

The background is a collage of three images. The left side shows lemons, some whole and some sliced, with green leaves and a silver knife. The right side shows a rolled-up rug on a wooden floor. The top right corner shows a corner of a room with a wall and a rug.

2024 Southwestern Community College OE Member Meeting

October 27, 2023



CALIFORNIA SCHOOLS
VEBA

Today's Agenda

- 1 Welcome & Overview
- 2 2024 Medical Plans Options
- 3 MyVEBA App
- 4 Additional VEBA Benefits
- 5 VEBA Resource Center
- 6 Questions & Answers





2024 Medical Plan Options



kindbody

say hello to new
fertility, family building,
and menopause benefits



VEBA + KINDBODY

Fertility treatments average \$1,000 to \$20,000 in annual out-of-pocket costs

Fertility procedures range from \$25,000 to upwards of \$70,000

Success Rates	Kindbody Signature Clinics	National Average
Transfer	72%	54%
Miscarriage	13%	19%
Live Birth	63%	43%

Kindbody's embryology labs are equipped with best-in-class technology and witnessing systems.

Kindbody Reproductive Endocrinologists are board-certified and follow the American Society for Reproductive Medicine guidelines.

where

we are

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

San Diego County

Kindbody San Diego (end of Q1 2024)

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

Orange County

Kindbody Newport Beach (Q4 2023)

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

Los Angeles County

Kindbody Century City

Kindbody Santa Monica

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

San Bernardino County

- CARE Fertility - Upland

Riverside County

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

Ventura County

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

Sacramento County

- Lane Fertility: Sacramento

San Francisco County

Kindbody San Francisco

Kindbody Los Altos

Kindbody Walnut Creek (Q4 2023)

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

San Francisco County (continued)

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

your partner for all life stages



Learners

- Assessments
- Gynecology
- Kindman/Urology
- Preventative care

Family Builders

- Fertility treatments
- Adoption support
- Surrogacy support
- Donor coaching
- Foster care
- Male fertility, Low T
- Travel reimbursement

New Parents

- Lactation consultation
- Postpartum support
- Sleep coaching
- Nutrition coaching
- Mental Health

Post Fertility

- Perimenopause
- Menopause
- Andropause/ Low T

Preservers

- Egg, embryo, and sperm freezing
- Oncofertility

Expecting Parents

- Doulas
- Birth options
- Couples support
- Pregnancy loss support
- KindBaby program

Working Parents

- Return to work coaching
- Guided meditation
- Therapy sessions
- Yoga therapy

menopause

support

Includes preventative health and hormone replacement therapy, as well as diet and lifestyle modifications. Kindbody additionally provides access to nutritionists, therapists, and coaches specialized in menopausal issues.

Program features

- Virtual visit with Kindbody specialty providers
- Lifestyle assessment
- Hormone testing
- Referral and navigation to local in-network providers
- Virtual follow-up to review results
- Prescription hormone therapy (if needed)
- Holistic health sessions based on individual needs
- Kindbody patient navigators
- E-books, webinars, workshops, and support groups
- Menopause community
- Blogs, content, on demand educational videos



kindbody

eligibility and coverage

Who is eligible?

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

Coverage overview

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

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

Virtual Visit copays for all UHC HMOs will be \$0

- Virtual Visits are only on the “Designated Network: which includes:

- OptumCare
- AmWell
- Dr On Demand
- Teladoc

For all other virtual/video/phone visits outside of the UHC Designated Network, see your benefit summary for applicable copays.



2024 Benefit Plans Phasing Out

Completing the phase-out of: Performance HMO Network 1 plan – Changing to VEBA Direct
Performance HMO Network 2 plan
CS VEBA Alliance HMO 1200 HRA plan

- VEBA Board approved a mailing of member-level communications to those enrolled in these plans prior to and at open enrollment. Members impacted by these plans should have received notification in September.
- A VEBA Communication has been sent to the benefit administrators at each impacted district with supporting information.
- VEBA Advocacy staff have been trained to handle questions/inquiries around the phase-out.



