

2023 Open Enrollment

San Marcos Unified School District: Management



Welcome VEBA Members!

Welcome to your 2023 Open Enrollment Guide. This guide was designed to give you quick access to all of the resources you may need to make your new plan selection for next year.

Not sure where to start? Here are some helpful links:

Page 1

Available plans are listed to the right.

Page 2

Read more about these plans and learn what is new for next year.

Page 3

Is making all of these decisions stressing you out? Take a moment for yourself at our Virtual VRC.

Page 4-5

Get a breakdown on the medical groups available, finding a doctor and carrier contacts.

Page 6-7

See a side-by-side comparison of all plans offered to you for 2023.

Your Available Plans:

1. UnitedHealthcare Harmony HMO
2. UnitedHealthcare Performance HMO
 - Network 1
 - Network 3
3. UnitedHealthcare CS VEBA Alliance HMO
4. UnitedHealthcare CS VEBA Alliance Journey HMO
5. Kaiser HMO

New for 2023:

6. UnitedHealthcare Harmony Journey HMO

Questions?

- » Go to myveba.org
- » Call VEBA Advocacy at [888-276-0250](tel:888-276-0250) or email Advocacy@mcgregorinc.com
- » Contact your HR/Benefits department



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2023 Highlights

Urgent Care Copay for UHC HMO Plans

Starting on January 1, 2023, all UnitedHealthcare (UHC) HMO plans will have Urgent Care copays that align with the plan's primary care physician (PCP) copay for visits both within and outside of your assigned medical group's service area. To find a provider near you, visit [UHC's site](#).

Added for 2023: UHC Harmony Journey Plan

The UnitedHealthcare Journey HMO plans offer a unique approach to health care and are designed to provide a smart and affordable solutions to the traditional plans. In addition to covering everyday medical expenses, the Journey Plans help you build wealth for long-term protection with the HealthInvest HRA.

Added for 2023: Harmony Journey HMO Plan

You have your choice of providers through UHC's Harmony network including Sharp, UC San Diego and more. To find a provider near you, visit [UHC's site](#).

HealthInvest HRA for Journey Plans

Available to you as part of the UHC Harmony Journey HMO and UHC CS VEBA Alliance Journey HMO plans, the HealthInvest HRA gives you a flexible savings option for future health care costs.

For 2023, contribution amounts for the Harmony Journey plan will be \$1,000 for single coverage, \$1,600 for two-party and \$2,200 for family.

The 2023 contributions for the Alliance Journey plan will be \$350 single, \$700 two-party, and \$1,100 for family.

Funds will be distributed on or before March 1, 2023. To learn more, go to healthinvesthira.com or call 844-342-5505.



Express Scripts Benefit

Waived Copay Program

VEBA does not want cost to become a barrier to getting treatment for hypertension, diabetes, or high cholesterol — some of our members' most common conditions. Starting January 1, 2023, preferred generic cholesterol medication will join hypertension (high blood pressure) and oral hypoglycemic (diabetic) medications in the waived copay program. 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.

Sharp Rees-Stealy Retail Pharmacies

Smart90 retail will now include Sharp Rees-Stealy retail pharmacies. With the large UnitedHealthcare HMO membership enrolled with the Sharp Rees-Stealy participating medical group, this will provide members with additional easy access to 90-day supply maintenance drugs at the same low costs available at Costco and Rite Aid Smart90 locations.

Express Scripts Prescription Drug List (PDL) – Formulary Change

All Express Scripts Rx Plans will be moving to one PDL, the National Preferred Formulary beginning January 1, 2023. Currently, VEBA utilizes both the National & Performance PDLs. Any impacted members will receive targeted member letters from Express Scripts around November 1st and also around December 1st to inform them of the change.

SaveOnSP Program

Express Scripts members also have access to the SaveOnSP program, which waives copays for certain specialty medications and ensures that, once enrolled, you have no financial responsibility.

To learn more, visit express-scripts.com or call 800-918-8011.



VEBA Resource Center

The VEBA Resource Center is here to support you as you define your path to well-being. We understand everyone has unique needs and we are here to help you every step of your journey. As a VEBA member, you have free access to personalized resources designed to help you achieve your well-being goals.

