtual menopause support	✓
Holistic support sessions	✓
KindMan	✓
KindDoula	✓
Cryopreservation services	✓

How to Get Started

- Head to **kindbody.com/activate** and create your Kindbody account using any email address
- Confirm eligibility by entering access code **KINDCSVEBA** and your unique user ID as follows:
  - First Name
  - Last Name
  - -
  - E for Employee or D for spouse/domestic partner
  - Last four digit of your social security number
    (Example: JaneDoe-E1234)
- Book your virtual visit and start your Kindbody journey!

Eligibility: Employees and spouses/domestic partners who are enrolled on the CalVEBA - sponsored UHC, VEBA Direct, SIMNSA effective 01/01/2027 Kaiser

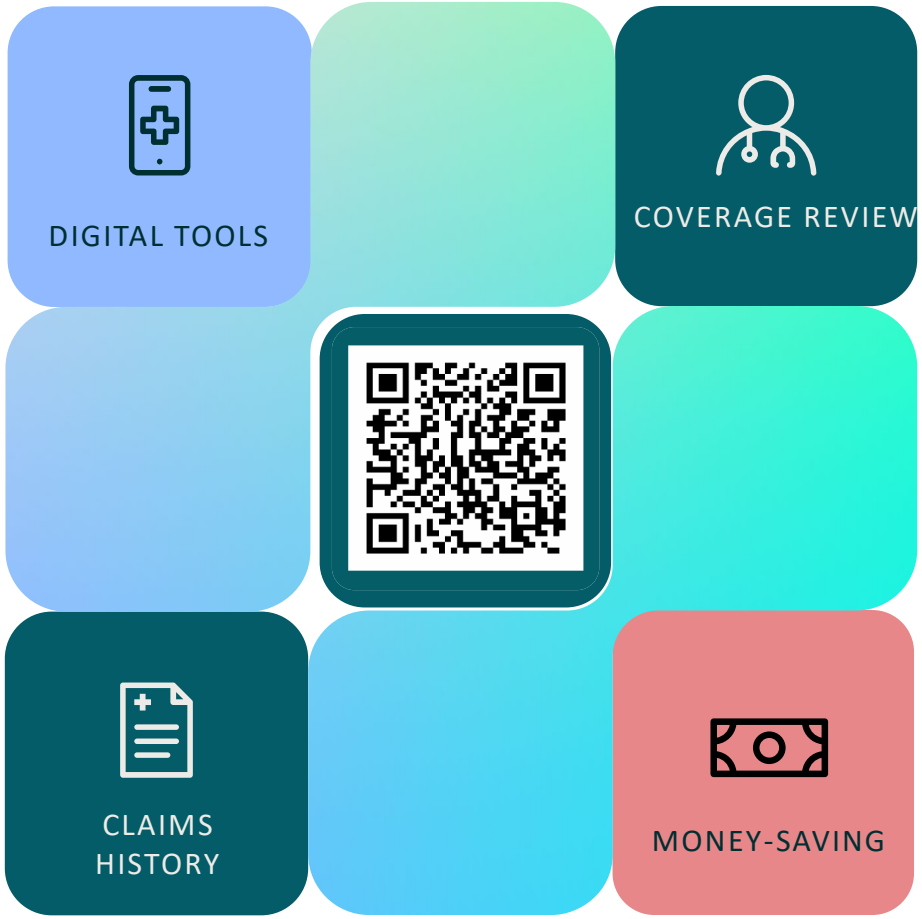
Resources right within reach

Get anywhere, anytime access to your pharmacy benefits with an online account at express-scripts.com

- **Can’t-lose-it digital ID card**
  - Keep it on you 24/7. Download it to your phone, print a copy, or do both.
- **Money-Saving Recommendations**
  - Don’t pay more than you have to. Use our live dashboard to get the right medication, supply, and pharmacy for you.
- **Rx and claims history**
  - Review your past interactions all in one place.
- **Coverage review updates**
  - Before a doctor prescribes a medication, find out if it needs coverage review, and check the status of an in-progress review.

For complex concerns or health conditions, call the customer service number on your ID card

32% average member savings when prescriptions are fully aligned with plan sponsor’s benefit design, compared with those that are not.



Scan the QR code to create a digital account today

EVERNORTH HEALTH SERVICES

CALIFORNIA SCHOOLS VEBA

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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.



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.

WHO IS ELIGIBLE?

- Members enrolled in the CalVEBA UnitedHealthcare HMO AND VEBA Direct
- Members who use Medicare as their primary insurance are not eligible for this 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

CALIFORNIA SCHOOLS VEBA

AFFORDABLE, CONVENIENT RX CARE

AVAILABLE TO MEMBERS ENROLLED WITH EXPRESS SCRIPTS

$0 Copays on Select Medications

Preferred generic hypertension & oral diabetes medications

Convenient Ways to Fill Prescriptions

Smart90 at participating retail pharmacies

Home delivery for ongoing medications

Flexible Transition Support

Up to **3 fills at regular retail** before moving to Smart90

Common Conditions COVERED AT $0*

HIGH BLOOD PRESSURE

HEART DISEASE

DIABETES

**Available through Smart90 or home delivery. Please refer to your plan formulary list for details.*



CALIFORNIA SCHOOLS VEBA

Express Scripts By EVERNORTH

EnReachRx

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 precriptions. Other retail pharmacies will fill these prescriptions but without EnReachRx's clinical management and support.

Impacted plans: UnitedHealthcare (UHC) & VEBA Direct



CALIFORNIA SCHOOLS VEBA

EnGuide PHARMACY

GLP-1 MEDICATION HOME DELIVERY PHARMACY

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

This 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: HMO Plans: UnitedHealthcare (UHC) and VEBA Direct

For more information, visit **EnGuidePharmacy.com**



CALIFORNIA SCHOOLS VEBA

UHC HARMONY HMO $10 PLAN

All groups except SCGA

UHC Harmony HMO Medical Groups

- Optum Care Network
- Sharp Rees-Stealy Medical Group
- Sharp Community 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.*

CALIFORNIA SCHOOLS VEBA

Benefit Summary	UHC Harmony HMO $10 *(What You Pay)*
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	$1,500 / $3,000
Rx Out-of-Pocket Maximum (individual/family)	Combined with Medical
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	$10 copay
Specialist Office Visit	$10 copay
Preventative Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	$10 copay
Emergency Room (copay waived if admitted)	$100 copay
Short-Term Prescription Drugs	$5 / $25 / 50%
Long-Term Prescription Drugs	$10 / $50 / 50%

UHC HARMONY HMO $15 PLAN

SCGA only

UHC Harmony HMO Medical Groups

- Optum Care Network
- Sharp Rees-Stealy Medical Group
- Sharp Community Medical Group

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CALIFORNIA SCHOOLS VEBA

Benefit Summary	UHC Harmony HMO $15 *(What You Pay)*
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	$1,500 / $3,000
Rx Out-of-Pocket Maximum (individual/family)	Combined with Medical
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	$15 copay
Specialist Office Visit	$15 copay
Preventative Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	$15 copay
Emergency Room (copay waived if admitted)	$100 copay
Short-Term Prescription Drugs	$5 / $25 / 50%
Long-Term Prescription Drugs	$10 / $50 / 50%

Benefit Summary	UHC CS VEBA Alliance HMO $10 *(What You Pay)*
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	$1,500 / $3,000
Rx Out-of-Pocket Maximum (individual/family)	Combined with Medical
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	$10 copay
Specialist Office Visit	$10 copay
Preventative Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	$10 copay
Emergency Room (copay waived if admitted)	$100 copay
Short-Term Prescription Drugs	$10 / $30 / 50%
Long-Term Prescription Drugs	$20 / $60 / 50%

UHC CS VEBA ALLIANCE HMO $10 PLAN – SD

UHC CS VEBA Alliance Medical Groups

- Greater Tri-Cities IPA Medical Group
- Mercy Physicians Medical Group
- Optum Care Network
- Rady Children's Health Network
- Scripps
- UC San Diego Medical Group
- UCSD Affiliates

Confidential, SCGA, SEA, NAGE

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.*

CALIFORNIA SCHOOLS VEBA

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 SD

UHC CS VEBA Alliance Medical Groups

- Greater Tri-Cities IPA Medical Group
- Mercy Physicians Medical Group
- Optum Care Network
- Rady Children's Health Network
- Scripps
- UC San Diego Medical Group
- UCSD Affiliates

Management, OPER-258, OTBS, PARA-731

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CALIFORNIA SCHOOLS VEBA

KINDBODY Access

Services	UHC HMO
Core fertility care	Access through health plan
Virtual menopause support	✓
Holistic support sessions	✓
KindMan	✓
KindDoula	✓
Cryopreservation services	✓

How to Get Started

- Head to **kindbody.com/activate** and create your Kindbody account using any email address
- Confirm eligibility by entering access code **KINDCSVEBA** and your unique user ID as follows:
  - First Name
  - Last Name
  - -
  - E for Employee or D for spouse/domestic partner
  - Last four digit of your social security number
    (Example: JaneDoe-E1234)
- Book your virtual visit and start your Kindbody journey!