2024 Available Benefits

UHC Harmony HMO \$10 Plan

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)	\$3,000 / \$6,000
Health Reimbursement Account	None
PCP Office Visit	\$10 copay
Specialist Office Visit	\$10 copay
Preventive 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 EAN Surcharge Applies	\$5 / \$25 / 50%
Long-Term Prescription Drugs	\$10 / \$50 / 50%

UHC Harmony HMO Medical Groups
Optum
Sharp Rees-Stealy Medical Group
Sharp Community Medical Group
UC San Diego Medical Group

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



UHC CS VEBA Alliance HMO \$20/\$30 Plan

Benefit Summary	UHC CS VEBA Alliance HMO \$20/\$30 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)	\$1,600 / \$3,200
Health Reimbursement Account	None
PCP Office Visit	\$20 copay
Specialist Office Visit	\$30 copay
Preventive 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 EAN Surcharge Applies	\$10 / \$30 / 50%
Long-Term Prescription Drugs	\$20 / \$60 / 50%

UHC CS VEBA Alliance Medical Groups
Mercy Physicians Medical Group
Rady Children's Health Network
Scripps
UC San Diego Medical Group

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

VEBA Direct HMO

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)	\$3,000 / \$6,000
Health Reimbursement Account	None
PCP Office Visit	\$10 copay
Specialist Office Visit	\$10 copay
Preventive 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 EAN Surcharge Applies	\$5 / \$25 / 50%
Long-Term Prescription Drugs	\$10 / \$50 / 50%

VEBA Direct Medical Groups
UC San Diego Medical Group
Sharp Rees-Stealy Medical Group
Sharp Community Medical Group
Rady Children's Health Network

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

UMR NexusACO PPO – no HRA

Benefit Summary	UMR NexusACO PPO - with no HRA	
	In Network What You Pay	Out of Network What You Pay
Deductible (individual/family)	\$2,000 / \$4,000	\$2,000 / \$4,000
Medical Out-of-Pocket Maximum (individual/family)	\$5,000 / \$10,000	\$5,000 / \$10,000
Rx Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200	\$1,600 / \$3,200
Health Reimbursement Account	None	
PCP Office Visit	Tier 1 Physician: \$30 copay Tier 2 Physician: 20% coinsurance	50% coinsurance (after deductible)
Specialist Office Visit	Tier 1 Physician: \$50 copay Tier 2 Physician: 20% coinsurance	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 G: Generic / P: Preferred / NP: Non-Preferred	G: \$10 P: \$30 NP: 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 G: Generic / P: Preferred / NP: Non-Preferred	G: \$20 P: \$60 NP: 50%	No coverage for non-network pharmacy

- 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



Price Assure through GoodRx

Implemented in April of 2023, the Price Assure program allows members to pay the lowest possible amount for generic medications. Price Assure is a collaboration between Express Scripts and GoodRx, a digital platform that provides access to lower prices for brand and generic medications.

Members automatically save on generic medications when they take their prescriptions to in-network pharmacies that also accept GoodRx. If the GoodRx price is lower than the copay, the member pays the lower price. Because it's processed through Express Scripts, the prescription automatically processes with the savings, while applying the cost to the Member's deductible, accumulator and out-of-pocket costs—all without having to sign up for a separate GoodRx card.

Waived Medication Copays

- Hypertension, diabetes, and high cholesterol are some of our members' most common health challenges. Copays are waived for generic hypertension, preferred generic oral hypoglycemic, and preferred generic cholesterol medications when filled at a Smart90 retail or mail-order pharmacy.
- To help manage these conditions, members have zero copays for generic hypertension drugs and oral hypoglycemic through home delivery or Smart90
- Members can start these maintenance drugs at their regular retail pharmacy up to 3 fills prior to utilizing Smart90 retail and home delivery (mail order) with a \$0 copay



EXPRESS SCRIPTS®



CALIFORNIA SCHOOLS
VEBA

ESI SaveOnSP Program

Express Scripts partners with SaveonSP to save you money by waiving copays for over 150 certain covered specialty medications. You can access the list of those medications at www.saveonsp.com/veba to see if you are using a medication included in the program. If you are taking one or more of the listed medications, you must enroll with the SaveOnSP program at 800-683-1074 and have your eligibility confirmed to obtain no financial responsibility for those medications.

