

San Diego Community College District

2027 Open Enrollment Meeting

October 01, 2026



AIMEE AND ALEXIA
MEMBERS SINCE 2013

Today's AGENDA

JOINING YOU TODAY

Francisco Gaona
Account Manager

01

Welcome & Overview

02

2027 Changes

03

Plan Options

04

Carrier Information

05

Tools & Resources

06

Additional Benefits

07

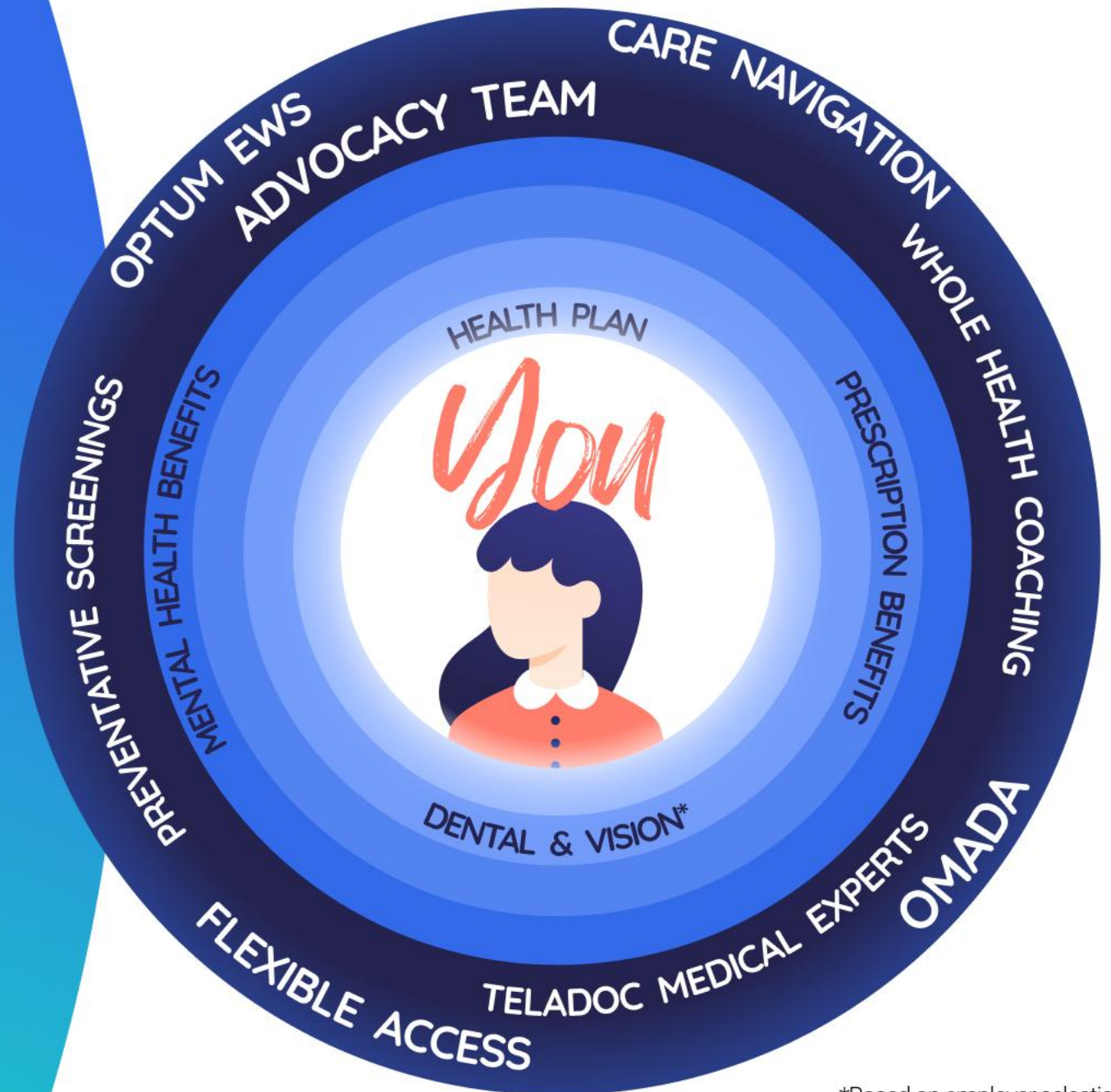
Questions & Answers

More Than JUST INSURANCE

COMPREHENSIVE, WHOLE-PERSON COVERAGE

CALIFORNIA SCHOOLS

VEBA



*Based on employer selection

2027 CHANGES

Effective: January 1, 2027

CALIFORNIA SCHOOLS
VCBA



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.

KINDBODY *Access*

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

MyVEBA PORTAL

You

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

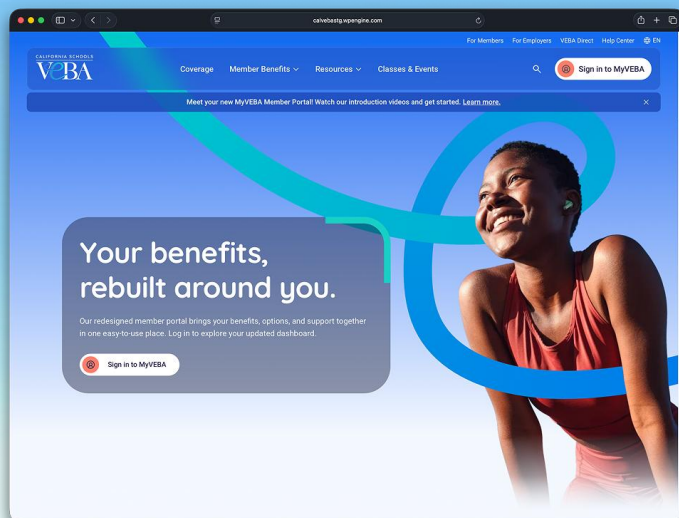
Book CalVEBA classes, events & programs through the WellnessLiving scheduling tool

Learn more

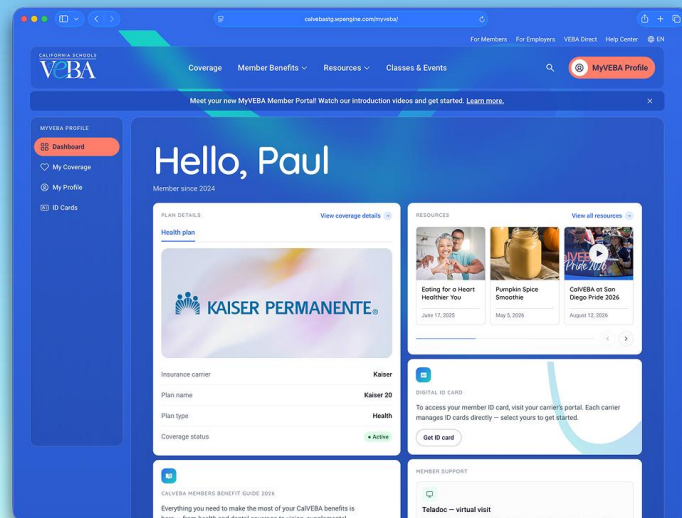
watch how-to videos, and complete your one-time registration at: CalVEBA.org/MyVEBA-Portal/

New DIGITAL EXPERIENCE

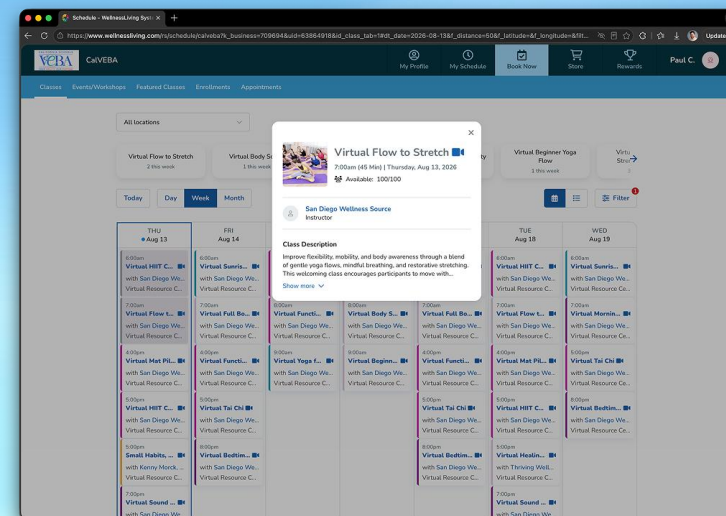
New CalVEBA Website



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.