Eligibility: Employees and spouses/domestic partners who are enrolled on the CalVEBA - sponsored UHC & VEBA Direct effective 01/01/2027 Kaiser

UHC VIRTUAL VISITS

- 24/7 care by phone or video
- Convenient care for common, non-emergency health concerns
- $0 copay when using a UHC Virtual Visit provider
- Access through MyUHC.com or the UnitedHealthcare app

CALIFORNIA SCHOOLS VEBA

Care

ANYTIME, ANYWHERE

CALIFORNIA SCHOOLS VEBA



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.

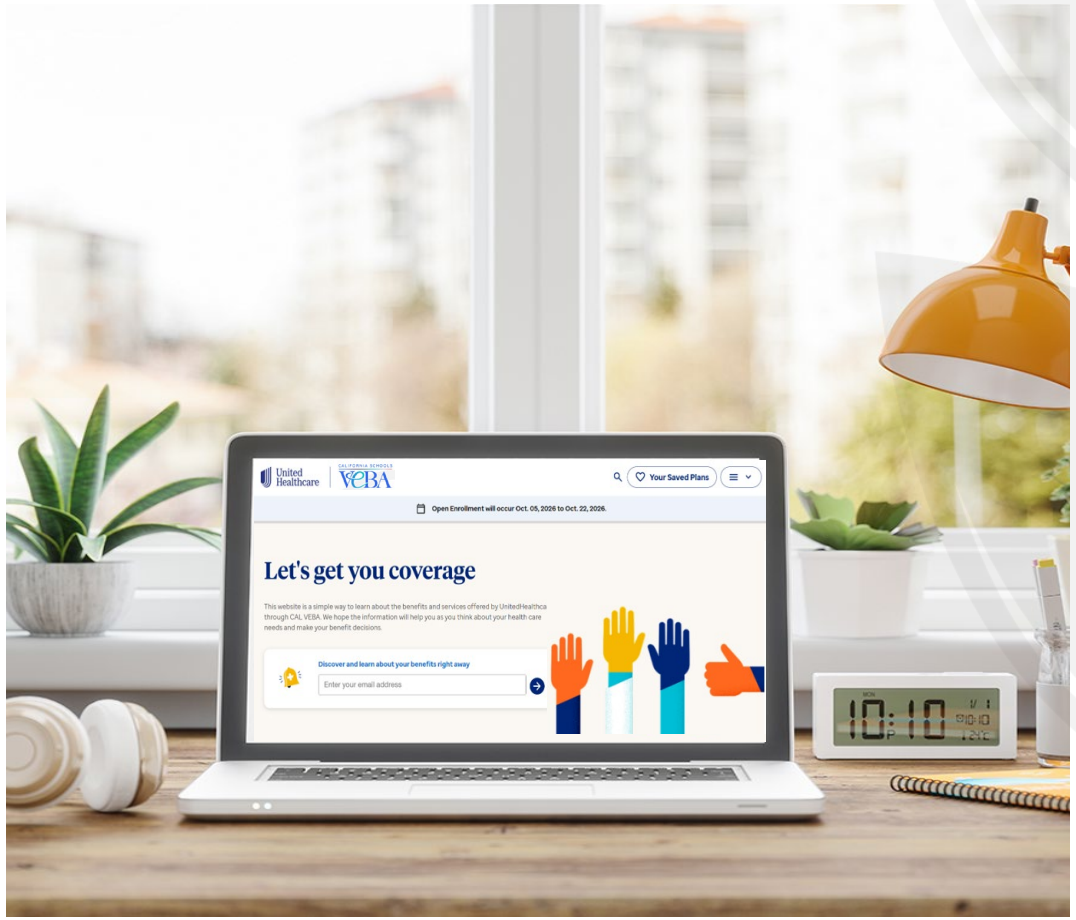
Include your dependent’s Out-of-Area address on the enrollment form so they can be enrolled in an Out-of-Area plan that has a local provider network.

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.

Access UHC online



New Microsite!

www.exploreuhcplans.com/csveba

- Great resource for all VEBA members interested in enrolling with UnitedHealthcare
- Introduction to our Fitness programs and Discounts
- Resources for healthier living with Personal Services or Clinical Support
- Find a doctor, hospital, lab and other providers in any of the UHC/VEBA networks

Myuhc.com

- View claims
- View referrals
- Change PCP
- Access Virtual Visits
- Access Member ID cards
- Access spending accounts
- Access additional health resources: heart care, managing stress, emotional support & so much more!

United Healthcare®

CALIFORNIA SCHOOLS VEBA

ID Cards

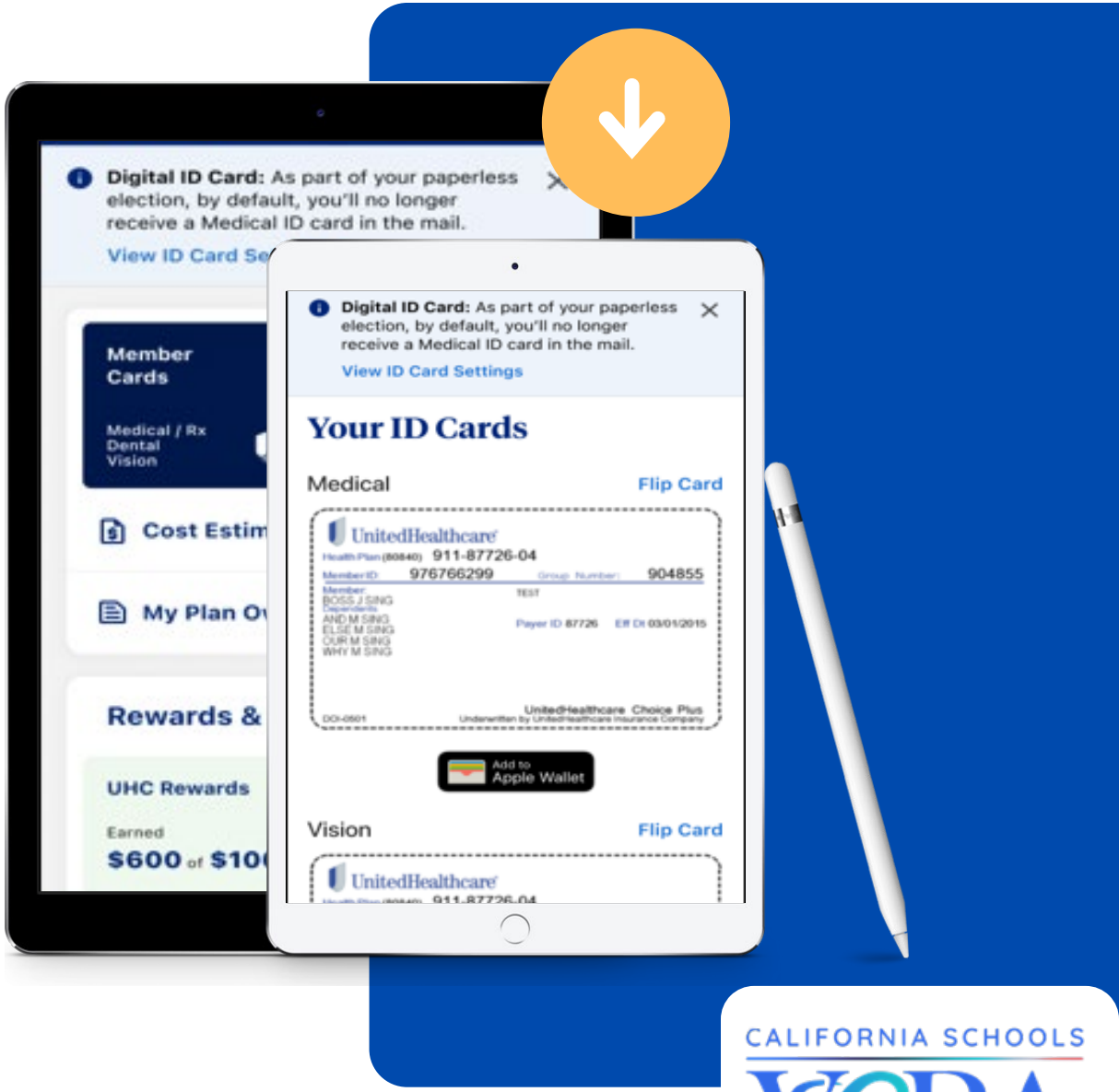
HMO System Migration

- New member ID numbers
- Physical ID cards will be issued to ALL members

Digital ID cards will also be available via myUHC.com or the myUHC App

Digital cards are a 100% replica of the physical card

- myUHC.com Benefits
- Updated card is available within 48 hours of a PCP or plan change
- PCP changes can be made on the app or via myUHC.com
- Member home to view plan information
- UHC Rewards & wellness benefits access point

