Each of the available medical options covers a different network of doctors and may not offer coverage outside of that network.

HMO Plans

In an HMO, you must see your Primary Care Physician (PCP) first for most medical issues. Your PCP will refer you to any specialists you may need to see. When selecting your plan, remember:

- You and your dependents must enroll in the same network but can select different PCPs within that network.
- Your network election is effective for the entire year – you may change PCPs within the network but you cannot change networks until the next enrollment period.

Performance HMO

Medical groups are ranked in multiple networks based on quality scores from the California Office of the Patient Advocate (opa.ca.gov) and what they charge for services. Copays vary by network. Medical groups in Network 1 have the highest performance ratings and lowest copays.

Kaiser

A high quality HMO program that utilizes the Kaiser Permanente network of hospitals and physicians.

SignatureValue Alliance HMO

This HMO benefit plan is a health plan that offers access to selected physicians based on their ability to guide their patients to the care and resources that help promote better health outcomes and lower costs. This plan offers a VEBA-funded HRA that helps members meet your deductible. Members can use your HRA funds immediately to help cover the initial deductible expenses.

PPO Plans

In a PPO, the plan offers both in-network and out-of-network coverage. You can see any doctor but will pay less when you use doctors in the UHC Select Plus network. For the lowest out-of-pocket costs, be sure to select a Tier 1 designated provider or facility.

UHC Performance HMO
- Network 1
- Network 2
- Network 3

Kaiser HMO

UHC PPO

UHC SignatureValue Alliance HMO

FINDING A DOCTOR OR FACILITY

UHC Medical Plans

In an HMO, you see your PCP first for most medical issues. You do not need a referral for mental health, chiropractic or OB/GYN services.

To find a provider or facility:
1. Go to csveba.welcometouhc.com
2. Scroll down to choose from the plan options
3. Choose the appropriate network and click “Search the network”
4. Click “okay”
5. Click “continue”
6. Search by Name, Specialty or Medical Group

Chiropractic/ Acupuncture

Provided by OptumHealth Physical Health of California providers, which has more than 2,700 network providers in California.

Three ways to find a provider:
1. Go to myoptumhealthphysicalhealthofca.com and select “Provider Locator.” Choose “California Schools VEBA” from the dropdown menu for Plan/ Product.
2. Call Optum Member Services at 1-800-428-6337 (5 a.m. to 5 p.m., Pacific Time, Monday - Friday) for the most current and up to date information.
3. Call the provider directly to schedule an appointment and verify they are part of the Optum network for VEBA.

*If your district has added acupuncture, the above info applies.

VEBA Website

Be sure to visit the new VEBAonline.com. The site features improved functionality and personalization for our members. Learn more about your benefits, get benefit contacts or look for a provider.

VEBA App

Take your health care on the go with the new VEBA mobile app. Download the app for accessible health care information and personalized notifications about your benefits. Available on the iTunes® and Google Play™ stores.
ADDITIONAL VEBA SERVICES

**VEBA Advocacy:*** When your doctor or health plan can't help you, call VEBA's Advocacy Office. They'll help you resolve benefit issues.

**Optum Employee Assistance Program:** Get through life's challenges with counseling, budgeting, legal advice, and child and eldercare support.

**Best Doctors:** Free access to medical experts to make sure you have the right diagnosis and treatment.

## CONTACTS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Website</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Best Doctors</td>
<td>Members.bestdoctors.com</td>
<td>866-904-0910</td>
</tr>
<tr>
<td>Express Scripts</td>
<td>Express Scripts.com</td>
<td>800-918-8011</td>
</tr>
<tr>
<td>Kaiser</td>
<td>Kp.org</td>
<td>800-464-4000</td>
</tr>
<tr>
<td>Optum Employee Assistance Program</td>
<td>LiveandWorkWell.com Access Code: VEBA</td>
<td>888-625-4809</td>
</tr>
<tr>
<td>Optum Health (Chiropractic/Acupuncture)</td>
<td>MyOptumHealthPhysNonPayersCA.com</td>
<td>800-428-6337</td>
</tr>
<tr>
<td>OptumHealth Financial (HRA)</td>
<td>Optumbank.com</td>
<td>800-243-5543</td>
</tr>
<tr>
<td>United Healthcare (UHC)</td>
<td>MyUHC.com</td>
<td>888-586-6365</td>
</tr>
<tr>
<td>VEBA Advocacy</td>
<td>email: <a href="mailto:VEBAAdvocacy@mcgregorinc.com">VEBAAdvocacy@mcgregorinc.com</a></td>
<td>888-276-0250</td>
</tr>
</tbody>
</table>

---

1. UHC members pay standard copays plus $5/prescription at a non-EAN pharmacy. (Non-EAN pharmacies include CVS, Walgreens and certain independent pharmacies)
2. UHC members pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill maintenance prescriptions at a network pharmacy other than Smart90.
3. Services must be medically necessary and may be subject to prior authorization from OptumHealth.

*There is a $250 brand deductible for individual and $500 brand deductible for family.*

Disclaimer: This summary is merely a brief description of the major benefits of the plan(s) and is not intended to alter or expand benefits, right, or liabilities as set forth in the official plan documents and contracts. Limitations may apply. See the Certificate of Evidence of Coverage for details.