Access OPEN ENROLLMENT

Through the MyVEBA Member Portal

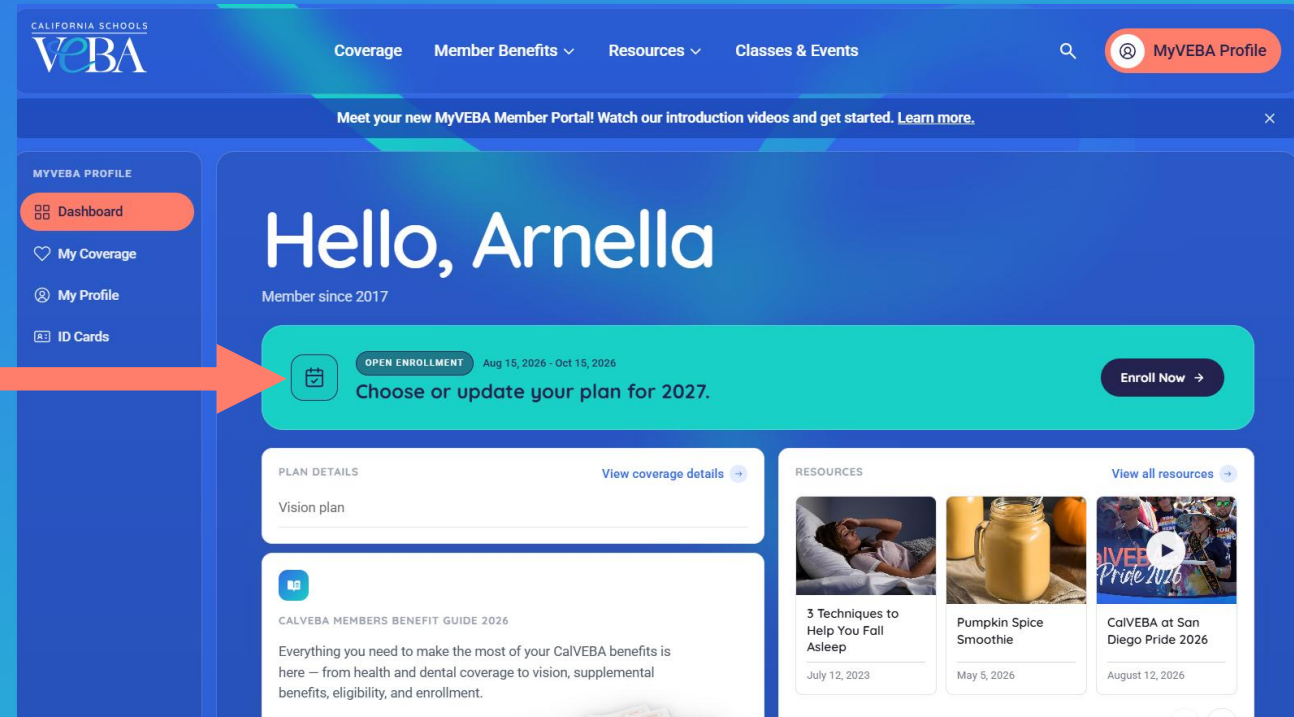
For participating districts, members will access their Open Enrollment experience through the MyVEBA Member Portal.

Register

BEFORE OPEN ENROLLMENT

It's important to register for your MyVEBA Member Portal account before Open Enrollment begins.

Enrollment notifications and important updates will be delivered through the portal, and registered members can access Open Enrollment directly from their account.



Through the MyVEBA Member Portal, members can:

- ▶ Access Open Enrollment
- ▶ Receive enrollment notifications and updates
- ▶ Review benefit information
- ▶ Access helpful enrollment tools and resources

Visit: CalVEBA.org/MyVEBA-Portal

AVAILABLE BENEFITS

Effective: January 1, 2027

A woman with long brown hair and bangs, wearing a black floral patterned sweater and pink pants, standing with her arms crossed.

DANIELLE
MEMBER SINCE 2006

A woman with short dark hair and glasses, wearing a white turtleneck sweater and dark pants, standing with her arms crossed.

JASMIN
MEMBER SINCE 2023

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.

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.*

Benefit Summary	UHC Performance 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%

UHC PERFORMANCE HMO, \$10/100% PLAN

UHC Performance HMO Medical Groups

- ▶ Optum Care Network
- ▶ Sharp–Palomar Health Medical Group
- ▶ Sharp Rees-Stealy Medical Group
- ▶ Sharp Community Medical Group
- ▶ Rady Children’s Health Network

***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.*

UHC HARMONY HMO \$10 PLAN

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.

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%

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

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.



UHC HARMONY HMO 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)

HealthInvest HRA
\$1,000/\$1,600 /\$2,200

HARMONY SD Network

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

HEALTHINVEST HRA – UHC Harmony Journey HMO

Key Benefits

- ▶ Retain funds even if you change jobs or plans.
- ▶ Covers medical care expenses such as deductibles, copays, prescriptions, vision, dental, medical premiums.
- ▶ No 'use it or lose it' restriction
- ▶ Choose how your balance is invested

Using Your HRA

- ▶ Easy Access: HealthInvestHRA.com or HRAgo® app
- ▶ Benefits Card: Pay for benefits directly without filing claims
- ▶ Automatic Premium Reimbursement
- ▶ Annual Contribution posted by **March 1, 2027**

Customer Care

Call: **844-342-5505**, 6 am - 5 pm, Monday – Friday
Customercare@healthinvesthra.com

ANNUAL HEALTHINVEST HRA CONTRIBUTION

	UHC Journey HMO \$2,000
Single	\$1,000
Two-Party	\$1,600
Family	\$2,200

HEALTHINVEST HRA – UHC Journey Alliance HMO

Key Benefits

- ▶ Retain funds even if you change jobs or plans.
- ▶ Covers medical care expenses such as deductibles, copays, prescriptions, vision, dental, medical premiums.
- ▶ No 'use it or lose it' restriction
- ▶ Choose how your balance is invested

Using Your HRA

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ANNUAL HEALTHINVEST HRA CONTRIBUTION