Accessing the VRC has never been easier! With both in person and online services — we are ready to support you wherever you may be on your health journey!

In Person and Virtual Group Classes

The VRC offers more than 40 live group classes each week — both in person and online. Whether you are wanting to relax with yoga or mindfulness, reduce stress by learning about your finances, or step up your cardio through one of our movement class, we have you covered!

Check out our complete class schedule [here](#).

Personalized Care

If you are looking for a place to start or if you have a specific health condition or concern, we offer personalized one-on-one visits with a Care Navigator. The Care Navigator will help you explore your challenges and develop a personalized plan for your mind, body, and spirit.

Click [here](#) to schedule your appointment.

Don't have time to take an online class? No problem! Check out our social media channels for videos and the latest well-being content.



Choosing a Provider Group that Meets Your Needs

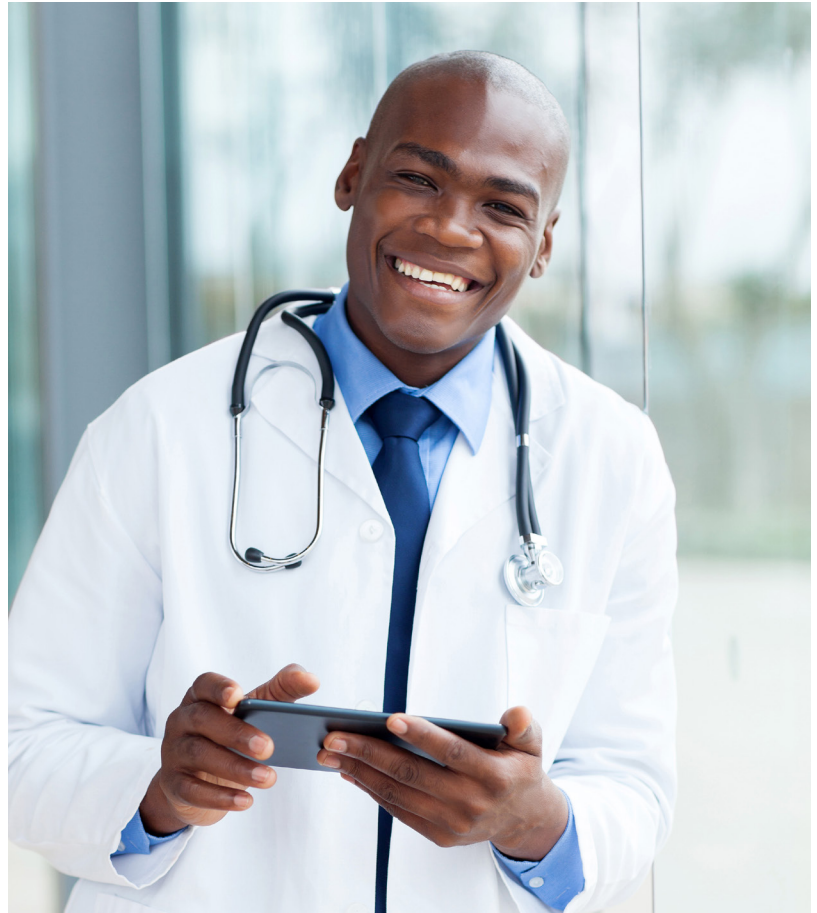


UnitedHealthcare's participating medical groups offer comprehensive and personalized care in your community with a large and robust network of physicians, health care professionals and facilities located throughout Southern California.

The following HMO plans are available to you:

1. UHC Harmony HMO
2. UHC Performance HMO Network 1
3. UHC Performance HMO Network 3
4. UHC CS VEBA Alliance HMO
5. UHC Harmony Journey HMO
6. UHC CS VEBA Alliance Journey HMO

[Click here](#) to find a doctor near you or learn more about your plans.



How to Choose Your UHC HMO Provider

To choose a provider for the UnitedHealthcare 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

Need Help Looking for a Provider?

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

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 drop-down menu for Plan/Product.
2. Call Optum Member Services at [800-428-6337](tel: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.



