

California Schools VEBA Member Benefits Guide

2025 Open Enrollment

Southwestern Community College District



CALIFORNIA SCHOOLS
VEBA



Welcome

California Schools VEBA (VEBA) Members!

Your Open Enrollment Benefits Guide introduces you to the benefits, programs, and resources available to you through VEBA. We've included tools to help you review your plan options and make your selections for the coming year.

Let's get started! Here's an overview of what's inside:

Expanded VEBA Resources

VEBA Benefits

2025 Available Plans

2025 Highlights

Plan Benefit Summaries

Provider Searches

Digital ID Cards

MyVEBA App & Portal

Common Healthcare Terms

Prescription Drugs

Benefit Contacts

Questions? Your Benefits Administrator is a great resource to help you review your employer's plan options.

The VEBA Advocacy Team – your dedicated healthcare concierge – is also available to help answer any questions. Call **888-276-0250** or visit <https://www.vebaonline.com/contact/> to submit a request.



Expanded VEBA Resources

Wellness, Wherever You Are.
Free Resources Available for VEBA Members.

Flexible Access: Virtual, On-Demand, and In-Person

- **On-Demand Videos:** Access videos anytime, anywhere. A variety of workouts and wellness practices at your fingertips. Visit the library: <https://vebaresourcecenter.com/video-library/>
- **Cooking & Nutrition:** Classes that equip you with skills to improve your kitchen confidence, nutrition knowledge, and overall health. Visit <https://vebaresourcecenter.com/cooking-nutrition/>
- **Stress Management:** Acupuncture and acupressure, meditation, yoga, and group counseling. Sign up at <https://vebaresourcecenter.com/calendar/>
- **Movement:** Classes like strength training, dance fitness, HIIT cardio, and more! Sign up at <https://vebaresourcecenter.com/calendar/>



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 VEBA services, wellness toolkits, and programs can help you achieve a happier, healthier you.

What's Available:

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

Visit <https://vebaresourcecenter.com/healthy-life/>

Mental Well-Being Hub

The Mental Well-being Hub offers tools and advice to manage daily stress. Practice mindfulness with quick, five-minute activities to understand and control your emotions, thoughts, and behaviors.

What's Available:

- Mental Well-Being Toolkit
- Resources for Success
- Feature Classes, Videos & Articles
- Recommended Books & Apps

Visit <https://vebaresourcecenter.com/mental-wellbeing>



Cooking & Nutrition Hub

Improve your daily nourishment habits with the resources available on the Cooking & Nutrition hub. Find gut health guides and practical cooking skills to make informed choices about your dietary and lifestyle choices for better health and well-being.

What's Available:

- Gut Check: Your Essential Starter Kit
- Tools for Success
- VEBA Care Navigation
- Featured Classes, Videos, & Articles

Visit <https://vebaresourcecenter.com/cooking-nutrition/>



VEBA Advocacy

Benefits questions? Support is just a few clicks away. Your dedicated VEBA Advocacy team is here to make your healthcare experience seamless. As your knowledgeable healthcare concierge, they'll guide you through every step.

Support available for:

- Scheduling appointments
- Bill payment
- Quality of care
- And more!

Contact the VEBA Advocacy team Monday-Friday from 8 am-5 pm: **888-276-0250** or visit vebaonline.com/contact to submit a request.

Important note: For urgent requests, click the “urgent” box located on the contact form. Inquiries typically receive a response within one business day of receipt.

Care Navigation

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

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

- Health and well-being assessment
- Customized health and well-being plan
- Follow up appointments to monitor progress

Visit vebaresourcecenter.com/programs/care-navigation/ to schedule your appointment.

Mental Well-Being Resources:

You're not alone in navigating life's challenges. Support is available for management of daily stress, anxiety, depression, and more.

Access to mental well-being resources when & how you need it:

Optum Emotional Well-Being Solutions Dedicated Consultants

- Quickly connect with mental health support to help navigate daily stress, anxiety, depression, and work/life balance.
- Virtual or in-person (VRC - Kearny Mesa)
- Call **888-625-4809** or visit the [Optum EWS Portal](#) to create an Optum account and book a consultation.