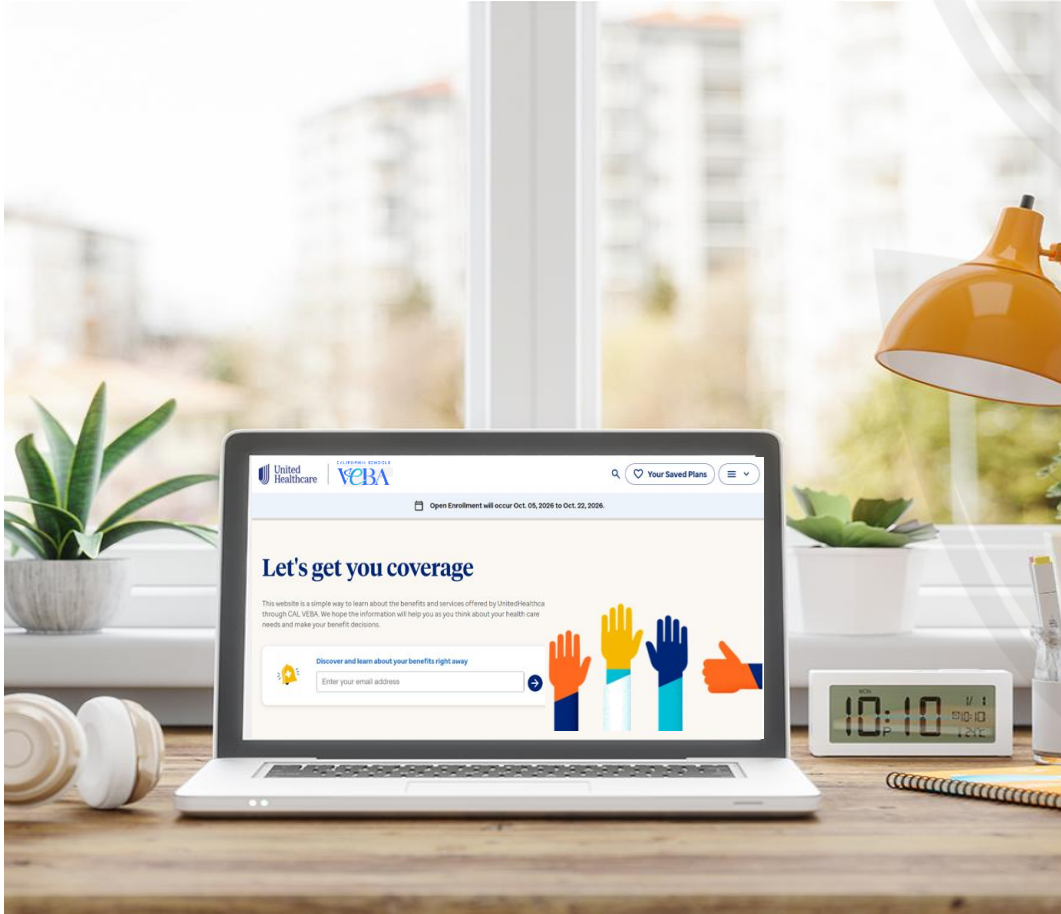
	UHC Journey HMO Alliance \$2,000
Single	\$500
Two-Party	\$1,000
Family	\$1,600



UNITEDHEALTHCARE

Open Enrollment 2026

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!



ID Cards

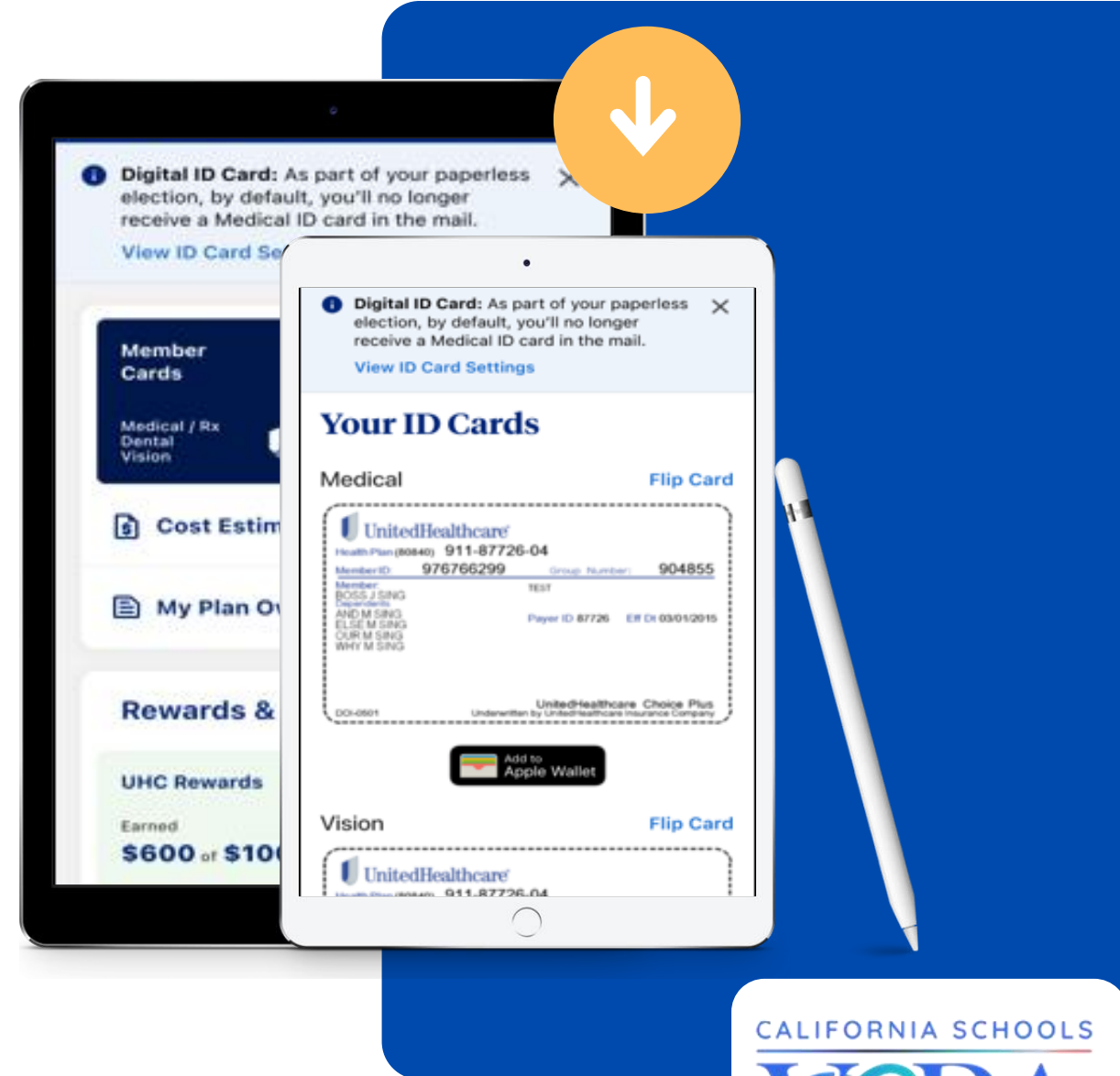
HMO System Migration

- 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

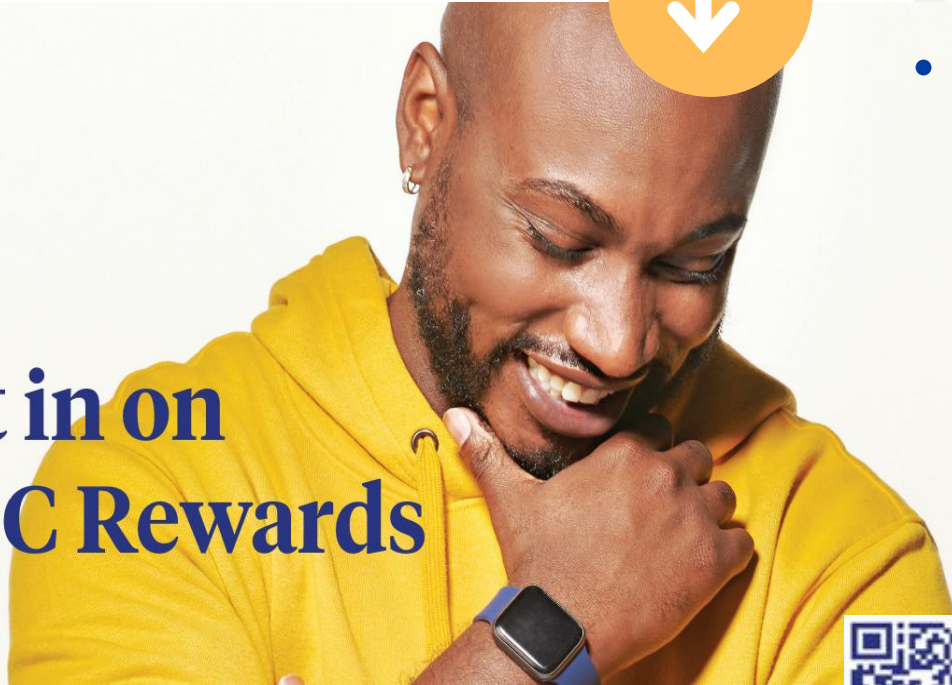


UHC Rewards

Available to UHC Members



Get in on
UHC Rewards



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

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



Earn up to
\$300
including
\$20
today
when you 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