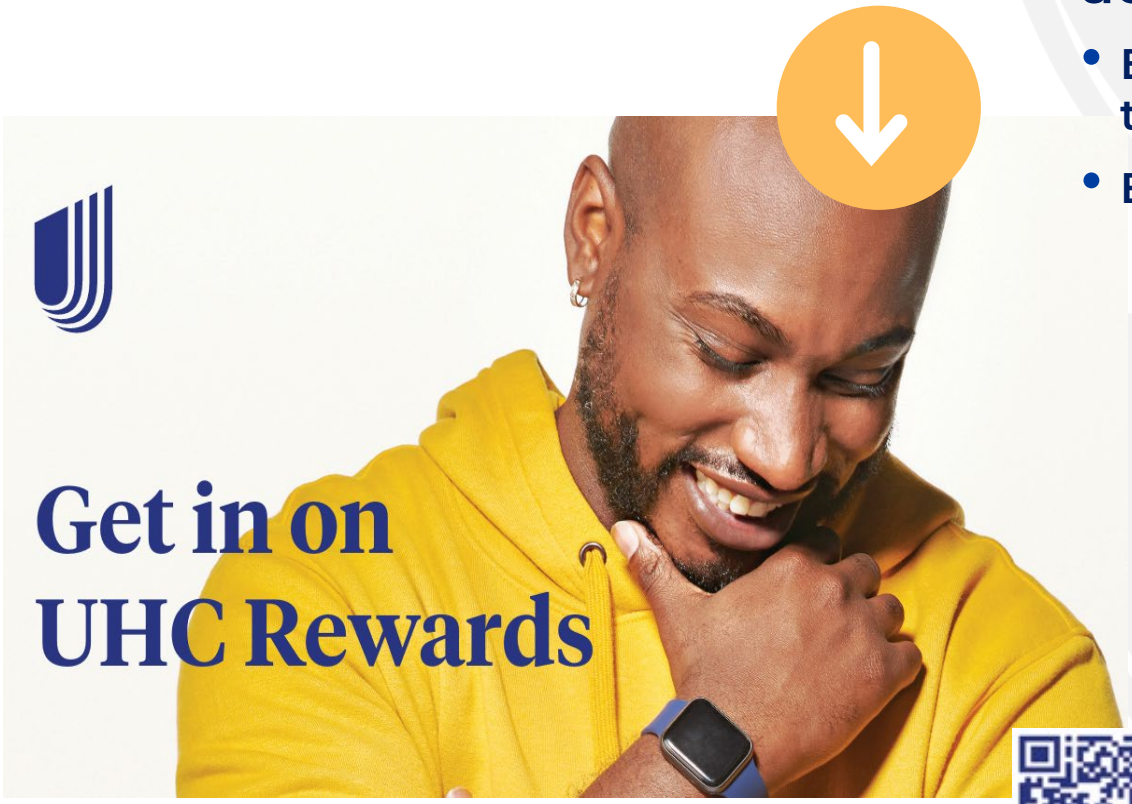


United Healthcare

CALIFORNIA SCHOOLS VEBA

UHC Rewards

Available to UHC Members



Good News- UHC Rewards now available to all members at no additional cost

- Earn Rewards thru healthy actions including things you may already be doing
- Below are a few ways you can earn

Connect a Tracker	$25
Take a health survey	$15
Get an annual checkup	$25
Get a biometric screening	$50

Earn up to
$300
including
$20
today
when you activate UHC Rewards

There are 2 ways to get started

- Scan this QR code to download the UHC app
- Sign in or register directly on myuhc.com
  - Once signed in simply select and activate UHC Rewards

United Healthcare®

CALIFORNIA SCHOOLS VEBA

Reward Yourself

With UnitedHealthcare Rewards, you can earn rewards for a variety of actions & with the *Earn it Off* payment option you can get an Apple Watch for the low- or $0- upfront cost and pay for the remaining cost with the rewards you earn over the 12 months



How Earn It Off works

To get in on *Earn it Off*, go to UHC Rewards in the UnitedHealthcare app and select Redeem Rewards

Then you'll be ready to:

1. Get an Apple Watch
   - Choose your Apple Watch and pay a low- or 0$- Upfront cost today
2. Earn rewards
   - Every dollar you earn with UHC Rewards including any already in your account, is put toward your Earn it Off total
3. Pay it off
   - Pay off the cost of your Apple Watch over 12 months

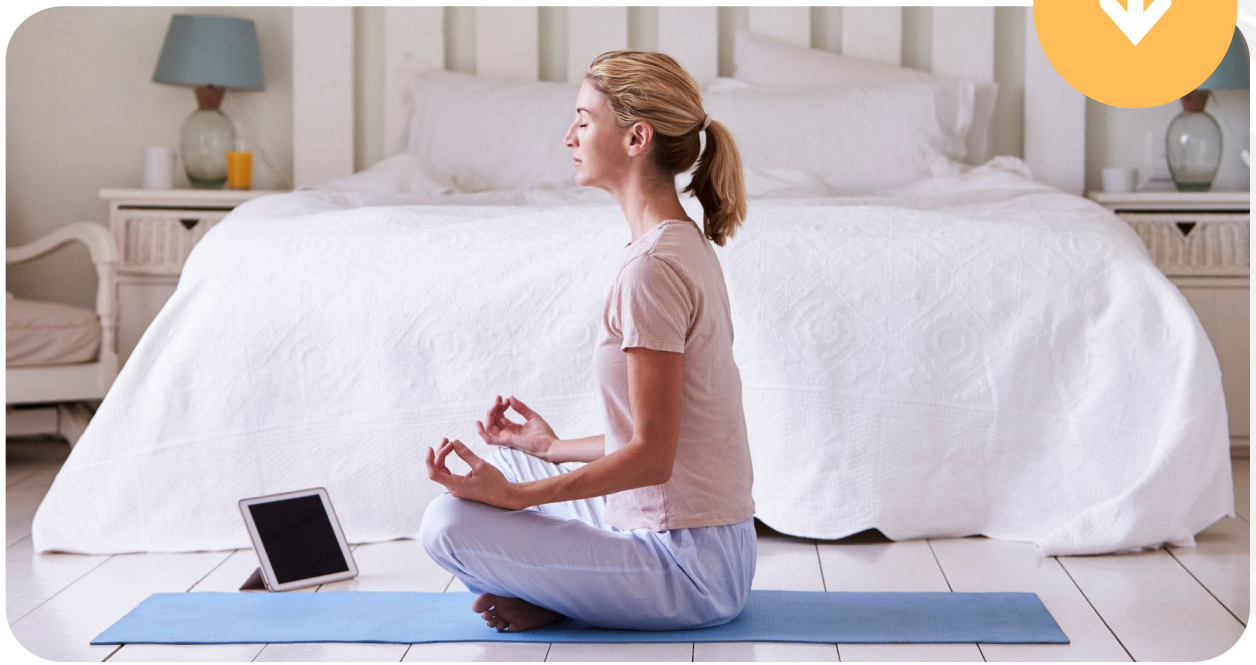
United Healthcare®

CALIFORNIA SCHOOLS VEBA

Calm Health App

Available to UHC Members

Sign up on myuhc.com



Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

Tap into tools and support

The Calm Health app brings you a library of support — including mindfulness content and programs created by psychologists — for a variety of health experiences and life stages. This information is designed to help you:

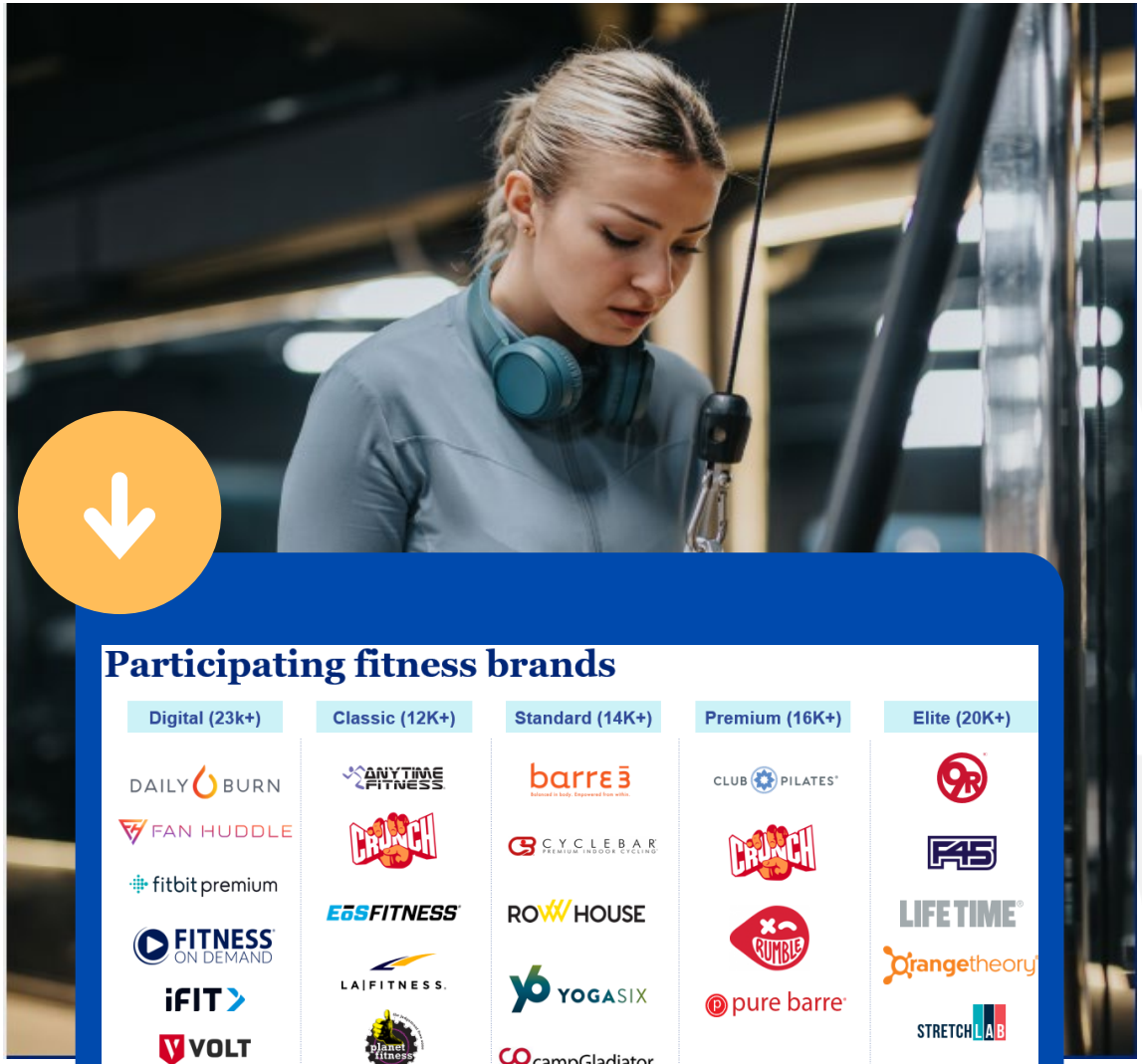
- Learn techniques to improve well-being
- Work toward goals
- Support your mind and body

United Healthcare®

CALIFORNIA SCHOOLS VEBA

One Pass.

Gym Membership Benefit



Fitness platforms are only a benefit if you actually want to use them. That's why One Pass gives you access to one of the largest networks*, and the flexibility to use multiple gyms or fitness centers monthly. Feel your best. And save big compared to retail memberships while you're at it.

- Access **20,000+** gyms nationwide
- Access **35,000+** digital/online fitness classes
- Visit multiple gyms and online classes every month
- 5 membership tiers and the option to change tiers monthly
- No long-term contracts or annual gym registration fees

Participating fitness brands

Digital (23k+)	Classic (12K+)	Standard (14K+)	Premium (16K+)	Elite (20K+)
DAILY BURN	ANYTIME FITNESS	barre3	CLUB PILATES	9Round
FAN HUDDLE	CRUNCH	CYCLEBAR	CRUNCH	F45
fitbit premium	EOS FITNESS	ROW HOUSE	RUMBLE	LIFE TIME
FITNESS ON DEMAND	LA FITNESS	YOGASIX	pure barre	orangetheory
iFIT	planet fitness	campGladiator		STRETCH LAB
VOLT	snap fitness 24/7			TITLE
yogaworks				

Enroll Today!

Scan QR Code
Sign in or register
Select the One Pass tile

United Healthcare

CALIFORNIA SCHOOLS VEBA

Benefit Summary	Kaiser HMO 0 Rx: $5/$10 30-Day *(What You Pay)*
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	$1,500 / $3,000
Rx Out-of-Pocket Maximum (individual/family)	N/A
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	No charge
Specialist Office Visit	No charge
Preventive Care	No charge
Urgent Care (office visit only)	No charge
Emergency Room (copay waived if admitted)	$50 copay
Short-Term Prescription Drugs	$5 / $10 (up to 30-day supply)
Long-Term Prescription Drugs	$10 / $20 (up to 100-day supply)

KAISER HMO 0
$5/$10 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.*

OPER-258 & PARA-731

CALIFORNIA SCHOOLS VEBA

KAISER HMO 10
$10/$10 100-DAY PLAN

Benefit Summary	Kaiser HMO 10 Rx: $10/$10 100-Day *(What You Pay)*
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	$1,500 / $3,000
Rx Out-of-Pocket Maximum (individual/family)	N/A
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	$10 copay
Specialist Office Visit	$10 copay
Preventive Care	No charge
Urgent Care (office visit only)	$10 copay
Emergency Room (copay waived if admitted)	$100 copay
Short-Term Prescription Drugs	$10 / $10 (up to 100-day supply)
Long-Term Prescription Drugs	$10 / $10 (up to 100-day supply)

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

Confidential, Management, OTBS, SCGA, SEA, NAGE

CALIFORNIA SCHOOLS VEBA

KAISER JOURNEY HMO – $500

Benefit Summary	Journey Plan Design
Medical Plan Out-of-Pocket Maximum (individual/family)	$2,500 / $5,000
Rx Plan Out-of-Pocket Maximum (individual/family)	Combined with Medical
FIRST DOLLAR COVERAGE	
Primary Care Physician (PCP) Office Visit	$10 copay
Specialist Office Visit	$20 copay
Preventive Care	No charge
Urgent Care (office visit only)	$10 copay
Outpatient Diagnostic Laboratory (standard procedures)	No charge
Diagnostic and Complex Radiology (PET, MRI)	$50 copay
Chiropractor Service	$10 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)	$500 / $1,000
Inpatient Hospital Care	20% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	$10 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.

Management

If you are enrolled in this plan, you have access to the Kaiser Permanente Network.

CALIFORNIA SCHOOLS VEBA

KAISER JOURNEY HMO – $2,000

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)

SCGA & SEA

If you are enrolled in this plan, you have access to the Kaiser Permanente Network.

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.

CALIFORNIA SCHOOLS VEBA

KINDBODY Access

Services ***What's Changing***	**Kaiser Permanente HMO** ***Expanded access to Kindbody services***
Core fertility care	Access through health plan
Virtual menopause support	✓
Holistic support sessions	✓
KindMan	✓
KindDoula	✓
Cryopreservation services	✓

How to Get Started

- Head to **kindbody.com/activate** and create your Kindbody account using any email address
- Confirm eligibility by entering access code **KINDCSVEBA** and your unique user ID as follows:
  - First Name
  - Last Name
  - -
  - E for Employee or D for spouse/domestic partner
  - Last four digit of your social security number
    (Example: JaneDoe-E1234)
- Book your virtual visit and start your Kindbody journey!

Eligibility: Employees and spouses/domestic partners who are enrolled on the CalVEBA - sponsored UHC, VEBA Direct, and SIMNSA effective 01/01/2027 Kaiser

KAISER PERMANENTE VIRTUAL CARE

- 24/7 care by phone or video
- 24/7 care advice and support
- Phone and video visits when appropriate
- Refill prescriptions and manage appointments online
- Access through KP.org or the Kaiser Permanente app

CALIFORNIA SCHOOLS VEBA

Care

CONNECTED TO YOU

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

San Diego County
- Chula Vista
- Encinitas
- SD Mission Valley
- Santee
- Vista

Riverside County
- Hemet
- Lake Elsinore
- Menifee
- Norco
- Palm Desert
- Riverside Arlington