Whole Health Coaching

- **Your Personalized Path to Wellness:** Our teams will create a tailored health plan based on your unique needs and experiences. We'll help you identify goals, strengths, and values to build the life you want.
- **Coaching Process:**
 - **Get Started:** Personal health assessment and guidance with a Care Navigator.
 - **Personalized Wellness Plan:** Create your well-being journey with a Whole Health Coach.
 - **Achieve Your Health Goals:** Supported guidance to set and reach key milestones.
- **Start your journey to a healthier, happier you.** Submit your interest form here: <https://vebaresourcecenter.com/care-navigation/>

Navigating Life Transitions Support Group

- **Embrace Change with Confidence:** Join this supportive, confidential environment to navigate life's changes with resilience and empowerment led by a licensed therapist.
- **Whether you're:**
 - Preparing for marriage
 - Adjusting to parenthood
 - Facing unforeseen challenges
- Participate in any of the free sessions that interest you online or in-person. Register now to reserve your spot in an upcoming group session.
- **Learn More:** Visit <https://vebaresourcecenter.com/navigating-life-transitions/>

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?

VEBA members & members of their household

Get Started: Call **888-625-4809** or visit www.liveandworkwell.com (access code: VEBA)

Mindpath Health

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

PCSD offers a clinical approach leveraging an expert team and state-of-the-art treatment options including psychopharmacology, individual, couples, family, and group therapy.

Visit www.mindpath.com/pcsd for more information.





VEBA Benefits

Chiropractic/Acupuncture Benefits

Benefit Overview:

- Provided by Optum Health - over 2,700 California providers:
- Unlimited visits (subject to medical necessity)
- X-rays as authorized
- 100% coverage for durable medical equipment (up to \$50)
- Copays align with your Primary Care Physician (PCP) office visit copay (see chart for details)

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

Applies to plans:

- UHC: Use your digital UHC member ID card
- Kaiser: Call Optum at the number below for your member ID number

To Access this Benefit: (UHC and Kaiser plans)

- Visit www.myoptumhealthphysicalhealthofca.com
 - Select "Provider Locator."
 - Choose "California Schools VEBA" from the dropdown menu for Plan/Product
- Call Optum Member Services Monday-Friday from 5 am-5 pm: **800-428-6337**
- Call a desired provider directly. Verify they are a participating OptumHealth Physical Health of California (Optum) providers.

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 Optum Health Physical Health of California (Optum) providers.

Kindbody: Fertility and Menopause Support

Benefit Overview: California Schools VEBA offers Kindbody as your fertility, family-building, and menopause support benefit.

If you are looking to grow your family or need assistance in your post-reproductive years, there is support. Kindbody provides end-to-end fertility services, as well as menopause support through dedicated Kindbody care navigation, clinical guidance, digital tools, and education to help you maneuver through these reproductive health stages.

The full spectrum of benefits are provided in a safe, welcoming, and confidential environment.

Applies to Plans:

- UHC
- UMR
- Kaiser: *Employees and spouses/partners enrolled on the California Schools VEBA-sponsored Kaiser plan will have access to VEBA discounted rates at Kindbody Signature clinics.*

Learn More: Visit <https://kindbody.com/veba/>

Teladoc Medical Experts

When facing significant medical decisions, having expert advice can make all the difference.

Teladoc Medical Experts is a no-cost service that provides you with access to 50,000+ world-renowned doctors for a second opinion on a diagnosis or treatment plan.

Learn more: Visit www.teladoc.com/medical-experts

InsideRx Pets

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:

- Visit insiderxpets.com to compare discounted prices available & print your savings card
- Take your card to over 40,000 pharmacies that accept the Inside Rx Pets discount program



2025 Available Plans

Your Available Plans:

UnitedHealthcare VEBA Direct HMO
UnitedHealthcare Harmony HMO
UnitedHealthcare CS VEBA Alliance HMO
Kaiser Permanente HMO
UMR NexusACO PPO

2025 Changes

Cost Savings with Integrated Out-of-Pocket Maximums

As part of our commitment to enhance member experience, we are introducing a combined medical and prescription drug out-of-pocket (OOP) maximum for our UnitedHealthcare HMOs, UMR PPOs (Preferred Provider Organization), and Surest PPOs. The 2024 plans include a separate out-of-pocket maximum for the medical and the prescription drug benefit. There is no action that you need to take on this change for 2025.

2025 Highlights

Kaiser Hearing Aid Benefit

Overview:

- A new hearing aid benefit of a \$5,000 allowance per device, per ear, every 36 months.
- No action necessary — this new benefit will be automatically included in 2025 Kaiser plans.

Why was this change made?

To align benefits between HMO plans. Previously, all other VEBA HMO plan options covered hearing aids.

What does this mean for members?

- Better equality between coverage options.
- More comprehensive ongoing hearing health support. This benefit renews every 36 months.

Applies to Plans:

All Kaiser health plans offered through California Schools VEBA.

