

Capistrano Unified School District

2026 Open Enrollment Meeting

October 16th, 2025

CALIFORNIA SCHOOLS
VEBA
YOUR HEALTH, OUR PURPOSE



Today's AGENDA

JOINING YOU TODAY

Nick Urbiztondo
Account Manager

01

Welcome & Overview

02

2026 Changes

03

Plan Options

04

Additional Benefits

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Tools & Resources

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Carrier Information

07

Questions & Answers

YOUR HEALTH
OUR PURPOSE

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.

2026 CHANGES

Effective: January 1, 2026

CALIFORNIA SCHOOLS
VEBA



New Fertility Coverage **CA MANDATE SB 729**

WHAT'S CHANGING?

California law now requires fertility benefits to be included in your medical plan if you're enrolled in a CalVEBA HMO.

WHAT THIS MEANS FOR YOU:

If you're enrolled in a CalVEBA HMO plan, fertility services like IVF and IUI will now be part of your core medical coverage. You no longer need to access these services separately through Kindbody.

QUESTIONS?

Visit [Kindbody.com/VEBA](https://www.kindbody.com/VEBA) or contact your health plan for details.



WHAT THIS MEANS FOR MEMBERS ENROLLED IN HMOs

Current		2026 Changes		
Carrier	Current	Core Fertility Services	Additional Kindbody Services	Transition Support
UHC Cigna	Covered under Kindbody	Covered under core medical benefits (not through Kindbody)	NEW! KindMan – Male diagnostic & fertility services NEW! KindDoula – Virtual care with doula specialists NEW! Fertility Preservation Up to a 20% self-pay discount at Kindbody Signature clinics + access to the following Kindbody services: Holistic Health Menopause – Virtual care & support	Continuity of care for members in the middle of treatment with Kindbody will be available through Q1 2026
Kaiser	No changes to coverage between 2025 & 2026 plan year. Covered under core medical benefits (not through Kindbody). Up to a 20% self-pay discount at Kindbody Signature clinics. No access to additional Kindbody services.			N/A

WHAT THIS MEANS FOR MEMBERS ENROLLED IN PPOs

Plan Type	Carrier	Fertility Services	Additional Kindbody Services	Notes
PPO	UMR, Surest	Not covered under core medical benefits. Members receive full access to fertility services through Kindbody: Fertility services (IUI, IVF) - Now up to three KindCycles Fertility Rx	Holistic Health Menopause – Virtual care & support NEW! KindMan – Male diagnostic & fertility services NEW! KindDoula – Virtual care with doula specialists NEW! Fertility Preservation	No change to access; new enhancements added

APPLIES TO:
UMR & Surest PPO Plans





HOW TO ACCESS *Fertility Benefits*

HMO MEMBERS

Continuity of care for those in treatment

Support for transition from Kindbody to
embedded benefits (HMO)

WHO DO YOU CONTACT?

Your health plan carrier

BENEFITS ENHANCEMENTS

Effective: January 1, 2026

Learn More: Reference your plan documents to review these changes.

\$0 Waived

PRESCRIPTION COPAYS

AVAILABLE TO MEMBERS ENROLLED
WITH EXPRESS SCRIPTS*

Supporting members with
hypertension & diabetes:

\$0 Copays for generic hypertension
& preferred oral diabetes meds

Convenient Access via Smart90 retail
or home delivery

Transition Flexibility: Up to 3 fills at
regular retail before Smart90

Affordable, Convenient, Quality Care



Express Scripts
By EVERNORTH

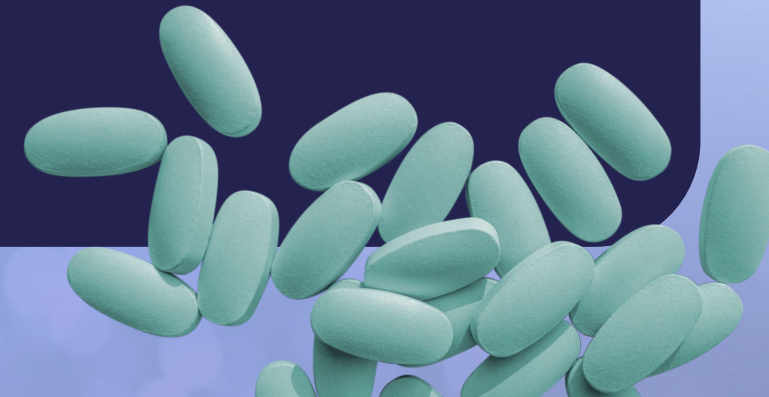
Some of the most common drugs are \$0 through
home delivery or Smart90:

HIGH BLOOD PRESSURE/ HEART DISEASE:

- ▶ Lisinopril
- ▶ Losartan Potassium
- ▶ Amlodipine Besylate
- ▶ Hydrochlorothiazide
- ▶ Metoprolol Succinate
- ▶ Atenolol
- ▶ Lisinopril-
Hydrochlorothiazide
- ▶ Losartan-
Hydrochlorothiazide
- ▶ Metoprolol Tartrate

DIABETES:

- ▶ Metformin HCL
- ▶ Metformin HCL ER
- ▶ Glipizide
- ▶ Glimepiride
- ▶ Pioglitazone HCL
- ▶ Glipizide ER
- ▶ Glyburide
- ▶ Glyburide-Metformin HCL



*UHC HMO plans



EncircleRx

GLP-1 PRESCRIPTION MANAGEMENT THROUGH EXPRESS SCRIPTS

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 support
- ▶ Weight management

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.

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**



New!

EnGuide PHARMACY

NEW GLP-1 MEDICATION HOME DELIVERY PHARMACY

The Express Scripts program now features EnGuide Pharmacy, a new home delivery pharmacy focused on only dispensing GLP-1 drugs.

This new pharmacy is staffed by clinicians with specialized knowledge in GLP-1s who can provide improved prescription care as well as enhanced guidance and education support to patients.

CalVEBA members receiving GLP-1 medications through Express Scripts via home delivery had their prescriptions automatically transition to EnGuide Pharmacy.

Impacted plans: UHC Harmony HMO



For more information, visit [EnguidePharmacy.com](https://www.EnguidePharmacy.com)



New! EnReachRx

NEW GLP-1 RETAIL PHARMACY PRESCRIPTION PROVIDER

The Express Scripts program now features EnReachRx, a high-touch patient support solution enabled by retail pharmacies for dispensing GLP-1 prescription medications.

Patients benefit from enhanced clinical support including dose optimization support, fraud detection, side effect management, and reliable GLP-1 access.

CalVEBA members receiving GLP-1 medications through Express Scripts had their prescriptions automatically transition to EnReachRx.

Walgreens and Costco currently participate in EnReachRx, offering enhanced clinical support for GLP-1 prescriptions. Other retail pharmacies will fill these prescriptions but without EnReachRx's clinical management and support.

Impacted plans: UHC Harmony HMO



AVAILABLE BENEFITS

Effective: January 1, 2026



UHC HARMONY HMO \$10 PLAN

UHC Harmony HMO Medical Groups

- ▶ Edinger Medical Group
- ▶ Greater Newport Physicians – Monarch
- ▶ Optum - Beaver Medical Group
- ▶ MemorialCare Medical Group
- ▶ Optum Orange County
- ▶ Optum Care Network – Arta Health
- ▶ Optum Care Network – AppleCare
- ▶ Optum Care Network – Monarch
- ▶ Optum Care Network – South Coast
- ▶ Torrance Memorial IPA

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 \$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	\$10 / \$30 / 50%
Long-Term Prescription Drugs	\$20 / \$60 / 50%

UHC CS VEBA ALLIANCE HMO \$10 PLAN

UHC CS VEBA Alliance Medical Groups

- ▶ Optum Care Network
- ▶ Optum Care Network – Monarch HealthCare
- ▶ Regal/Heritage Medical Groups
- ▶ ADOC – Fountain Valley

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.