San Bernardino County
- Apple Valley
- Fontana North
- Montclair
- Redlands

CALIFORNIA SCHOOLS VEBA



KAISER OUT-OF-AREA COVERAGE

GREAT FOR 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

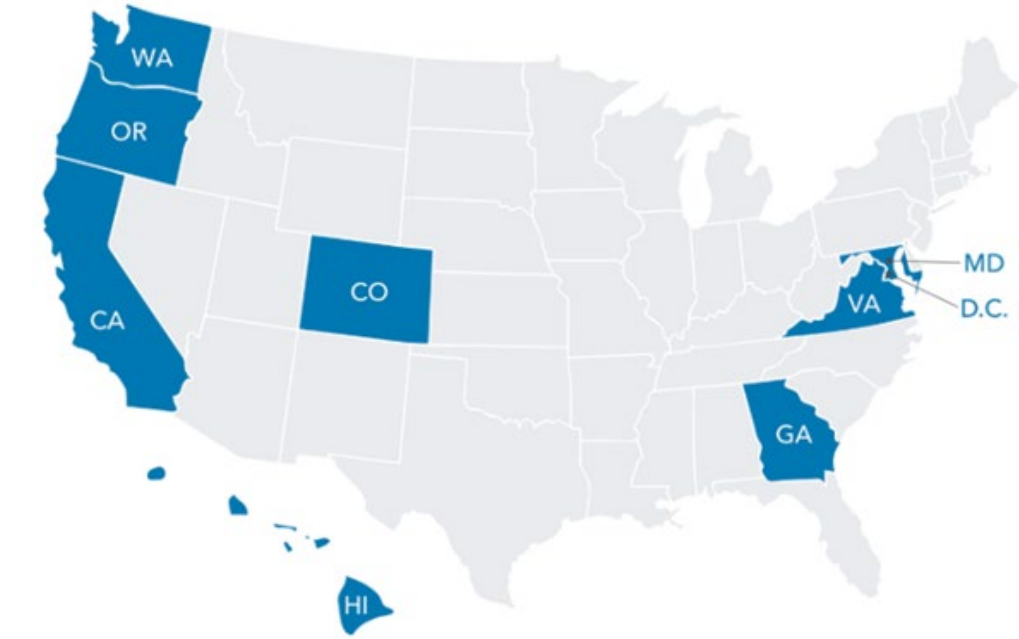
No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance - no need to file a claim.

- 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**.

CALIFORNIA SCHOOLS VEBA



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 is certain areas.

CALIFORNIA SCHOOLS VEBA

Health care is better when it all works together

Our connected care is designed to deliver the right support at every step.

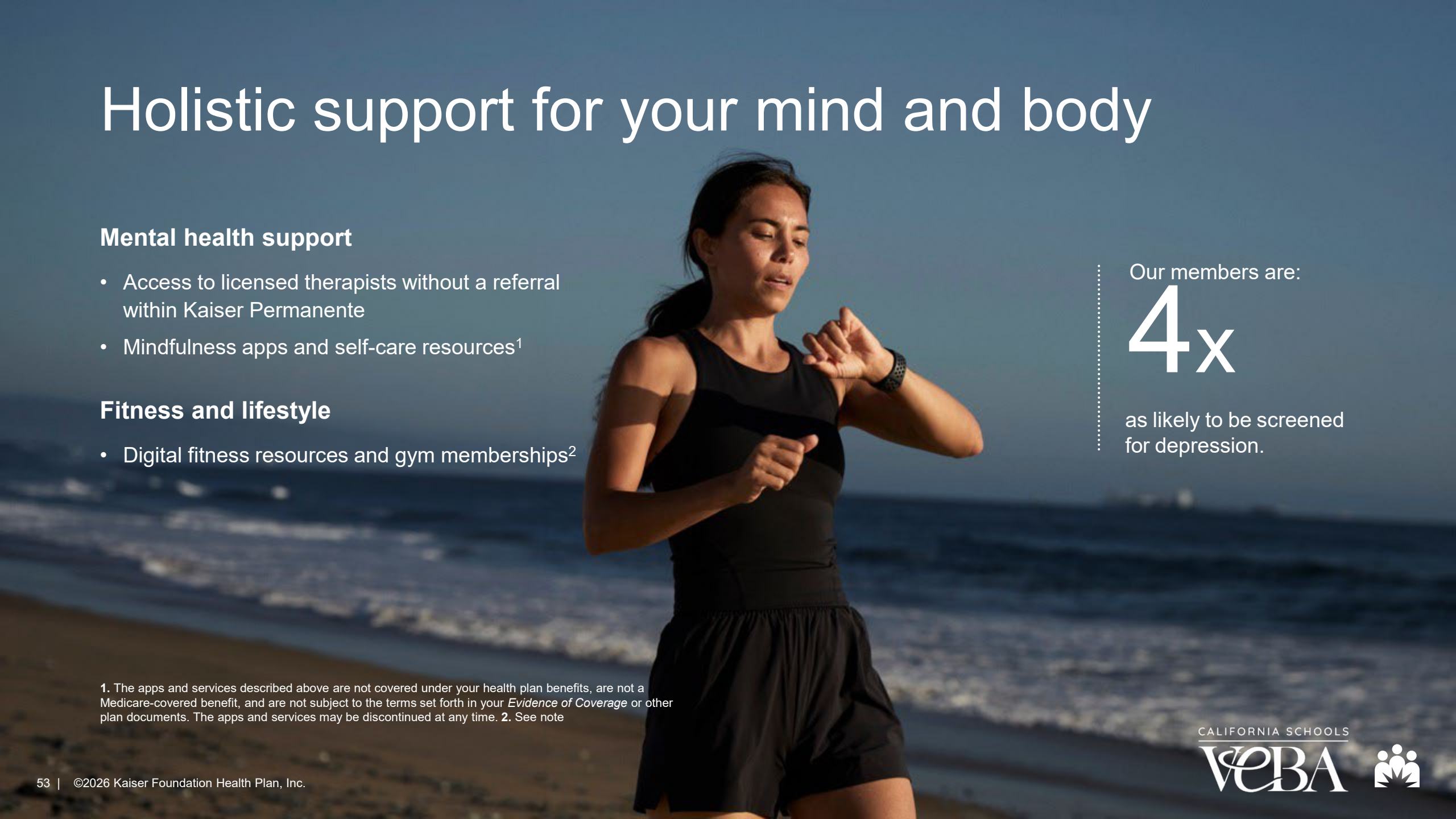
- **Proactive, high-quality care**
- **Mental health support**
- **Virtual visits**
- **Pharmacy and labs**

Discover care that grows with you at **kp.org/choosekp**.



 ©2026 Kaiser Foundation Health Plan, Inc.

Holistic support for your mind and body



Mental health support

- Access to licensed therapists without a referral within Kaiser Permanente
- Mindfulness apps and self-care resources[1]

Fitness and lifestyle

- Digital fitness resources and gym memberships[2]

Our members are:

4x

as likely to be screened for depression.

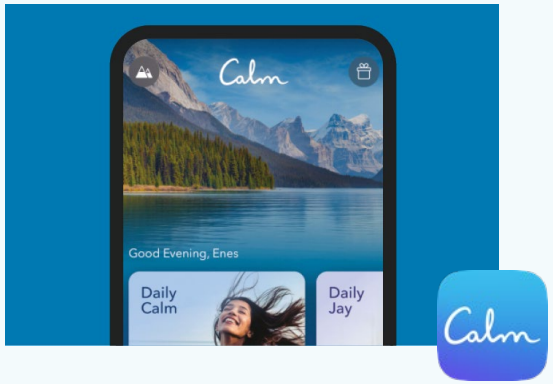
1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. **2.** See note

CALIFORNIA SCHOOLS VEBA

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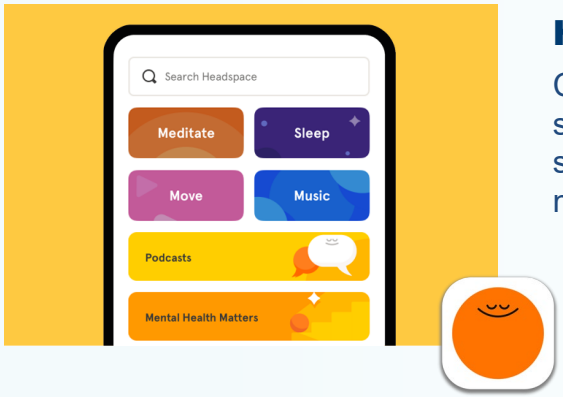
On-demand wellness tools put better health within reach

Employees can use our mental health and wellness self-care apps anytime, anywhere at no cost.*



Calm

The #1 app for meditation and sleep is designed to help lower stress, reduce anxiety, and build resilience.



Headspace

Connect with an emotional support coach by text, self-care activities, and more — available 24/7.

*The apps and services described above are not covered under health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in members' *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. Calm can be used by members 13 and over. The Headspace app and services are not available to any members under 18 years old. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

no cost to members

all devices

self-care and wellness resources

CALIFORNIA SCHOOLS VEBA

One Pass Select Affinity

A subscription-based fitness and well-being network that supports a healthier lifestyle

No contracts; pay month-to-month

Cancel anytime (30-day notice)

Flexibility to change tiers monthly

Browse locations in each tier before deciding to purchase

Provided by Optum



Your all-access pass to One Pass Select Affinity gyms

NEW!