Omada® Diabetes & Weight Management Program

New Diabetes and Weight Loss Services through Express Scripts: Including GLP-1 & Life-style Change Support available for UnitedHealthcare HMO plans

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 VEBA members?

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

EncircleRx Available to UnitedHealthcare HMO Members

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

EncircleRx supports two value care programs:

- Diabetes management
- Weight loss

Overview:

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



Southwestern Community College District

Effective Period: January 1, 2025 - December 31, 2025

Rx OOP is now combined with medical on ALL
non-Kaiser/Cigna/SIMNSA plans, no other plan design changes

Benefit Summary	VEBA Direct HMO \$10/100% What You Pay	UHC Harmony HMO \$10/100% What You Pay	UHC CS VEBA Alliance HMO \$20/\$30/\$500A What You Pay	Kaiser HMO \$10, Rx: \$10 / \$10 100-day What You Pay
Medical Deductible (individual/family)	None	None	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000	\$1,500 / \$3,000
Health Account	None	None	None	None
PCP Office Visit	\$10 copay	\$10 copay	\$20 copay	\$10 copay
Specialist Office Visit	\$10 copay	\$10 copay	\$30 copay	\$10 copay
Preventive Care	No charge	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	\$500 admit copay	No charge
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$10 copay / No charge	\$20 copay / \$500 admit copay	\$10 copay / No charge
Substance Abuse Services (outpatient/inpatient)	No charge	No charge	No charge	\$10 copay / No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge	\$200 copay	No charge
Outpatient Surgery	No charge	No charge	\$250 copay	\$10 copay
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$10 copay	\$20 copay	\$10 copay
Chiropractic and Acupuncture Services*	\$10 copay	\$10 copay	\$20 copay	\$10 copay
Urgent Care (Office Visit only)	\$10 copay	\$10 copay	\$20 copay	\$10 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay	\$150 copay	\$100 copay
Rx Deductible (individual/family)	None	None	None	None
Rx Out-of-Pocket Maximum (individual/family)	Combined with medical	Combined with medical	Combined with medical	N/A
Rx Formulary List	National Preferred	National Preferred	National Preferred	Kaiser
Rx Pharmacy Network	Express Advantage Network**	Express Advantage Network**	Express Advantage Network**	Kaiser
Short-Term Prescription Drugs*** (up to 30-day supply)	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	G / B: \$10 copay (up to a 100-day supply)
Long-Term Prescription Drugs*** (up to 90-day supply)	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	G / B: \$10 copay (up to a 100-day supply)
Available Medical Groups	Children's Health Plan of California, Rady Children's Health Network, Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group & Affiliates	Optum Care Network, Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group & Affiliates	Mercy Physicians Medical Group, Optum Care Network, Rady Children's Health Network, Scripps, UC San Diego Medical Group & Affiliates	Kaiser

PPO and non-Kaiser HMO medical and prescription drug plans exclude coverage for infertility services, but have access to Kindbody Fertility Solutions for applicable covered benefits. Kaiser HMO plans (excluding Kaiser HMO Bronze plan) includes infertility services.

*Chiropractic and Acupuncture services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from OptumHealth.

**Pay standard copays if you fill your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Kmart, Vons, Haggen, Safeway, SuperValue, WinnDixie, Walmart, and many independent pharmacies) visit www.Express-scripts.com for a complete list of EAN pharmacies.

***Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies include CVS, Walgreens, and certain independent pharmacies).

**You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90 (Rite-Aid, Costco, and Sharp Rees Stealy Pharmacies).

**Copays waived for preferred generic hypertension, hypoglycemic, and cholesterol medications purchased at mail or Smart 90. This does not include normal retail use or brand drugs.

***G = Generic, P = Preferred, B = Brand, PB = Preferred Brand, NPB = Non-preferred Brand, S = Specialty

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

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.



Southwestern Community College District

Effective Period: January 1, 2025 - December 31, 2025

Rx OOP is now combined with medical on ALL
non-Kaiser/Cigna/SIMNSA plans, no other plan design changes