HEALTHINVEST HRA

Key Benefits

- ▶ Flexible, portable plan
- ▶ No 'use it or lose it' restriction
- ▶ Triple tax advantage: Better than tax deferred!
- ▶ Tax Free: Exempt from FICA taxes (7.65%), Federal Income Tax (9.25%), and California State Income Tax (9.3%)
- ▶ Choose your own investments:
Decide how your balance is invested

Managing and Using Your HRA

- ▶ Easy online access: HealthInvestHRA.com
- ▶ Mobile App: HRAgo®
- ▶ Benefits Card: Pay for benefits directly without filing claims
- ▶ Automatic Premium Reimbursement
- ▶ Annual Contribution posted in February (see chart for amount)

Customer Care

Call: **844-342-5505**, 6 am - 5 pm, Monday – Friday

Customercare@healthinvesthra.com

ANNUAL CONTRIBUTION TO HEALTHINVEST HRA

	ALLIANCE/ HARMONY
Single	\$500
Two-Party	\$500
Family	\$500

UHC JOURNEY HMO PLAN DESIGN

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)

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.

Two UHC NETWORK OPTIONS

- ▶ SignatureValue Harmony
- ▶ SignatureValue CS VEBA Alliance

MEDICAL GROUPS

JOURNEY PLAN IS AVAILABLE WITH:

- ▶ UHC Harmony HMO network
- ▶ UHC CS VEBA Alliance HMO network

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

UHC HARMONY JOURNEY MEDICAL GROUPS

- ▶ Optum Care (formerly HealthCare Partners)
- ▶ Optum – Orange County
- ▶ Optum Care Network – AppleCare Select
- ▶ Optum Care Network – Arta Health
- ▶ Optum Care Network – Monarch HealthCare
- ▶ Optum Care Network – Southcoast
- ▶ Optum Care (formerly PrimeCare)
- ▶ Beaver Medical Group
- ▶ MemorialCare Medical Group
- ▶ Optum Care (formerly Valley Physicians Network)

UHC CS VEBA ALLIANCE JOURNEY MEDICAL GROUPS

- ▶ Optum Care (formerly HealthCare Partners)
- ▶ Optum Care Network – Monarch HealthCare
- ▶ Regal Medical Group
- ▶ ADOC – Fountain Valley

HEALTHINVEST HRA FUNDING TIMELINE



Important note: 90% of the benefit card balance is usable daily (up to \$5,000). 10% remains reserved due to market fluctuations to safeguard against potential losses ensure stability. Participants can file a claim for 100% of the balance if needed.

Benefit Summary

Kaiser HMO 15 Rx: \$10/\$20 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)	None
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	\$15 copay
Specialist Office Visit	\$15 copay
Preventive Care	No charge
Urgent Care (office visit only)	\$15 copay
Emergency Room (copay waived if admitted)	\$100 copay
Short-Term Prescription Drugs	\$10 / \$25 (up to 30-day supply)
Long-Term Prescription Drugs	\$20 / \$50 (up to 100-day supply)

KAISER HMO 15 \$10/\$25 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

Kaiser HMO 20 Rx: \$15/\$30 30-day (What You Pay)

Deductible (individual/family)	None
Medical Plan Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000
Rx Plan Out-of-Pocket Maximum (individual/family)	None
Health Reimbursement Account	None
Primary Care Physician (PCP) Office Visit	\$25 copay
Specialist Office Visit	\$40 copay
Preventive Care	No charge
Complex Radiology (PET & MRI)	\$100 copay
Mental Health Services (Outpatient & Inpatient)	\$20 copay / \$250 admit copay
Urgent Care (office visit only)	\$25 copay
Emergency Room (copay waived if admitted)	\$150 copay
Short-term Prescription Drugs	\$15 / \$35 (up to 30-day supply)
Long-term Prescription Drugs	\$30 / \$70 (up to 100-day supply)

KAISER HMO

\$25/40

\$15/\$35 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.