Digital (23k+)	Classic (12K+)	Standard (14K+)	Premium (15K+)	Elite (19K)
LesMills ONDEMAND	LA Fitness	CycleBar	Life Time Healthy Way of Life	CrossFit
Daily Burn	Planet Fitness	Life Time Healthy Way of Life	pure barre	Life Time Healthy Way of Life
fitbit premium	Crunch Fitness	Row House	Club Pilates	F45
yogaworks	Anytime Fitness	barre3	Crunch Fitness	9Round
Volt	Snap Fitness 24-7	YogaSix	Rumble	Stretch Lab
Fitness On Demand	EōS Fitness			Title Boxing Club
Fan Huddle				Orangetheory Fitness

Provided by Optum

- Peek at onepassselect.com anytime for the freshest gym tier lineup.

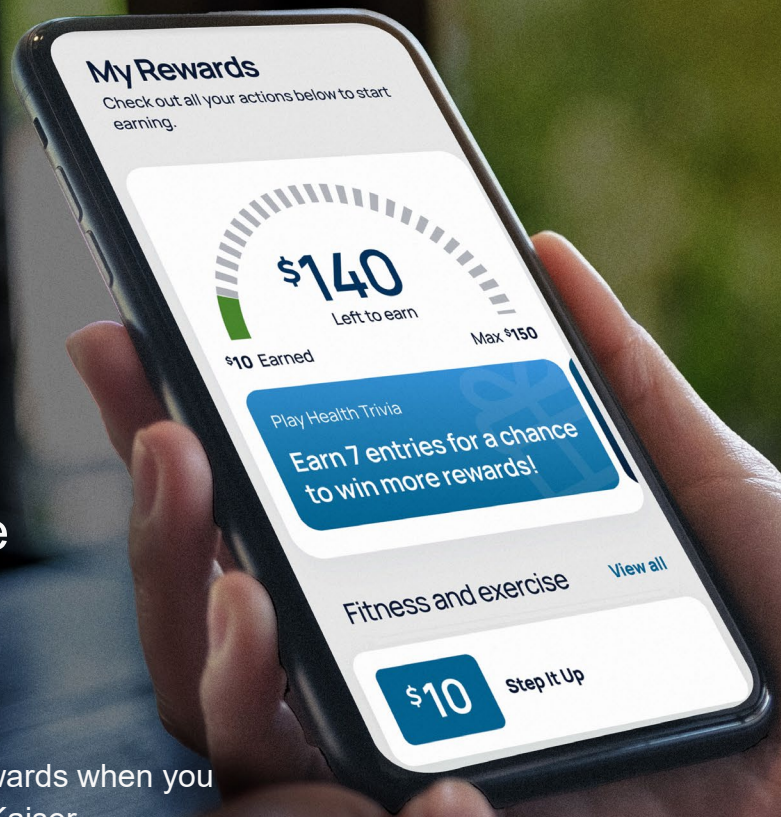
kp.org/exercise

California Schools VEBA

Kaiser Permanente rewards

Support for healthy habits included in care and coverage.

- ✓ Simple, lifestyle-focused activities
- ✓ Rewards members for completing approved activities
- ✓ Integrated into the Kaiser Permanente care experience



Effective 1/1/2027: As an eligible Kaiser Permanente member, you can earn up to $150 in rewards when you complete simple, healthy activities. Every time you finish an activity, we add rewards to your Kaiser Permanente rewards Visa® prepaid card. Use the card to treat yourself at many popular places to shop.

CALIFORNIA SCHOOLS VEBA

SIMNSA HMO

- Medical centers in Tijuana, Mexicali, and Tecate
- Clinics are open seven days/week
- “One stop” clinic where all services can be rendered
- Free telehealth services available with SIMNSA doctors and specialists

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

ALL GROUPS

CALIFORNIA SCHOOLS VEBA

Benefit Summary	SIMNSA HMO
Deductible (individual/family)	None
Medical Out-of-Pocket Maximum (individual/family)	$6,350 / $12,700
Rx Out-of-Pocket Maximum (individual/family)	N/A
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	$5 copay
Specialist Office Visit	$5 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (Mexico/U.S.)	$25 copay / $50 copay
Emergency Room (copay waived if admitted)	$25 copay in Mexico/ $250 copay (U.S. or out of plan area)
Short-Term Prescription Drugs	$5 copay
Long-Term Prescription Drugs	Not available

KINDBODY Access

Services	SIMNSA HMO
Core fertility care	Access through health plan
Virtual menopause support	✓
Holistic support sessions	✓
KindMan	✓
KindDoula	✓
Cryopreservation services	✓

How to Get Started

- Head to **kindbody.com/activate** and create your Kindbody account using any email address
- Confirm eligibility by entering access code **KINDCSVEBA** and your unique user ID as follows:
  - First Name
  - Last Name
  - -
  - E for Employee or D for spouse/domestic partner
  - Last four digit of your social security number
    (Example: JaneDoe-E1234)
- Book your virtual visit and start your Kindbody journey!

Eligibility: Employees and spouses/domestic partners who are enrolled on the CalVEBA - sponsored UHC, VEBA Direct, and SIMNSA effective 01/01/2027 Kaiser

UMR NEXUS PPO PLAN – NO HRA

Important Reminders:

- PPO members will have to select a PCP
- Provider search available on **umr.com**
- If a member does not select a PCP, one will be auto-assigned after 60 days of benefit eligibility date
- New ID card mailed to notify member of PCP assignment

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

ALL GROUPS

CALIFORNIA SCHOOLS VEBA

Benefit Summary	Tier 3
Deductible (individual/family)	$4,000 / $8,000
Medical Out-of-Pocket Maximum (individual/family)	$7,500 / $14,000
Rx Out-of-Pocket Maximum (individual/family)	Combined with Medical
Health Reimbursement Account	None
Coinsurance	50% after deductible
Primary Care Physician (PCP) Office Visit	50% after deductible
Specialist Office Visit	50% after deductible
Preventive Care	No charge
Urgent Care (office visit only)	50% after deductible
Emergency Room (copay waived if admitted)	$100 copay
Short-Term Prescription Drugs	Retail: Members submitting a paper claim will be reimbursed at the in-network rate minus their copay.
Long-Term Prescription Drugs	No coverage for non-network pharmacy

SUREST PPO $500 PLAN

Innovative digital PPO that allows you to select providers by price, location, and specialty type to choose care that fits your needs, lifestyle, and budget.

Potential Savings:

- No deductible or coinsurance
- Ability to check costs and compare options before making an appointment
- Cost sharing is low for higher-value options based on quality, efficiency, and overall effectiveness of care
- Nationwide network coverage

To learn more:
Visit **www.surest.com/how-it-works**

CALIFORNIA SCHOOLS VEBA

SEA & MANAGEMENT

Benefit Summary	Surest PPO $500 (What You Pay)
Deductible / Coinsurance	$0 / 0%
Individual Out Of Pocket Maximum (In-Network/Out-of-Network)	$2,000 / $8,000
Family Out Of Pocket Maximum (In-Network/Out-of-Network)	$4,000 / $16,000
Office Visit - PCP (In-Network/Out-of-Network)	$5 to $25 / $75
Office Visit - Specialist (In-Network/Out-of-Network)	
Complex Imaging (In-Network/Out-of-Network)	$25 to $180 / Up to $540
Emergency Room	$100
Urgent Care (In-Network/Out-of-Network)	$10 / $30
Procedures (Office, Inpatient, Outpatient)	Up to $1,200 / Up to $3,600
Other Outpatient Hospital (In-Network/Out-of-Network)	$30 to $210 / $630
Other Inpatient Hospital (In-Network/Out-of-Network)	$500 / $1,500
Maternity - Delivery (In-Network/Out-of-Network)	$100 to $625 / $1,875
Short-Term Prescription Drugs – In-Network (Generic/Preferred/Non-Preferred)	$10 / $30 / 50%
Long-Term Prescription Drugs – Out-of-Network (Generic/Preferred/Non-Preferred)	$20 /$60 / 50%

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

KINDBODY Access

Services	UMR and SUREST PPO *Access to Kindbody's full suite of services*
Core fertility care	✓
Virtual menopause support	✓
Holistic support sessions	✓
KindMan	✓
KindDoula	✓
Cryopreservation services	✓

How to Get Started

- Head to **kindbody.com/activate** and create your Kindbody account using any email address
- Confirm eligibility by entering access code **KINDCSVEBA** and your unique user ID as follows:
  - First Name
  - Last Name
  - -
  - E for Employee or D for spouse/domestic partner
  - Last four digit of your social security number
    (Example: JaneDoe-E1234)
- Book your virtual visit and start your Kindbody journey!