Benefit Summary	UMR NexusACO PPO	
	In Network What You Pay	Out of Network What You Pay
Medical 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
Health Account	None	
PCP Office Visit	Tier 1 Physician: \$30 copay Tier 2 Physician: 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Specialist Office Visit	Tier 1 Physician: \$50 copay Tier 2 Physician: 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Preventive Care	No charge	No coverage for non-network services
Inpatient Hospital Care	20% coinsurance (after deductible)	50% coinsurance with Prior Authorization (after deductible)
Mental Health Services (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Outpatient Diagnostic Laboratory and Radiology (standard procedures) <i>Freestanding Facility or Physician Office OR</i>	No charge	50% coinsurance (after deductible)
<i>Hospital-based Lab or Radiology</i>	20% coinsurance (deductible does not apply)	
Complex Radiology (PET & MRI) <i>Freestanding Facility or Physician Office OR</i>	20% coinsurance (after deductible)	50% coinsurance (after deductible)
<i>Hospital-based Complex Radiology</i>	20% coinsurance (after deductible)	
Outpatient Surgery <i>Ambulatory Surgery Center or Physician's Office</i>	20% coinsurance (after deductible)	50% coinsurance with Prior Authorization (after deductible)
<i>Outpatient Hospital-based Surgical Center</i>	20% coinsurance (after deductible) and \$100 copayment	
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$30 copay	50% coinsurance (after deductible)
Chiropractic and Acupuncture Services*	\$30 copay	50% coinsurance (after deductible)
Urgent Care (Office Visit only)	\$50 copay	50% coinsurance (after deductible)
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay
Rx Deductible (individual/family)	None	
Rx Out-of-Pocket Maximum (individual/family)	Combined with medical	
Rx Formulary List	National Preferred	
Rx Pharmacy Network	Express Advantage Network**	
Short-Term Prescription Drugs*** (up to 30-day supply)	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	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*** (up to 90-day supply)	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	No coverage for non-network pharmacy
Available Medical Groups	Check umr.com to find Tier 1 physicians near you	All others

PPO and non-Kaiser HMO medical and prescription drug plans exclude coverage for infertility services, but have access to Kindbody Fertility Solutions for applicable covered benefits. Kaiser HMO plans (excluding Kaiser HMO Bronze plan) includes infertility services.

*Chiropractic and Acupuncture services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from UMR.

**Pay standard copays if you fill your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Kmart, Vons, Haggen, Safeway, SuperValue, WinnDixie, Walmart, and many independent pharmacies) visit www.Express-scripts.com for a complete list of EAN pharmacies.

**Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies include CVS, Walgreens, and certain independent pharmacies).

***You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90 (Rite-Aid, Costco, and Sharp Rees Stealy Pharmacies).

**Copays waived for preferred generic hypertension, hypoglycemic, and cholesterol medications purchased at mail or Smart 90. This does not include normal retail use or brand drugs.

***G = Generic, P = Preferred, B = Brand, PB = Preferred Brand, NPB = Non-preferred Brand, S = Specialty

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Provider Searches

Find Your UnitedHealthcare (UHC) HMO Provider

To choose a provider for the UHC HMO plan, here are step-by-step instructions. 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 provider or facility:

1. Go to whyuhc.com/csveba
2. Select “Search for a Provider” that appears near the top of the page
3. Scroll down and choose from the plan options
4. Select “Continue”
5. Select “Change Location” and enter your ZIP code, then select “Update Location”
6. Now you can search by People, Places, Service and Treatments or Care by Condition

How to Find Your UMR PPO Provider

For the UMR NexusACO PPO plan, you will need to select a PCP. Follow the directions below to find a provider or facility:

1. Go to umr.com
2. Click on “Find a Provider”
3. In the search box, enter “NexusACO” to bring up the UnitedHealthcare NexusACO Network, or scroll down to the “U” menu and choose the UnitedHealthcare NexusACO Network
4. Click “View Providers” to be taken to the search menu
5. Search by Name, Specialty, Facility or Zip code
6. Choose a Tier 1 PCP for the highest level of coverage

How to Find a Chiropractic or Acupuncture Provider (for UHC and Kaiser plans)

Provided by OptumHealth Physical Health of California, which gives you access to a network of over 2,700 providers.

Three ways to find a provider:

1. Go to myoptumhealthphysicalhealthofca.com and select “Provider Locator.” Choose “California Schools VEBA” from the drop-down menu for Plan/Product
2. Call Optum Member Services Monday - Friday from 5 am-5 pm at **800-428-6337** 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

Digital ID Cards

All VEBA carriers are transitioning to digital ID cards. Physical member ID cards will no longer be automatically mailed to you. Instead, quickly download a digital ID card.

Digital ID Card Benefits:

- Physical plastic ID cards are wasteful and slow in mail delivery.
- Stay connected to membership details with just a few taps.
- An updated card is available within 48 hours if a PCP or plan is changed.

Digital ID card instructions by carrier can be accessed in [MyVEBA](#).

- Log in with your last name, date of birth, and the last four digits of your Social Security Number
- Click “VEBA Health Benefit Plans”
- Click the “Access Your Carrier ID Card” tile
- Locate your plan carrier and follow the instructions

Still prefer a physical ID card? No problem! You can still request a physical ID card directly from your carrier. Contact information for each VEBA carrier can be found [here](#).