Have your physician send a new prescription to Accredo for any specialty medications to be filled as they are your exclusive specialty pharmacy with Express Scripts.

If needed, you can contact Express Scripts at 800.918.8011 to speak to a customer service representative who can assist in contacting your physician. Other important notes:

- This program is for members who are 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.
- If you are already enrolled in a pharmaceutical manufacturer program, please have your manufacturer program issued ID available when you call. The call will be very short and if you are new to the program, the call will take approximately 10 minutes.
- If you do not enroll with SaveOnSP prior to submitting a specialty prescription to Accredo for filling, a SaveonSP Patient Service Representative will contact you via phone prior to 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 saveonsp.com/veba



EXPRESS SCRIPTS®



CALIFORNIA SCHOOLS
VEBA

Kaiser HMO 10 - \$10/\$10 - 100 Day Plan

Benefit Summary	Kaiser 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
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)

Chiropractic & Acupuncture Benefits

Provided by Optum Health

- UHC members can use their UHC member ID card
- Kaiser members will need to call Optum for their member ID number
- *SIMNSA also offers Chiropractic and Acupuncture under their Massage Therapy (Non-Optum) \$10 co-pay*

Benefits

- Unlimited visits (subject to medical necessity)
- X-rays as authorized
- 100% coverage for durable medical equipment up to \$50
- Copays align with the member's PCP office visit copay

If the PCP copay is:	The Chiropractic/Acupuncture benefit copay is:
\$0, \$5, or \$10	\$10
\$15	\$15
\$20	\$20
\$25, \$30, \$35, or \$40	\$30

**As part of VEBA, all UHC and Kaiser members receive chiropractic benefits as long as they receive care from participating OptumHealth Physical Health of California (Optum) providers.*

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

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





Telehealth Options

UnitedHealthcare HMO Virtual Care

Virtual Visits

Get 24/7 care by video or phone. May be used for common medical conditions such as:

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

To learn more or to start go to uhc.com/virtualvisits or myuhc.com

**There is a cost for this service*



Kaiser Virtual Care



E-visit

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



Phone appointment

Schedule an appointment to talk with a Kaiser Permanente clinician over the phone – just like an in-person visit.^{1,2}



Email

Message your doctor's office with nonurgent questions anytime through your kp.org account.¹



Video visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.^{1,2}



Mail-order pharmacy

Get prescriptions sent straight to your door with our mail-order delivery service.³

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

UMR PPO Virtual Care



You have access to virtual care through Teladoc, available for your health concerns.

To schedule an appointment, visit [Teladoc.com](https://www.teladoc.com) or call 1-800-TELADOC (835-2362).



Out of Area Nationwide Access

UHC Out of Area Coverage



- VEBA offers a standard plan design for retirees and students living:
 - outside California or
 - Inside California but outside the HMO service area
- Coverage highlights
 - Monthly premium cost for OOA dependents is the same as it is for dependents living at home.
 - You must include your dependent's OOA address on the enrollment form so they can be enrolled in an OOA plan that has a local provider network.
 - Dependents will remain in their OOA plan until their permanent address changes. Short-term plan changes such as summer or winter break are not allowed.
 - Dependents who are enrolled in an HMO plan must choose a PCP within 30 miles of their OOA address.

Out-of-Area (OOA) Plans – UMR Solutions for OOA Dependents

All OOA Dependents will be enrolled in Surest (UHC digital PPO) at no premium cost, same as today on VEBA's UMR PPO platform.