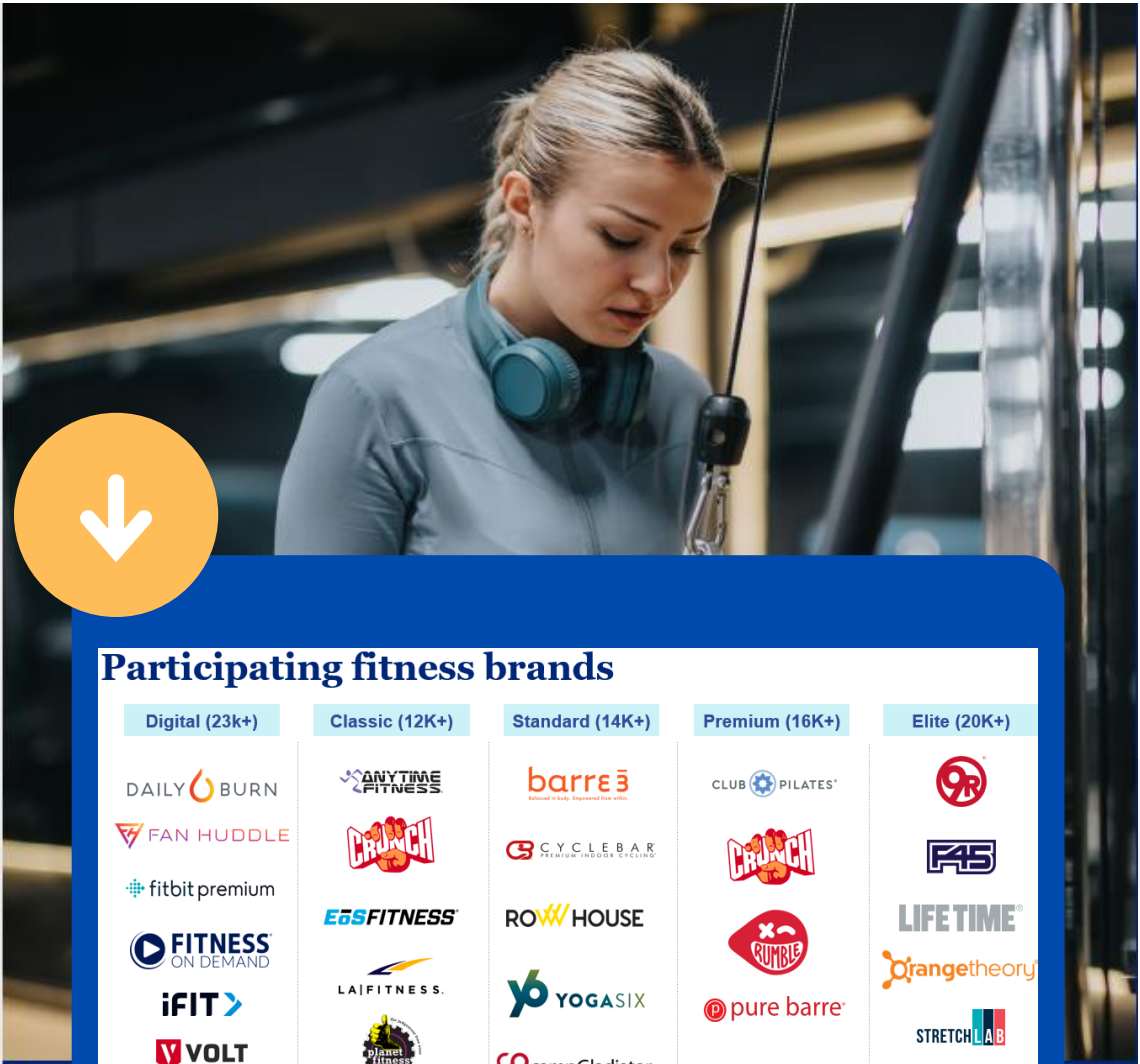


How *Earn It Off* works

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



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	9R
FAN HUDDLE	CRUNCH	cyclebar	CRUNCH	F45
fitbit premium	E55 FITNESS	ROW HOUSE	RUMBLE	LIFETIME
FITNESS ON DEMAND	LAIFITNESS	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

Virtual Visits

**See a Doctor
Wherever, Whenever**



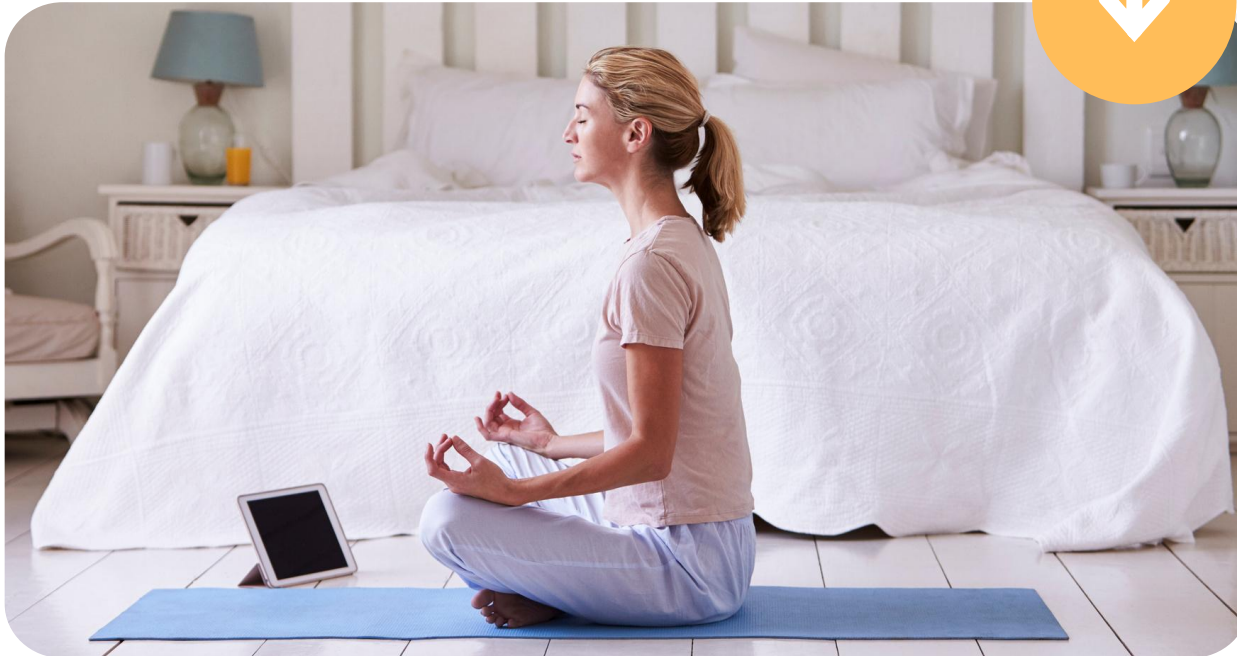
Virtual Visits

- \$0 Copay on ALL UHC Plans if a UHC Virtual Visit provider is used
- For all others, matches INN PCP Copay
- Get 24/7 care by video or phone
- May be used for common medical conditions
 - Allergies
 - Eye infections
 - Rashes
 - Bronchitis
 - and more..