CIGNA HEALTHCARE SELECT PLAN 10 HMO

Cigna Available Medical Groups

- ▶ St. Joseph Hospital/Heritage
- ▶ St. Jude Affiliated Physicians/Heritage
- ▶ Hoag Medical Group/Affiliated Physicians
- ▶ Mission Hospital/Heritage

Disclaimer: These benefits reflect high-level benefit categories for an individual with in-network coverage. Please refer to plan document for details.

Benefit Summary	Cigna Select 10 HMO (What You Pay)
Deductible (individual/family)	None
Medical Plan Out-of-Pocket Maximum (individual/family)	\$1,000 / \$3,000
Primary Care Physician (PCP) Office Visit	\$10 copay
Specialist Office Visit	\$10 copay
Preventive Care	No charge
Inpatient Hospital Care	No charge
Urgent Care (office visit only)	\$10 copay
Emergency Room (Copay waived if admitted)	\$100 copay
Short-Term Prescription Drugs	G: \$10 P: \$25 NP: 50% (Up to \$100 maximum)
Long-Term Prescription Drugs	G: \$20 P: \$50 NP: 50% (Up to \$200 maximum)

UMR SELECT PLUS PPO PLAN 80/50 \$2000

Disclaimer: These benefits reflect high-level benefit categories for an individual with in-network coverage. Please refer to plan document for details.



Benefit Summary	UMR Select Plus PPO Plan 80/50 \$2000		
	In-Network (What You Pay)	Out of Network (What You Pay)	
		Current	2026 Changes
Deductible (individual/family)	\$2,000 / \$4,000	\$2,000 / \$4,000	\$4,000 / \$8,000
Medical Out-of-Pocket Maximum (individual/family)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$7,500 / \$14,000
Rx Out-of-Pocket Maximum (individual/family)	Combined with Medical	Combined with Medical	
Health Reimbursement Account	None	None	
Primary Care Physician (PCP) Office Visit	\$30 copay	50% coinsurance (after deductible)	
Specialist Office Visit	\$30 copay	50% coinsurance (after deductible)	
Preventive Care	No charge	No coverage for non-network services	
Urgent Care (office visit only)	\$50 copay	50% coinsurance (after deductible)	
Emergency Room (copay waived if admitted)	\$100 copay	\$100 copay	
Short-Term Prescription Drugs	Generic: \$10 Preferred: \$30 Non-Preferred: \$50%	Retail: with submission of a paper claim, member will be reimbursed at the rate the Plan would have paid had the member used an in-network pharmacy less the member's copay.	
Long-Term Prescription Drugs	Generic: \$20 Preferred: \$60 Non-Preferred: 50%	No coverage for non-network pharmacy	



2026 Open Enrollment

Health care that just works

Combined care and coverage is everything

When all your needs are handled under one plan, you get:

- Seamless in-person and virtual care
- Support for your mental health and wellness
- 24/7 access to care wherever you are
- High-quality preventive, primary, and specialty care



Seamless in-person and virtual care

Use the Kaiser Permanente app to manage your care wherever you are.



Get 24/7 virtual care.



Email your care team with nonurgent questions anytime.



View most lab results and doctor's notes.



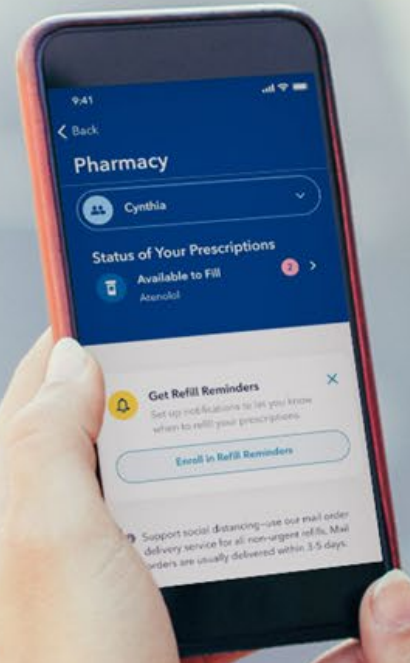
Refill most prescriptions.



Schedule and check in for appointments.