- No deductibles. No coinsurance.
- Out-of-pocket opportunities to save by checking costs and comparing options before making an appointment.
- Cost sharing is low for higher-value options based on quality, efficiency, and overall effectiveness of care.
- Network coverage is nationwide.
- It is easy to use and understand.
- Find instant answers on the Surest app or website with a few simple clicks, from anywhere, at any time.



Disclaimer: Prepared by RPA San Diego on behalf of California Schools VEBA.

This information is intended as only a summary of the results of this analysis. Data contained here is from what are considered reliable sources; however, neither RPA San Diego, Arthur J. Gallagher & Co, nor any affiliated company guarantees its accuracy, completeness, and/or reliability. In the event that a discrepancy exists between the original source material(s) and the supplemental summary document, the original source material(s) shall govern.



Kaiser/Cigna Travel Coverage

No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.



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

Find care near you



Support while you're away

Need help finding care or learning what's covered while you're away?

Call the Away from Home Travel Line at **951-268-3900** (TTY 711)⁶ or visit kp.org/travel.





MyVEBA App & Health Fairs

MyVEBA App



Introducing the **NEW**

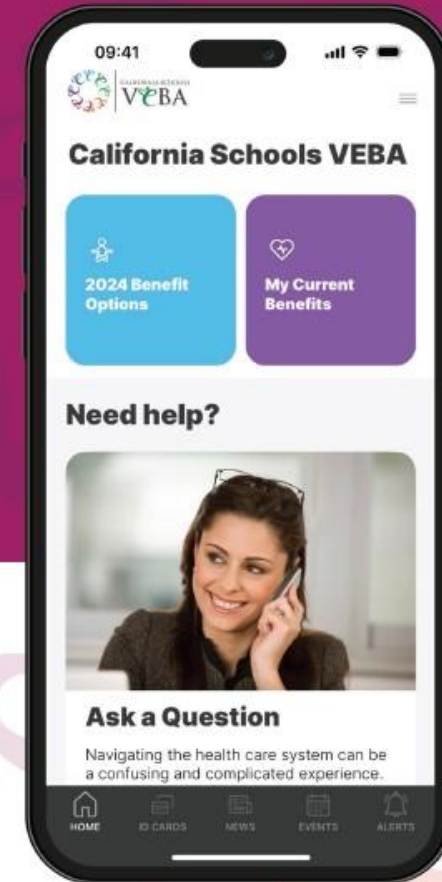
MyVEBA Mobile App

Convenient 24/7 Access
to Your Benefits Information

BE PREPARED when you need care.

As a California Schools VEBA member, your benefits information is now available at your fingertips with the new MyVEBA mobile app.

Save time and connect to your key health plan information and VEBA resources from your smartphone or tablet.



This new easy-to-use app allows you to



Save ID cards for yourself or your dependents



Review your health plan options during Open Enrollment



View your current elected health plans



Get help: Connect with your designated VEBA Advocacy Team

Important note: If members prefer to access their MyVEBA benefits via desktop, they can visit the MyVEBA online portal: <https://myveba.org/fair/index>

MyVEBA App



Download the **NEW** MyVEBA app today!



Scan the QR code or visit:

<http://bit.ly/45j8NmI>



Scan the QR code or visit:

<https://bit.ly/3Ox7sRv>

TO ACCESS YOUR ACCOUNT

FIRST-TIME USERS

- Please enter "myveba.org" as the domain.
- Enter your last name, the last 4 digits of your Social Security Number, and your date of birth.

EXISTING USERS

If you have the existing VEBA app, you will be prompted to download this new version.

Prefer to access your MyVEBA via desktop?
Visit the MyVEBA online portal at myveba.org/fair/index

LOG IN TROUBLE?

Please call the VEBA Advocacy Team for help: 888-276-0250 (Monday-Friday from 8 am-5 pm).