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



Optum Chiropractic and Acupuncture Benefits

Available to all UHC and Kaiser Members

All VEBA members and their dependents will receive chiropractic and acupuncture benefits from participating Optum Health Physical Health of California (Optum) providers. The benefits include:

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

Go to the Provider Locator search tool at www.myoptumhealthphysicalhealthofca.com

Select “California Schools VEBA” in the list in the column titled – Plan/Product

Questions?

We are here to help

Dedicated VEBA Member Customer Service:

1-888-586-6365

Behavioral Health Customer Service:

1-888-625-4809

UHC Pre-Member Site:

www.exploreuhcplans.com/csveba

UHC Member Website:

www.myuhc.com





THANK YOU

EXPRESS SCRIPTS® PHARMACY BENEFIT SERVICES

Pharmacy Benefit Overview



Resources right within reach

Get anywhere, anytime access to your pharmacy benefits with an online account at **express-scripts.com**. For complex concerns or health conditions, call the customer service number on your ID card or use the 24/7 chat to answer most questions with the ability to speak with a live agent, if needed.



DIGITAL TOOLS

Download your **digital ID card** to your phone, print a copy, and/or share it with others.

COVERAGE REVIEW

Before a doctor prescribes a medication, find out if it needs **prior authorization (PA)**, also called coverage review, and check the status of an in-progress review.

MEDICATION HISTORY

Review your **previous prescriptions** all in one place.

MONEY SAVINGS

Don't pay more than you have to. Use our live dashboard to get the right medication, supply, and pharmacy for you.

32%

average member savings when prescriptions follow your prescription plan rules, compared with those that are not.

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.

WHO IS ELIGIBLE?

- ▶ Members enrolled in the CalVEBA UnitedHealthcare HMO and UMR PPO plans as their primary insurance.
- ▶ Members who use Medicare as their primary insurance are not eligible for this program.

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.

TO GET THE SAVINGS, YOU MUST ENROLL:

- 📞 Call **800-683-1074**
- 🌐 To view a list of covered specialty drugs, visit www.saveonsp.com/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



Express Scripts
By EVERNORTH

[*HMO PLANS: UHC, WESTERN
HEALTH ADVANTAGE, VEBA DIRECT
PPO PLANS: UMR & SUREST]

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.*





Better health care. Built around you.

2027 Open Enrollment | CalVEBA



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.



Connected care for a seamless experience

IN PERSON

Many services often under one roof

Timely primary care appointments and lab results

VIRTUAL CARE

Connect with doctors who know your health history

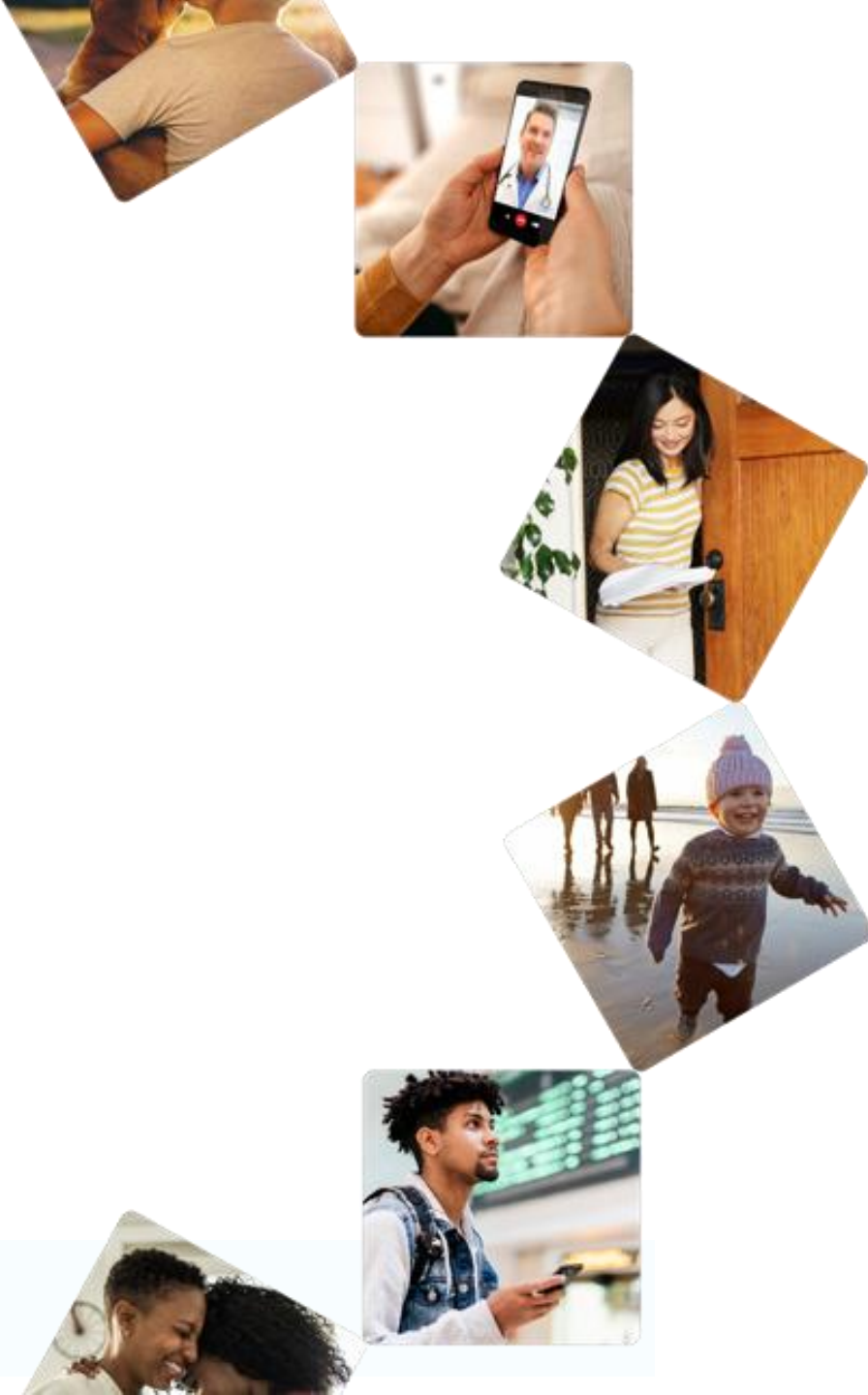
Phone, video, and online options¹

AWARD-WINNING APP

24/7 access to your health records

Message your care team, manage appointments, view most lab results, and refill most prescriptions²

1. When appropriate and available. 2. These features apply to care you get at Kaiser Permanente facilities.



Health care that moves with you

Mail-order pharmacy

- One-tap refills and automated reminders
- Home delivery or same-day pickup for most prescriptions¹

Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- Care by phone or online across the U.S.²

Away from Home Travel Line 24 hours a day, 7 days a week, at 951-268-3900 (TTY 711).

Visit kp.org/travel

1. Not all prescriptions can be mailed, and restrictions may apply. Please check with your local pharmacy.

2. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

Increasing care access in Southern California

With 35 convenient locations and more on the way, Target Clinic expands member access to Kaiser Permanente care and help support the health of our Southern California communities.