Benefit Contacts

| Benefit | Website | Phone |
|--------------------------------------------|-----------------------------------------------------------------------------------------------|--------------|
| Express Scripts (UHC members) | express-scripts.com | 800-918-8011 |
| HealthInvest HRA (HRA for Journey Plans) | healthinvesthra.com | 844-342-5505 |
| Inside Rx Pets | insiderxpets.com | 800-722-8979 |
| Journey Plan | journeyplan.org | 888-586-6365 |
| Kaiser | my.kp.org/veba | 800-464-4000 |
| Optum Employee Assistance Program | liveandworkwell.com access code: VEBA | 888-625-4809 |
| OptumHealth (Chiro/Acu for UHC and Kaiser) | myoptumhealthphysicalhealthofca.com | 800-428-6337 |
| Teladoc Medical Experts | teladoc.com/medical-experts/ | 800-835-2362 |
| UnitedHealthcare (UHC) | whyuhc.com/csveba | 888-586-6365 |
| VEBA Advocacy | Advocacy@mcgregorinc.com | 888-276-0250 |

Free VEBA Benefits

Teladoc Medical Experts

Free access to medical experts to make sure you have the correct treatment and diagnosis. [Visit their site.](#)

Optum EAP

Get through life's challenges with counseling, budgeting, legal advice, child and eldercare support, and more! Visit liveandworkwell.com (access code: VEBA) or call [888-625-4809](tel:888-625-4809).

VEBA Advocacy

Navigating healthcare can be difficult at times. Our Advocacy team is here to help you.

Call [888-276-0250](tel:888-276-0250) or email

Advocacy@mcgregorinc.com

Questions?

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CALIFORNIA SCHOOLS
VEBA

San Marcos Unified School District: Management

Effective Period: January 1, 2023 - December 31, 2023

Plan design changes highlighted in red

| Benefit Summary | UHC Harmony HMO \$20/\$250A What You Pay | UHC Performance HMO D, Network 1, \$20/\$250A What You Pay | UHC Performance HMO Network 3, \$20/\$250A What You Pay | UHC Alliance HMO \$20/\$250A 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 | \$1,500 / \$3,000 | \$1,500 / \$3,000 |
| Health Account | None | None | None | None |
| PCP Office Visit | \$20 copay | \$20 copay | \$20 copay | \$20 copay |
| Specialist Office Visit | \$20 copay | \$20 copay | \$20 copay | \$20 copay |
| Preventive Care | No charge | No charge | No charge | No charge |
| Inpatient Hospital Care | \$250 admit copay | \$250 admit copay | \$250 admit copay | \$250 admit copay |
| Mental Health Services (outpatient/inpatient) | \$20 copay / \$250 admit copay | \$20 copay / \$250 copay | \$20 copay / \$250 admit copay | \$20 copay / \$250 admit copay |
| Substance Abuse Services (outpatient/inpatient) | No charge | No charge | No charge | No charge |
| Outpatient Diagnostic Laboratory and Radiology (standard procedures) | No charge | No charge | No charge | No charge |
| Complex Radiology (PET & MRI) | \$100 copay | \$100 copay | \$100 copay | \$100 copay |
| Outpatient Surgery | No charge | No charge | No charge | No charge |
| Outpatient Physical/Rehabilitation Therapy (Office Visit) | \$20 copay | \$20 copay | \$20 copay | \$20 copay |
| Chiropractic and Acupuncture Services* | \$20 copay | \$20 copay | \$20 copay | \$20 copay |
| Urgent Care (Office Visit only) | \$20 copay | \$20 copay | \$20 copay | \$20 copay |
| Emergency Room (Copay waived if admitted) | \$150 copay | \$150 copay | \$150 copay | \$150 copay |
| Rx Deductible (individual/family) | None | None | None | None |
| Rx Out-of-Pocket Maximum (individual/family) | \$3,000 / \$6,000 | \$3,000 / \$6,000 | \$1,600 / \$3,200 | \$1,600 / \$3,200 |
| Rx Formulary List | National Preferred | National Preferred | National Preferred | National Preferred |
| Rx Pharmacy Network | Express Advantage Network** | Express Advantage Network** | Express Advantage Network** | Express Advantage Network** |
| Short-Term Prescription Drugs*** (up to 30-day supply) | \$10 Generic \$25 PB 50% \$40 min \$175 max NPB | \$10 Generic \$25 PB 50% \$40 min \$175 max NPB | \$10 Generic \$30 PB 50% \$40 min \$175 max NPB | \$10 Generic \$30 PB 50% \$40 min \$175 max NPB |
| Long-Term Prescription Drugs*** (up to 90-day supply) | \$20 Generic \$50 PB 50% \$80 min \$350 max NPB | \$20 Generic \$50 PB 50% \$80 min \$350 max NPB | \$20 Generic \$60 PB 50% \$80 min \$350 max NPB | \$20 Generic \$60 PB 50% \$80 min \$350 max NPB |
| Available Medical Groups | Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group | Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Sharp Community Medical Group, SCMG - Arch Health Partners, Sharp Rees-Stealy Medical Group | Rady Children's Health Network, Scripps Clinic, Scripps Coastal Medical Center | Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Scripps Clinic, Scripps Coastal, Scripps Physician MG, UC San Diego Medical Group |