Important note: If members prefer to access their MyVEBA benefits via desktop, they can visit the MyVEBA online portal: <https://myveba.org/fair/index>

MyVEBA Portal

MyVEBA is an online portal just for VEBA members that is packed full of great resources for your family! Log in during Open Enrollment to explore your plan options, search for a provider and more! Visit [MyVEBA.org](https://myveba.org) for more information

Introducing
MyVEBA



Want to learn about your VEBA Health Benefit Plan options during Open Enrollment?

Scan this QR code and explore the possibilities!



Try it for yourself!

- Visit vebresourcecenter.com/myveba/ or scan the QR code to get started
- For any user issues, contact VEBAbenefits@vebonline.com
 - Printed or digital QR codes and flyers are available to your employees upon request



Additional VEBA Benefits

VEBA Advocacy: Your Designated Guide

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

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

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

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



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

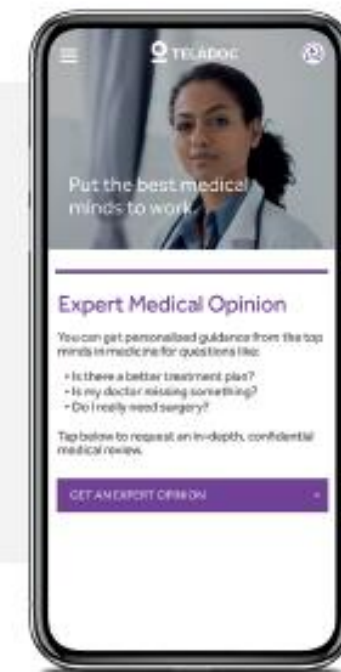


Teladoc Medical Experts Service

- 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 available by phone or online

Get Connected:

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



Optum Employee Assistance Program (EAP)

VEBA's Employee Assistance Program through Optum is designed to provide confidential support for life's challenges or more serious problems.

- Available 24/7, 365 days a year at no cost
- Leadership training programs available for all district staff
- Work/life balance program for members
- Five consulting visits per incident

Your Employee Assistance Program offers support for:
Overcoming challenges at home or at work
Navigating life's changes
Reaching your goals and living your best life

Confidential EAP support is available:
At no cost to you
By phone, online and face-to-face
24/7 by phone and online

Contact your EAP

Call us any time: 888-625-4809

Visit liveandworkwell.com

Access code: VEBA

EAP – Optum Onsite Consultant - Kearny Mesa

VEBA has launched a new onsite EAP program through the VRC. This partnership with Optum enables VEBA members (age 18+) to quickly schedule time with VEBA's onsite EAP Consultant. Appointments are available:

- In-person at the VRC – Kearny Mesa location
- Virtually by phone or video consultation

Please note that EAP Consultants do not provide therapy or see dependents. To schedule an appointment with VEBA's dedicated Optum EAP Consultant, visit the [Optum EAP portal](#) or scan the QR code.





Psychiatric Centers at San Diego is now part of MINDPATH Health

- VEBA members now have access to telehealth services provided by Psych Centers at San Diego
- Group therapy and personalized therapy sessions available
- VEBA members receive five free visits per concern
- Expedited appointments available

PCSD has practiced in San Diego County since 1972, and is conveniently located throughout the county. PCSD offers a clinical approach that uses the resources of a multidisciplinary team, and state of the art treatment modalities such as psychopharmacology, individual, couples, family, and group therapy.

Go to <https://www.mindpath.com/pcsd/>

Inside Rx Pets: Caring for Your Furry Family Members

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

- Save on human medications that are 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 <https://insiderxpets.com/pets> for more information

To print your ID card:

- Visit <https://insiderxpets.com/pets> to print an ID card
- Or save your card to your Google Play account or Apple Wallet



Carrum Health

- PPO members have access to Carrum Health, a premium surgery benefit
- Carrum provides services for members planning a hospitalization for:
 - Spine procedures
 - Orthopedic procedures
 - Coronary artery bypass graft (CABG)
 - Bariatric (*only covered through Carrum*)

1

If Member Uses Carrum

Member calls Carrum before scheduling surgery and **uses the services**

- All copays and deductibles **waived** for services related to the surgery
- Carrum provides **concierge-type** service to the member during the process

2

If Member Does Not Use Carrum

Member calls Carrum Health before scheduling surgery and decides **not to use the services**

- Regular in-network or out-of-network benefits apply

Go to <https://info.carrumhealth.com/csveba/> for more information.