Los Angeles County

- Burbank
- Compton
- Culver City
- Eagle Rock
- Hawthorne
- Inglewood
- Moorpark
- Northridge
- Norwalk
- Pico Rivera
- Redondo Beach
- Rosemead
- Santa Clarita East
- West Covina South
- Westlake Village

Kern County

- Bakersfield NW

Orange County

- Irvine North
- San Clemente
- Seal Beach
- West Fullerton

Riverside County

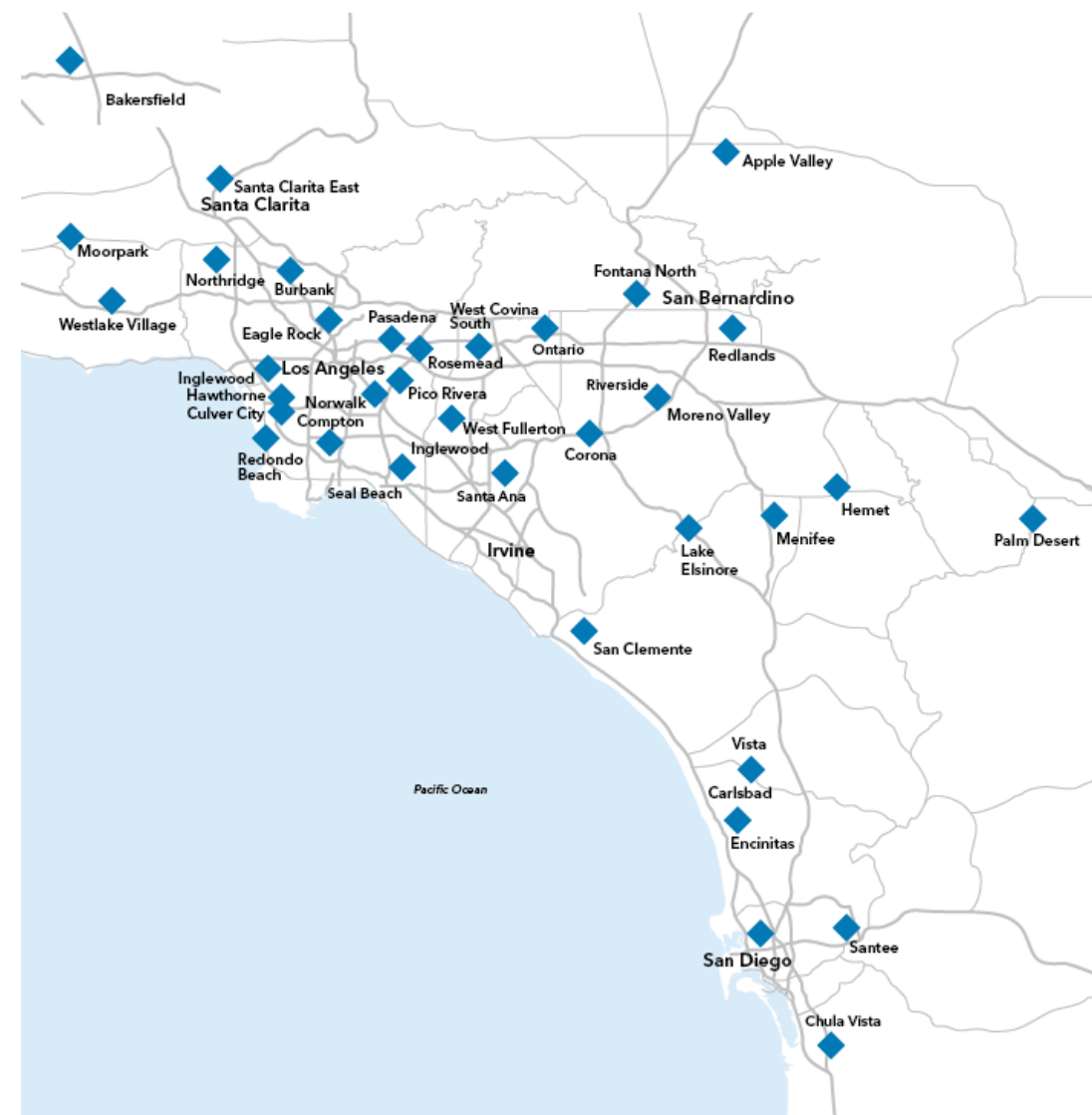
- Hemet
- Lake Elsinore
- Menifee
- Norco
- Palm Desert
- Riverside Arlington

San Bernardino County

- Apple Valley
- Fontana North
- Montclair
- Redlands

San Diego County

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



For a full list of locations, visit kptargetclinic.org/locations.

Expect great care when you're expecting

Your dedicated prenatal care team provides compassionate support at every stage of pregnancy, from preconception to the fourth trimester.

ONE OF AMERICA'S BEST MATERNITY HOSPITALS



22 of our medical centers have been named Best Hospitals for Maternity Care by U.S. News & World Report for 2026



29 of our medical centers were named America's Best Maternity Hospitals by Newsweek and Statista for 2026

CALIFORNIA SCHOOLS



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 resources¹

Fitness and lifestyle

- Digital fitness resources and gym memberships²

Our members are:

4x

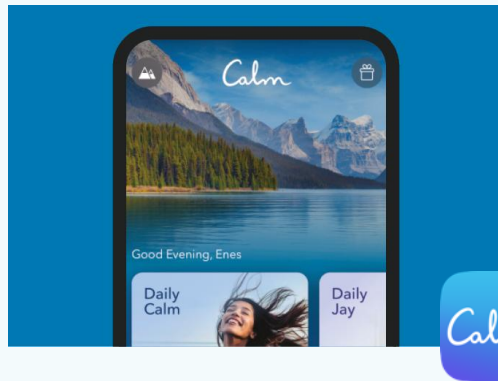
as likely to be screened for depression.

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



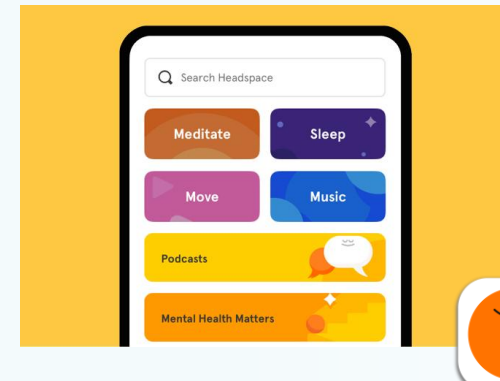
On-demand wellness tools put better health within reach

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



Centers for Healthy Living - Classes and Programs

 CENTER FOR HEALTHY LIVING KAISER PERMANENTE.	 CENTER FOR HEALTHY LIVING KAISER PERMANENTE.	 CENTER FOR HEALTHY LIVING KAISER PERMANENTE.	
New Handout Weight Log	New Handout Servings Food Log Track by Servings	New Handout Healthy Plate Food Log Track by Healthy Plate	New Website Healthy Recipes Short on time? Check out some of our easy and delicious recipes!
 CENTER FOR HEALTHY LIVING KAISER PERMANENTE.			
Handout Fitness Plan Movement from both daily activities and planned exercise routines can help you get to a healthy weight. Use this fitness plan and tracker to build and track your activities.	Workshop Guide/Booklet Healthy Balance Workshop Guide	Handout Daily Lifestyle Log Tracking puts your healthy lifestyle goals and action plans to work! Use our simple log to help you stay on track, or even get back on track.	Website Healthy Balance Exercise Videos Movement from both daily activities and planned exercise routines can help you get to a healthy weight. Find daily activities to boost physical fitness.