Infertility services are excluded/not covered under non-Kaiser HMO plans and are included/covered under Kaiser HMO (excluding Kaiser Bronze) plans, please see your policies for details.

*Chiropractic services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from OptumHealth. This also applies to Acupuncture services if elected by your employer, as it is optional.

**Pay standard copays if you fill your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Ralphs, 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.

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 Gallagher Benefit Services, Inc. on behalf of 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.



San Marcos Unified School District: Management

Effective Period: January 1, 2023 - December 31, 2023

Plan design changes highlighted in red

| Benefit Summary | NEW! UHC Harmony HMO Journey | UHC Alliance HMO Journey | Kaiser HMO \$20, Rx: \$15 / \$30 30-day |
|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| | What You Pay | What You Pay | What You Pay |
| Medical Deductible (individual/family) | \$2,000 / \$4,000 | \$2,000 / \$4,000 | None |
| Medical Out-of-Pocket Maximum (individual/family) | \$3,500 / \$7,000 | \$3,500 / \$7,000 | \$1,500 / \$3,000 |
| Health Account | HealthInvest HRA \$1,000 / \$1,600 / \$2,200 | HealthInvest HRA \$350 / \$700 / \$1,100 | None |
| PCP Office Visit | \$25 copay | \$25 copay | \$20 copay |
| Specialist Office Visit | \$40 copay | \$40 copay | \$20 copay |
| Preventive Care | No charge | No charge | No charge |
| Inpatient Hospital Care | 20% coinsurance (after deductible) | 20% coinsurance (after deductible) | No charge |
| Mental Health Services (outpatient/inpatient) | \$25 copay / 20% coinsurance (after deductible) | \$25 copay / 20% coinsurance (after deductible) | \$20 copay / No charge |
| Substance Abuse Services (outpatient/inpatient) | No charge | No charge | \$20 copay / No charge |
| Outpatient Diagnostic Laboratory and Radiology (standard procedures) | No charge | No charge | No charge |
| Complex Radiology (PET & MRI) | \$100 copay | \$100 copay | No charge |
| Outpatient Surgery | 20% coinsurance (after deductible) | 20% coinsurance (after deductible) | \$20 copay |
| Outpatient Physical/Rehabilitation Therapy (Office Visit) | \$25 copay | \$25 copay | \$20 copay |
| Chiropractic and Acupuncture Services* | \$30 copay | \$30 copay | \$20 copay |
| Urgent Care (Office Visit only) | \$25 copay | \$25 copay | \$20 copay |
| Emergency Room (Copay waived if admitted) | 20% coinsurance (after deductible) | 20% coinsurance (after deductible) | \$50 copay |
| Rx Deductible (individual/family) | None | None | None |
| Rx Out-of-Pocket Maximum (individual/family) | \$3,000 / \$6,000 | \$1,600 / \$3,200 | N/A |
| Rx Formulary List | National Preferred | National Preferred | Kaiser |
| Rx Pharmacy Network | Express Advantage Network** | Express Advantage Network** | Kaiser |
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