CALIFORNIA SCHOOLS
VEBA



VEBA Resource Center

FREE Resources for VEBA members

VEBA Resource Center

What We Offer

Online and In Person Options

01

Movement

We have a wide range of movement classes offered through the VRC that are set up to meet our members wherever they are on their health journey. Regardless if you are just getting started or a pro athlete – we have something for you!

02

Stress Management

At the VRC, we know that stress is a huge factor when it comes to living your healthiest life. We offer services such as acupuncture and acupressure, meditation sessions, yoga, and group counseling to help members learn how to manage their stress.

03

Cooking & Nutrition

A healthy diet is key to good physical and mental health. We offer nutrition counseling and cooking classes tailored to meet a members individual needs.

04

Personal & Professional Development

At the VRC, we want to help our members become the best versions of themselves! This includes personal and professional development support such as coaching and financial literacy classes and workshops.

Go to vebresourcecenter.com/calendar to schedule appointments, and classes or for more information.



CALIFORNIA SCHOOLS
VEBBA



Virtual Schedule of Classes, Programs & Events

We have over 200 monthly classes, programs, and events offered online for our members to access from the comfort of their own home.



New & Improved Building

Check out our new and improved building located at 5520 Ruffin Road in San Diego! We offer a variety of classes such as dance fitness, sound healing, cooking and everything in between!



Host your event with us

Our new building is available for VEBA groups to host your event with us – for FREE! The event space allows for planning meetings, district retreats, team building activities, and more!



Resources Delivered Straight to Your School Site

We will come to you! Our team of experts will work 1x1 with you to custom create an experience for your team and deliver it straight to your school site!



Care Navigation

Knowing where to start can be half of the battle! Our Care Navigators are holistic nurses who work one on one with our members to build personalized well-being plans. They are experts who will work closely with you using a whole-person lens to help you overcome barriers and find solutions towards becoming the best version of yourself – whatever that means to you! Working with a Care Navigator Includes:

- A health and well-being assessment
- A customized health and well-being plan
- Help finding resources
- Support and encouragement
- Follow up appointments to monitor progress



Well-Being Consulting

This service helps guide wellness representatives through creating a customized program using the well-being classes, trainings and educational offerings VEBA has available for employers. For more information on how your district can implement a well-being program, click here or go to: www.vebresourcecenter.com/wellbeing/ and a member of our team will get back to you within 2 business days. Thank you for your interest in Well-Being Consulting! We are excited to work with you to customize a well-being plan for your employees!



We Love Your
Feedback!



VEBA Contact Information

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

MyVEBA

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

VEBA Advocacy (www.vebaonline.com/contact)

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



Benefit Contacts

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





CALIFORNIA SCHOOLS
VEBA

Matt Ogden

VEBA Account Manager

Matt_Ogden@rpadmin.com

mobile: 949.290.8047

direct: 619.398.2831

Your Account Manager is a VEBA benefit advisor functioning as the account liaison, working with the internal support team, to ensure we are delivering on your service expectations.



Benefit Department Support Contacts

Account Management
Benefits@VEBA-trust.com

Heather Simonson, Ombudsman
Heather_Simonson@rpadmin.com

Shannon Hoffman, Account Manager
Shannon_Hoffman@rpadmin.com

Your VEBA Contact



VEBA Members

VEBA Advocacy

Contact **888-276-0250**

www.vebaonline.com/contact



Visit our VRC channels for Well-Being Resources and Updates



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Thank You!
Questions & Wrap Up



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

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