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)
				
				
				
				
				
				
				
Provided by 				

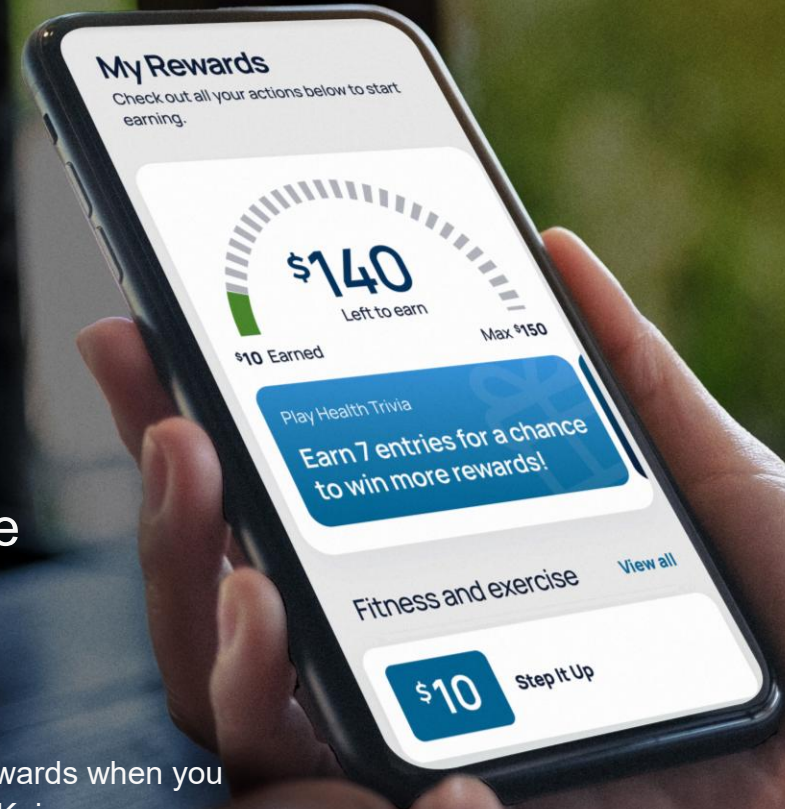
- Peek at onepassselect.com anytime for the freshest gym tier lineup.

kp.org/exercise

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.



Support for you at every step

AS A NEW MEMBER, YOU CAN:

- Set up your kp.org account to conveniently manage your care
- Choose a doctor who fits your needs and lifestyle
- Transfer your prescriptions and order refills
- Connect to quality care when it's convenient for you



Take the next step
toward a better
care experience

Thank you!



Explore your plan options
at kp.org/choosekp.

Connect with your company's
benefits administrator for details
about your employer-sponsored
health plan.

Talk to a specialist:

1-855-419-4399

Monday through Friday,
7 a.m. to 6 p.m. Pacific time

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**



Eligibility: CalVEBA members enrolled with Express Scripts



CHIROPRACTIC & ACUPUNCTURE BENEFITS

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

Important Note: *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



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



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.*

Your Kindbody Benefits Through California Schools VEBA

- Virtual Menopause Support
- Holistic Support Sessions
- KindMan
- KindDoula
- Cryopreservation Services

Menopause Program



Program Features

- 2 virtual visits with a Kindbody specialty provider
- Lifestyle assessment
- Prescription hormone replacement therapy (if appropriate)*
- Up to 3 holistic health sessions based on your unique symptoms/needs
- Referral and navigation to local in-network providers including primary care physician, gynecologist, and psychologists/psychiatrists



**Kindbody patient
navigators**



**E-books, webinars,
workshops, and
support groups**



**Menopause
community**



**Blogs, content,
on demand
educational videos**

New in
2026!

KindMan Male Fertility Coverage

Coverage of male fertility services included under the KindCycle benefit coverage.

Services

Support for male factor infertility (Up to 50% of fertility cases are male factor related)

- Comprehensive evaluation
- Male fertility experts create a personalized treatment plan
- Treatment options:
 - Sperm cryopreservation
 - Sperm identification
 - Testicular Sperm Extraction (TESE)
 - Percutaneous Epididymal Sperm Aspiration (PESA)



KindDoula Program



Virtual doula support through your pregnancy during the eight (8) included sessions – helping you build and communicate your specific birth plan with your provider.

Program Features

- Trimester-specific education
- Addressing common pregnancy symptoms
- Education on pregnancy complications
- What to expect at routine visits
- Blood pressure education
- Nutrition support
- Physical activity guidance
- Signs of preterm labor
- Birth plan development
- Fetal kick counts
- Preparing for delivery
- Bringing baby home
- Infant feeding/lactation support
- Post delivery self-care
- Postpartum depression



**Pregnancy
support**



**Nutrition
guidance**



**Pregnancy
fitness**



**Mental
health**



**Preparing
for delivery**

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, UMR or SIMNSA effective 01/01/2027 Kaiser



GALLAGHER

Support Beyond Membership, Tailored to Your Needs

Gallagher is a trusted health and benefits advisor offering no-cost consulting to employees, retirees, and family members transitioning out of California Schools VEBA.

- ▶ **Expert Guidance:** Experienced, licensed advisors available when you need them
- ▶ **Broad Carrier Network:** Find the right plan from a wide range of options
- ▶ **Nationwide Support:** Licensed agents in all 50 states
- ▶ **Fast Personalized Recommendations:** Get tailored health plan options in about 15 minutes

Explore your coverage options today:



Call 800-702-0376



Visit AHS-Partner-US.AJG.com/Veba

Explore Coverage Options for:

- ▶ Individual & Family Plans (IFP)
- ▶ COBRA Alternatives
- ▶ Medicare

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



Benefits Support:

WHO TO CONTACT & WHEN

CONTACT THE ADVOCACY TEAM FOR:

- Help finding or choosing a doctor
- Billing assistance
- Claims denial
- Open Enrollment questions
- Issues connecting with your carrier
- Expediting care for urgent situations

CONTACT YOUR PLAN CARRIER FOR:

- ID cards (generated digitally by your provider)
- Help filling out forms
- Change of address or phone number
- Changing a Primary Care Provider (PCP)

[Click Here](#) to Find Your
Plan Carrier Contacts.

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](https://www.teladoc.com/MedicalExperts)**



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.

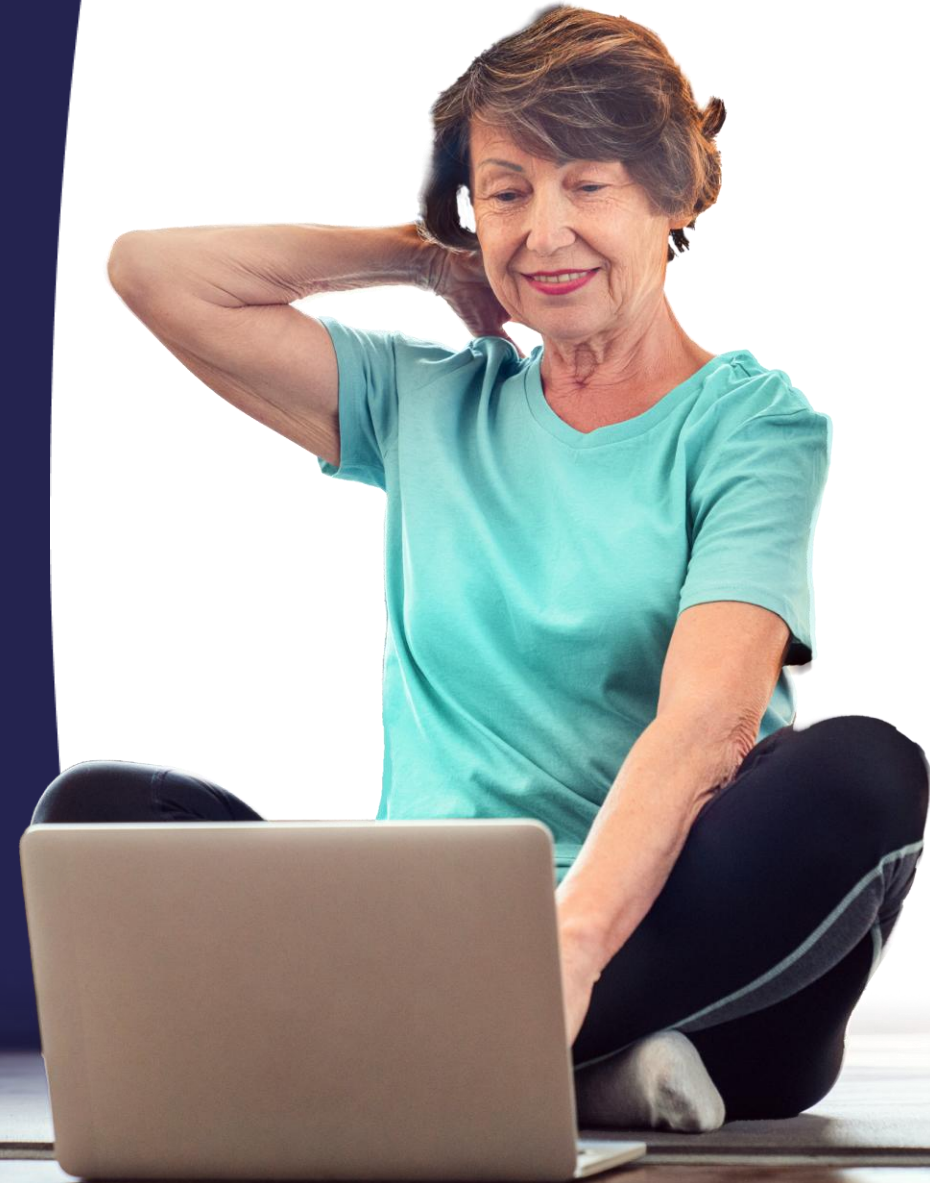
TO PRINT YOUR ID CARD:

- ▶ Visit Insiderxpets.com/Pets to print an ID card
- ▶ Or save your card to your Google Play account or Apple Wallet



EXPANDED ACCESS TO CaIVEBA RESOURCES

FREE RESOURCES FOR CaIVEBA MEMBERS



CalVEBA RESOURCES

VIRTUAL, ON-DEMAND & IN-PERSON



01

ON-DEMAND VIDEOS

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

Visit calveba.org/Video-Library.

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/



RESOURCE CENTER LOCATIONS

VISIT A LOCATION NEAR YOU

San Diego: 1843 Hotel Circle South

Kearny Mesa: 5520 Ruffin Road

Carlsbad: 6183 Paseo Del Norte

Chula Vista: 333 H Street

Visit calveba.org for hours and offerings.

WHAT'S AVAILABLE

- Group Classes: Movement, Pilates, Yoga,
- Dance Fitness & More!
- Whole Health Coaching
- Holistic Acupuncture
- Fitness Center
- Free Child Care*

*Cal***VEBA**
YOUR HEALTH, OUR PURPOSE

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



LEANNA
MEMBER SINCE 2006

CONTACT AN EMOTIONAL WELL-BEING SPECIALIST



Call any time:
866-248-4096



Visit [Liveandworkwell.com](https://www.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:

- ▶ In-person at the Kearny Mesa Resource Center
- ▶ 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

PSYCHIATRIC CENTERS AT SAN DIEGO IS NOW PART OF MINDPATH HEALTH

CalVEBA members receive access to telehealth services
provided by Psych Centers at San Diego (PCSD)

Group therapy and personalized therapy sessions available

CalVEBA 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 <https://www.mindpath.com/> for details.

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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**

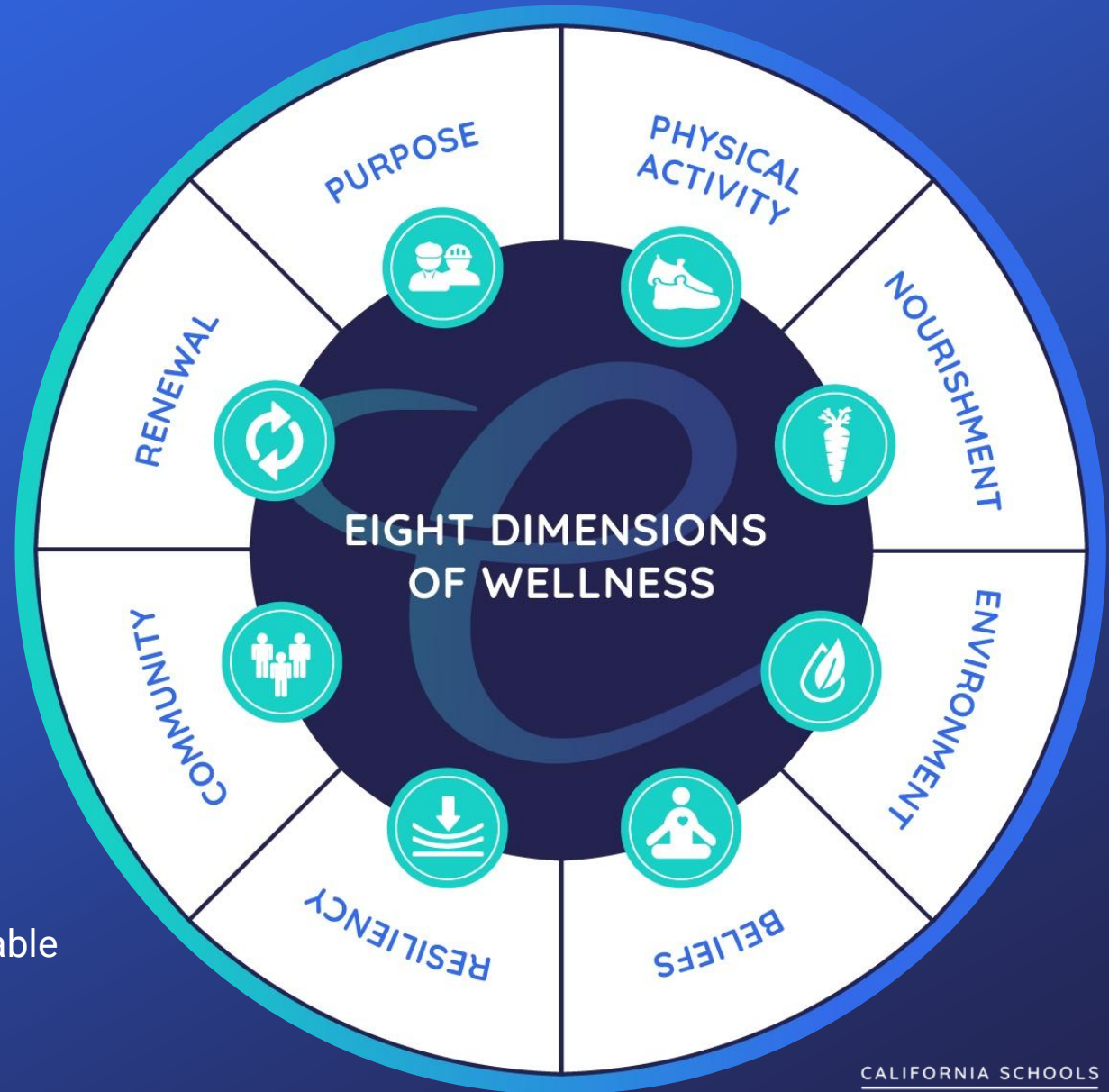
WHOLE HEALTH COACHING PROGRAM

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

We Love
YOUR FEEDBACK!



SCAN HERE

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





FRANCISCO GAONA

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.



FranciscoX._Gaona@RPAdmin.com



mobile: 619-865-6050

Your VEBA CONTACT

BENEFIT DEPARTMENT SUPPORT CONTACTS

Account Management

Benefits@VEBA-Trust.com

Heather Simonson, CalVEBA Ombudsman

Heather_Simonson@RPAdmin.com



ADVOCACY TEAM

CalVEBA Members

Call: **888-276-0250**

STAY CONNECTED

Follow us on our social for new
resources, helpful tips, and
CalVEBA news & events.



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California Schools VEBA



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THANK YOU!



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YOUR HEALTH, OUR PURPOSE

DISCLAIMER

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This analysis does not amend, extend, or alter, in any way, the coverage provided by the actual insurance policies and contracts with respect to any plan, program, or arrangement sponsored by, participated in, or otherwise connected with California Schools VEBA. See your applicable policy or contact us for specific information or further details in this regard. This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company, and as such is not meant to be exhaustive nor a detailed analysis of the proposed coverage. 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 or any plan participant. 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.