Eligibility: Employees and spouses/domestic partners who are enrolled on the CalVEBA - sponsored UHC, VEBA Direct, and SIMNSA effective 01/01/2027 Kaiser

DENTAL OPTIONS

CALIFORNIA SCHOOLS VEBA



UNITED CONCORDIA DENTAL PLAN: CONCORDIA PLUS

Coverage Highlights:

- Select a United Concordia Primary Dental Office (PDO)
- Many preventive, basic, and major services have a $0 member copay
- Orthodontic benefits are available for children and adults

Disclaimer: *Benefits shown are high-level in-network highlights from the Sweetwater UHSD Schedule of Benefits. Refer to the Certificate of Coverage and full Schedule of Benefits for limitations, exclusions, frequencies, and complete details.*

ALL GROUPS

CONCORDIA PLUS	
Plan Type	**Dental HMO / PDO required**
Out-of-Network	Not covered, except as stated in the Certificate
PREVENTIVE & DIAGNOSTIC	
Office Visit / Exams	**$0**
X-rays / Imaging	$0
Routine Cleaning	$0
Additional Cleanings	**Adult $40 | Child $30**
Fluoride / Sealants	$0
BASIC SERVICES	
Fillings	$0
Root Canal Therapy	$0
Periodontal Scaling	$0
Extractions	$0
MAJOR SERVICES	
Crowns / Bridges	**$0***
Complete / Partial Dentures	$0
Veneers	Direct $250 | Indirect $300–$350
ORTHODONTIA	
Limited Treatment	$950
Comprehensive Treatment	**$1,300 child/adolescent | $1,400 adult**

**Precious or semi-precious metal may cost up to an additional $125.*

DELTA DENTAL $2500 PLAN

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

* *Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.*

** *Reimbursement is based on Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.*

CONFIDENTIAL,
OPER-258, SCGA

CALIFORNIA SCHOOLS VEBA

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).		
Deductibles	None		
Maximums	$2,500 per person each calendar year		
D & P counts toward maximum?	Yes		
Waiting Periods	Basic Services: None	Major Services: None	Prosthodontics: None

Benefits and Covered Services*	**Delta Dental Premier dentists****	**Non-Delta Dental dentists****
Diagnostic & Preventive Services (D & P) (4) cleanings and x-rays	70 - 100 %	70 - 100 %
Basic Services Fillings, posterior composites, and sealants	70 - 100 %	70 - 100 %
Endodontics (root canals) Covered Under Basic Services	70 - 100 %	70 - 100 %
Periodontics (gum treatment) Covered Under Basic Services	70 - 100 %	70 - 100 %
Oral Surgery Covered Under Basic Services	70 - 100 %	70 - 100 %
Major Services Crowns, onlays, and cast restorations	70 - 100 %	70 - 100 %
Prosthodontics Bridges, dentures, and implants	50 %	50 %
Dental Accident Benefits	100 % (Separate $1,000 maximum per person each calendar year)	

DELTA DENTAL $3000 PLAN

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

* *Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.*

** *Reimbursement is based on Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.*

MANAGEMENT, OTBS, PARA-731, SEA, NAGE

CALIFORNIA SCHOOLS VEBA

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).		
Deductibles	None		
Maximums D & P counts toward maximum?	Delta Dental PPO dentists: $3,000 per person each calendar year Non-Delta Dental PPO dentists: $2,000 per person each calendar year		
	NO		
Waiting Periods	Basic Services: None	Major Services: None	Prosthodontics: None

Benefits and Covered Services*	**Delta Dental Premier dentists****	**Non-Delta Dental dentists****
Diagnostic & Preventive Services (D & P) (2) cleanings and x-rays	100 %	100 %
Basic Services Fillings, posterior composites, and sealants	100 %	80 %
Endodontics (root canals) Covered Under Basic Services	100 %	80 %
Periodontics (gum treatment) Covered Under Basic Services	100 %	80 %
Oral Surgery Covered Under Basic Services	100 %	80 %
Major Services Crowns, onlays, and cast restorations	100 %	80 %
Prosthodontics Bridges, dentures, and implants	50 %	50 %
Orthodontic Benefits / Maximums	50 % / $2000 Lifetime	50 % / $2000 Liftime
Dental Accident Benefits	100 % (Separate $1,000 maximum per person each calendar year)	

UHC DENTAL PPO: ENHANCED PLAN

Convenient mobile services partnership with Jet Dental & the ability to maximize your rollover with UHC Dental PPO's Consumer Maximum Multiplier Program.

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

ALL GROUPS

CALIFORNIA SCHOOLS VEBA

ENHANCED	In-Network	Out-of-Network
Diagnostic Service		
Periodic Oral Evaluation, Radiographs, Labs and Other Diagnostic Tests	100%	100%
Preventive Services		
Dental Prophylaxis (up to 4 Cleanings), Fluoride Treatment, Sealants, Space Maintainers	100%	100%
Basic Services		
Restorations (Amalgams or Composite)*, Emergency Treatment/General Services, Simple Extractions, Oral Surgery (incl. surgical extractions), Periodontics, Endodontics	100%	100%
Posterior Composites	Included	Included
Major Services		
Inlays/Onlays/Crowns, Dentures and Removable Prosthetics, Fixed Partial Dentures (Bridges), and Implants	60%	60%
Orthodontic Services		
Orthodontia	50%	50%
Orthodontia Eligibility	Adult & Child	
Deductible (Individual/Family)	N/A	N/A
Deductible applies to Prev. & Diag.	No	No
Annual Maximum & Lifetime Orthodontia Maximum	$3,000	$3,000

SIMNSA DENTAL

Coverage Highlights:

- Dental HMO with predictable copay-based costs
- No deductible or out-of-pocket maximum
- Orthodontic coverage for adults and children
- Preventive services available with low or no member cost
- Access care through participating providers in Tijuana and Mexicali
- Standalone dental plan option through CalVEBA

CONFIDENTIAL, OPER-258, OTBS PARA-731, SCGA

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Diagnostic Service	
Periodic Oral Evaluation	$0
Radiographs	$0-$150
Lab and Other Diagnostic Tests	$0
Preventive Services	
Dental Prophylaxis	$0
Fluoride Treatment (up to age 18)	$0
Space Maintainers	$20-$25
Basic Services	
Restorations (Amalgams or Composite)* & Posterior Composites	$15-$37
Emergency Treatment/General Services	$0-$10
Simple Extractions & Oral Surgery (incl. surgical extractions)	$8-$50
Periodontics	$7-$36
Endodontics	$5-$50
Major Services	
Inlays/Onlays/Crowns	$5-$50
Dentures and Removable Prosthetics	$63
Fixed Partial Dentures (Bridges)	$60-$70
Implants	Not Available
Orthodontic Services	
Orthodontia	$50 copay/visit*
Orthodontia Eligibility	Adult & Child

VISION OPTIONS

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UNITEDHEALTHCARE VISION PLAN OPTIONS: ENHANCED PLAN

Coverage Highlights:

- Exclusive Warby Parker access
- No cost share for you with specific chronic conditions for certain services.
- Virtual prescription renewal via Express Exam through 1-800-Contacts

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

ALL GROUPS

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	ENHANCED
Frequency (E/L/F/C) *	12/12/24/12
Exam Copay	**$0**
Materials Copay	$0
Retinal Screening Copay	$0
LENSES COVERED	
Single Vision	100%
Lined Bifocal	100%
Lined Trifocal	100%
Lenticular	100%
LENS OPTIONS	
Covered-in-Full Options	Polycarbonate lenses for children up to age 19 & Tier 1 progressive standard scratch coating
Non-Covered Options	Price protection 20-60% off retail prices
FRAMES	
Allowance	**Up to $250**
Overage Discount	30%
CONTACT LENSES	
Covered Formulary	**Up to 10 boxes**
Non-Formulary Allowance	**Up to $250**
Med. Nec. Contact Lenses	100%
VALUE SERVICES	
Laser Vision	Up to 35% off the national average price
Blue Light	20% discount off retail prices

VSP $20 Vision Plan

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	• Focuses on your eyes and overall wellness • Routine retinal screening	$20 Up to $39	Every calendar year
ESSENTIAL MEDICAL EYE CARE	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details.	$20 per exam	Available as needed
PRESCRIPTION GLASSES		**$20**	See frame and lenses
FRAME*	• $170 Featured Frame Brands allowance • $150 frame allowance • 20% savings on the amount over your allowance • $150 Walmart/Sam's Club frame allowance • $80 Costco frame allowance	Included in Prescription Glasses	Every calendar year
LENSES	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children	Included in Prescription Glasses	Every calendar year
LENS ENHANCEMENTS	• Progressive lenses • Anti-glare coating • Scratch-resistant coating • Average savings of 30% on other lens enhancements	$0 $0 $0	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	• $130 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation)	Up to $60	Every calendar year
ADDITIONAL SAVINGS	**Glasses and Sunglasses** • Discover all current eyewear offers and savings at **vsp.com/offers**. • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.		
	Laser Vision Correction • Average of 15% off the regular price; discounts available at contracted facilities.		
	Exclusive Member Extras for VSP Members • Contact lens rebates, lens satisfaction guarantees, and more offers at **vsp.com/offers**. • Save up to 60% on digital hearing aids with TruHearing®. Visit **vsp.com/offers**/special-offers/hearing-aids for details. • Enjoy everyday savings on health, wellness, and more with VSP Simple Values.		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to **vsp.com** to find an in-network provider.