Pay bills and view statements.



We guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Your care team guides you through appointments and referrals, and lets you know when to schedule checkups and tests.

Virtual care is everywhere. Virtual care with member health history isn't.

WE OUTPACE THE NATION IN
TELEHEALTH ADOPTION

30%
KAISER PERMANENTE

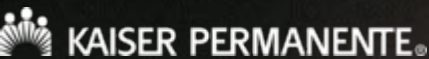
vs.

5%
NATIONAL AVG.

AND SEE
BETTER RESULTS

9.6/10
MEMBER SATISFACTION

50%
LESS FOLLOW-UP CARE
NEEDED



Health care that moves with you



In-person care close to home

- A national network of locations, doctors, and specialists
- Timely primary care appointments and lab results



Mail-order pharmacy

- One-tap refills and automated reminders
- Same-day pickup and delivery for most prescriptions^{1,2}



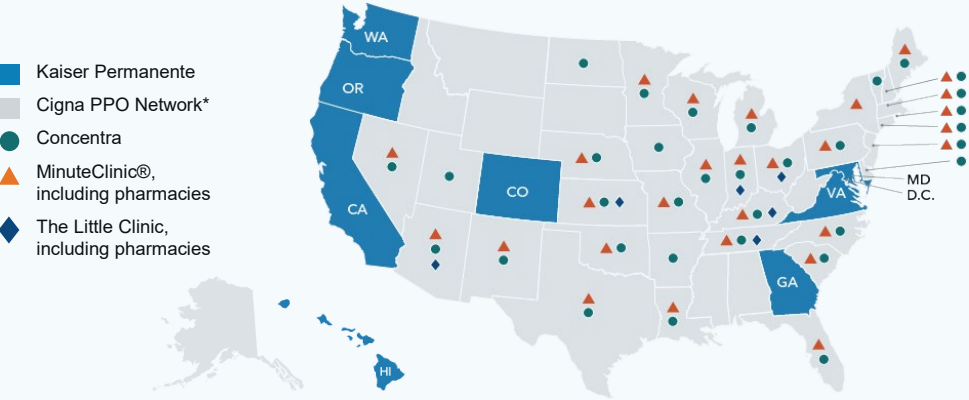
Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- 24/7 care by phone or online across the U.S.³

1. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. 2. Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery. 3. 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.

Away from Home Care

Increased access to in-person care away from home



24/7 virtual care across the U.S.

Employees can connect with a Kaiser Permanente clinician by phone or online, day or night — no appointment needed. And care is tracked in their electronic health record at every step.

Continuously outstanding satisfaction ratings

Kaiser Permanente members give our 24/7 virtual care a near-perfect score:

9.6/10



Out-of-State Students

*Cigna is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna PPO Network is available through Cigna's contractual relationship with the Kaiser Permanente health plans. The Cigna PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. The Cigna PPO Network is not available to HMO and EPO members enrolled in coverage issued by Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. The Cigna PPO Network is not available to members enrolled in 3-Tier Point-of-Service (POS) and PPO coverage issued by Kaiser Foundation Health Plan of the Northwest, Kaiser Foundation Health Plan of Washington, and Kaiser Foundation Health Plan of Washington Options, Inc.

Diabetes care

Living well with diabetes

More than 38 million people in the United States have diabetes.* Without care, diabetes can lead to kidney failure, eye problems, nerve damage, heart disease, high blood pressure, and stroke. In addition to the work of our clinicians, Kaiser Permanente offers complementary workshops to help members manage their disease. These multi-session workshops cover topics including eating well, being active, checking blood sugar, and taking medications.

*American Diabetes Association, 2024

Staying connected

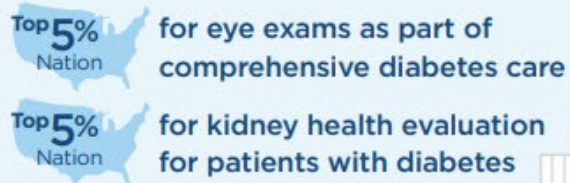
- Proactive care alert, personalized outreach, and the online personal action plan on kp.org help members to stay current on important screenings and exams.
- New geofencing technology sends real-time push notifications to members due for their HbA1c lab when they enter KP facilities, reminding them to go to the lab and ensure timely care.