MyVEBA App & Portal

Download the MyVEBA App Today!

MyVEBA is an online portal full of great resources! Log in during Open Enrollment to view your current plan, explore your plan options, search for a provider, and more! Visit [MyVEBA.org](#) for more information.



Scan the QR code or visit:
<http://bit.ly/45j8Nml>



Scan the QR code or visit:
<https://bit.ly/3Ox7sRv>

First-Time Users

- Enter “myveba.org” as the domain.
- Enter your last name, the last four 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.

Log-in Trouble? Call the VEBA Advocacy Team for help: **888-276-0250** (Monday-Friday from 8 am-5 pm) or email VEBAbenefits@vebonline.com.

Common Healthcare Terms

Healthcare and health insurance can be confusing — especially when commonly used words and terms are unfamiliar. We've put together this guide to commonly used phrases to help make engaging with your benefits and care a little easier.

Benefit: Any service or item covered by a health plan.

Coinsurance: The percentage of costs for care you are responsible for paying.

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

Cost Share: The share of the costs for care that you are responsible for, including deductibles, copays, coinsurance, and other costs not covered by your health plan.

Coverage: The costs of your medical services and prescription drugs that your health plan pays.

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

Health Maintenance Organization (HMO) Plan: In an HMO plan, 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.

In-Network: Health plans contract with providers and health facilities. They are considered "in-network". When you get care from an in-network provider or use an in-network facility, you save money.

Network: A collection of providers and healthcare facilities who contract with a health plan to provide services to members at a rate that is less than their usual fees.

Out-of-Network: Providers and healthcare facilities who do not contract with your health plan. For most plans, if you go out-of-network, you will likely pay more.

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.

Over-the-Counter (OTC). Medicines you can buy without a prescription.

Preferred Provider Organization (PPO) Plan: 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 an in-network provider.

Premium: The payment made for an insurance policy, usually monthly.

Primary Care Physician: A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) who acts as a primary source of health services for a member either directly or through coordination of services.

Specialist: A provider who focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

Prescription Drugs

UHC and UMR members get their prescription drug benefits through Express Scripts. Your copay and coinsurance amounts are based on where you fill your prescriptions.

Non-EAN coinsurance amounts are based on where you fill your prescriptions. Non-EAN pharmacies will charge an additional \$5 copay per prescription. For the lowest copays, be sure to utilize an Express Scripts Advantage Network (EAN) pharmacy. If you continue to use a retail pharmacy after three fills of your medication, then you will pay the maintenance copay for a 30-day supply.

Short-Term Drugs

(up to a 30-day supply)

Use Express Scripts Advantage Network (EAN) pharmacy (for lowest cost) or non - EAN pharmacy

EAN Pharmacies

- Costco
- Vons
- Haggen
- Rite Aid
- Kmart
- Safeway
- Sharp Rees-Stealy
- Many Independent Pharmacies

Non-EAN Pharmacies

- Walgreens
- CVS
- Target
- Many Independent Pharmacies

Long-Term Drugs

(up to a 90-day supply)

Use Express Scripts Smart90 pharmacy or Express Scripts Home Delivery for lowest cost

Smart90 Pharmacies

- Costco
- Rite Aid
- Sharp Rees-Stealy

Home Delivery

- Express Scripts



Benefit Contacts

Benefit	Website	Phone
Carrum Health	info.carrumhealth.com/csveba	888-855-7806
Express Scripts (for UHC and UMR plans)	express-scripts.com	800-918-8011
Inside Rx Pets	insiderxpets.com	800-722-8979
Kaiser Permanente	my.kp.org/veba	800-464-4000
Kindbody Fertility Solutions	kindbody.com/veba	855-950-2053, Option 3
LIG Solutions	partner.ligsolutions.com/VEBA	800-702-0376
Optum Emotional Wellbeing Solutions (formerly EAP)	liveandworkwell.com access code: VEBA	888-625-4809
OptumHealth (Chiro/Acu for UHC and Kaiser plans)	myoptumhealthphysicalhealthofca.com	800-428-6337
Surest (OOA PPO plan)	surest.com/contact-us	866-683-6440
Teladoc Medical Experts	teladoc.com/medical-experts	800-835-2362
UMR	umr.com	800-826 9781
UnitedHealthcare (UHC)	whyuhc.com/csveba	888-586-6365
VEBA Advocacy	vebaonline.com/contact	888-276-0250
VEBA Direct HMO	vebaonline.com/veba-direct	800-624-8822