ALL GROUPS



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VSP VISION CARE

LIGHTCARE BENEFIT

With VSP LightCare™, use your annual exam frame and lens benefit to get non-prescription eyewear from your VSP network doctor. Sunglasses or blue light filtering glasses may be just what you're looking for!

Keep your eyes protected indoors and out:
Always wear sunglasses outdoors. Protect your eyes from ultraviolet rays that can damage your corneas and cause diseases like cataracts. 100% UVA and UVB protection is the best choice for sunglasses.

Wear blue light filtering glasses indoors to combat digital eye strain. Digital screens and fluorescent lighting emit blue light that can contribute headaches, blurred vision, and sore eyes—all possible symptoms of digital eye strain.

YOUR LIGHTCARE COVERAGE WITH A VSP NETWORK DOCTOR®

Eye Exam

A fully covered comprehensive WellVision Exam®

Eyewear

Visit a VSP network doctor and choose either prescription eyewear coverage, or use your frame and lens allowance toward ready-to-wear:

- Non-prescription sunglasses **OR**
- Non-prescription blue light filtering glasses

Questions about this benefit?

Contact the California Schools VEBA Advocacy Team.

Additional CALVEBA BENEFITS

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AIMEE AND ALEXIA
MEMBERS SINCE 2013

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 Questions About Open Enrollment & Benefit Coverage
- 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 **CalVEBA.org/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

CHIROPRACTIC & ACUPUNCTURE BENEFITS



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Provided by Optum Health

Members enrolled in UHC can use their digital UHC member ID card

Members enrolled in Kaiser will need to call Optum for their member ID number

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.*

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

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CONTACT AN EMOTIONAL WELL-BEING SPECIALIST

Call any time:
866-248-4096

Visit Liveandworkwell.com
Access code: VEBA

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:

- 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

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TELADOC MEDICAL EXPERTS

- All CalVEBA members have access to 50,000+ of the world's best doctors at your fingertips
- Free services from Teladoc medical experts include:
  - Expert second opinion
  - Ask the expert
  - Medical review
  - Specialist search
- All services are available by phone or online

GET CONNECTED

- Download the Teladoc Medical Experts app
- Call **800-Teladoc (835-2362)**
- Visit **Teladoc.com/MedicalExperts**



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**

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Eligibility: CalVEBA members enrolled with Express Scripts



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

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EXPANDED ACCESS TO CalVEBA RESOURCES

FREE RESOURCES FOR CalVEBA MEMBERS

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CalVEBA RESOURCES

VIRTUAL & ON-DEMAND

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01 ON-DEMAND VIDEOS

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

Visit **CalVEBA.org/News/?type=video**.

02 COOKING & NUTRITION

Take classes that equip you with skills to improve your confidence in the kitchen, nutrition knowledge, and overall health.
Visit **CalVEBA.org/Member-Benefits/Cooking-Nutrition-Hub/**.

03 STRESS MANAGEMENT

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

Sign up at **CalVEBA.org/Classes-Events**.

04 MOVEMENT

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

Sign up at **CalVEBA.org/Classes-Events**.



CARE NAVIGATION

Getting started can be the hardest part. Care Navigators are holistic nurses who work one-on-one with you to provide support, guidance, and resources while helping you create a personalized plan for your overall health and well-being.

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

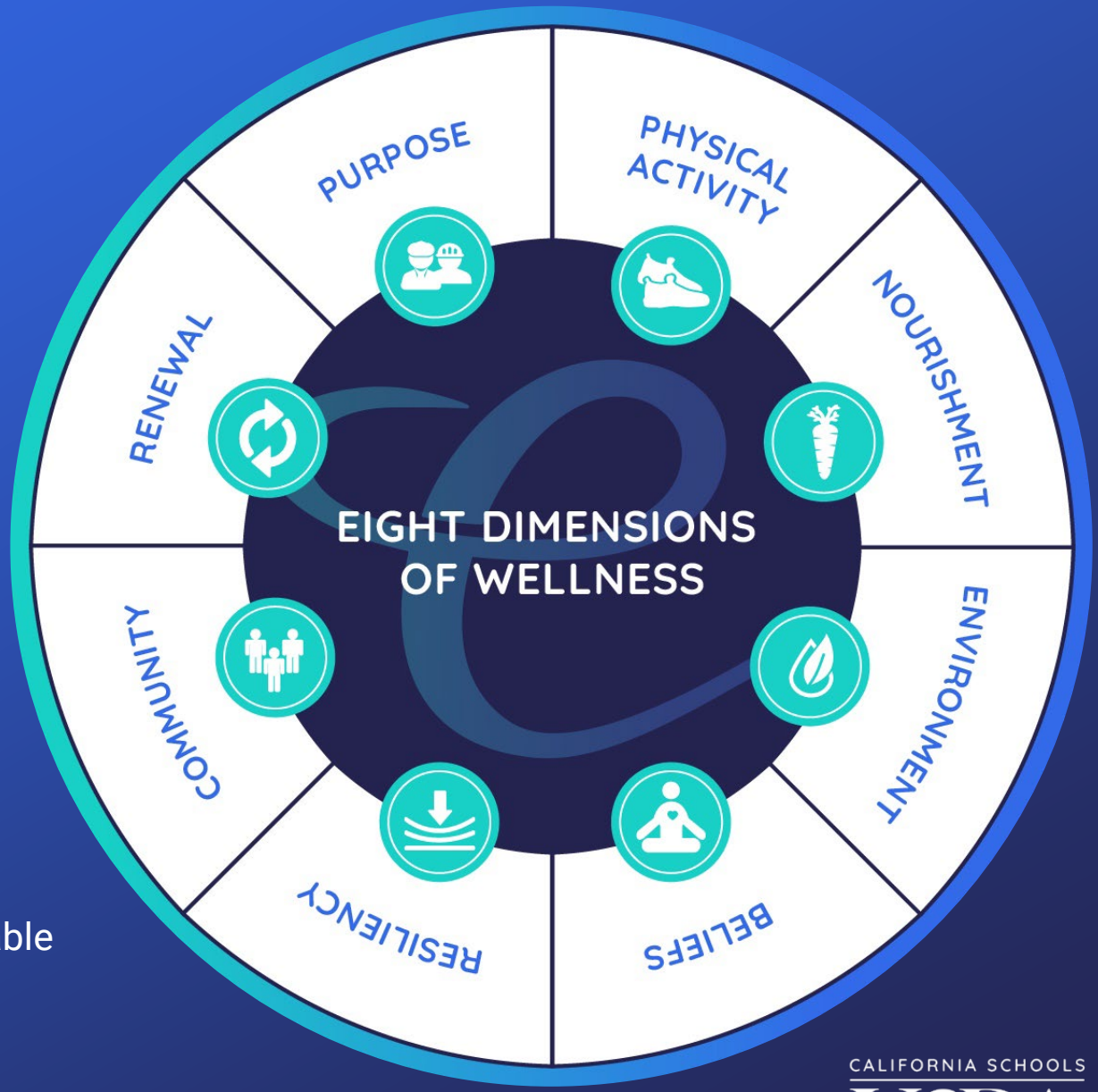
Go to: **CalVEBA.org/CareNavigation**

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WHOLE HEALTH COACHING PROGRAM

YOUR PERSONALIZED PATH TO WELLNESS

Work with a Whole Health Coach to identify your health goals, and create a plan that works for you. Coaches provide personalized support, accountability, and practical strategies to help you improve in areas such as stress management, sleep, nutrition, and life transitions.



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 **CalVEBA.org/Whole-Health-Coaching**

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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

CalVEBA.org/Member-Benefits/Mental-Well-Being-Hub





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: CalVEBA.org/Member-Benefits/Healthy-Life-Hub

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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: **CalVEBA.org/Member-Benefits/Cooking-Nutrition-Hub**



Contact INFORMATION

MEMBERS HAVE MORE WAYS TO CONNECT WITH CalVEBA!

ADVOCACY TEAM

- **Questions about your CalVEBA benefits?** Visit CalVEBA.org/Contact or call **888-276-0250** to contact Advocacy.

CALVEBA CARRIER CONTACTS

- Helpful carrier details can be found in your MyVEBA Member Portal
- See all carrier information at CalVEBA.org/Coverage.



SCAN HERE



KENDRA JONES

CalVEBA ACCOUNT MANAGER

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.

Kendra_Jones@RPAdmin.com

mobile: 919-597-8934

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**

CALIFORNIA SCHOOLS VEBA



JAVIER GARCIA

MANAGER, CLIENT SERVICES

Dedicated to delivering exceptional service, strategic guidance, and advocacy that helps our clients and members succeed.

Javier_Garcia1@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**

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We Love

YOUR FEEDBACK!



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DISCLAIMER

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