Remote glucose monitoring program

Technology-enabled remote monitoring of patients' glucose levels is a reality at Kaiser Permanente. Members can upload their glucose levels onto an app that links directly to our electronic medical record system. This allows physicians or care team members to quickly adjust medications or intervene to help members control their blood sugar.

Committed to quality



Based on 2023 ratings from the Healthcare Effectiveness Data and Information Set (HEDIS) for Medicare and commercial plans published by the National Committee for Quality Assurance.



Health equity & analytics

- Our geospatial mapping tool provides targeted diabetes management for members. The tool uses zip code data and Healthy Place Index scores to identify where there is the greatest need for intervention.
- Kaiser Permanente develops evidence-based clinical guidelines to help provide consistent, effective, and up-to-date care delivery and reduce the risk of diabetes-related complications.

Resources for mental health

Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.

- Individual (in-person or virtual)
- Group therapy
- Health classes¹
- Medication
- Online resources
- Apps for mental wellness and self-care²

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find [mental health and wellness resources](#) that fit your life.

¹. Some classes may require a fee. ². 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.

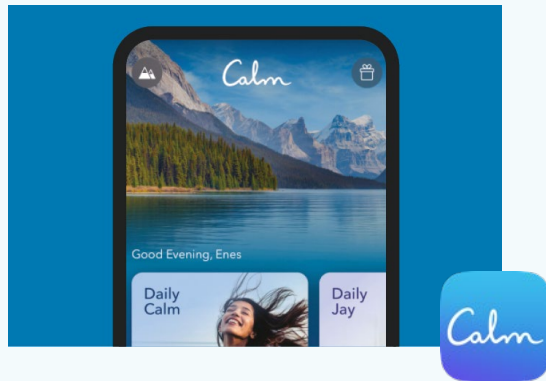


CALIFORNIA SCHOOLS
VERBA

 **KAISER PERMANENTE®**

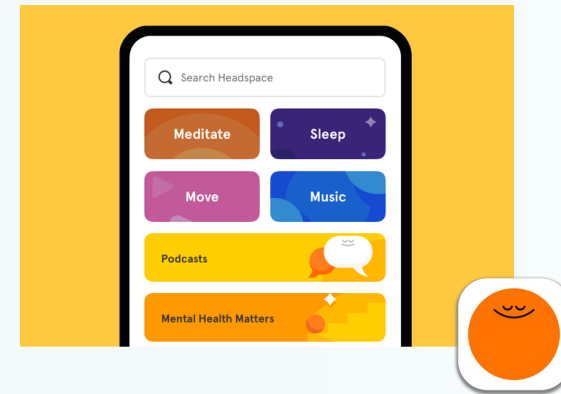
On-demand wellness tools put better health within reach

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.



World-class maternity care

Expect great care when you're expecting



A dedicated prenatal care team



A personalized birth plan



Care and support every step of the way



Support that doesn't stop at delivery



KAISER PERMANENTE®

CALIFORNIA SCHOOLS

VEBA

Support employee fitness and well-being

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**

©2024 Kaiser Foundation Health Plan, Inc.



NEW!

Access to the One Pass Select Affinity gym network

Digital (23k+)	Classic (12K+)	Standard (14K+)	Premium (15K+)	Elite (19K)
 DAILY  BURN fitbit premium  VOLT FITNESS ON DEMAND FAN HUDDLE Provided by 	   ANYTIME FITNESS  EōS FITNESS	 LIFE TIME HEALTHY WAY OF LIFE ROW HOUSE barre3 YOGASIX	LIFE TIME HEALTHY WAY OF LIFE pure barre CLUB  PILATES  	CrossFit LIFE TIME HEALTHY WAY OF LIFE F45  STRETCH LAB TITLE Orangetheory FITNESS

kp.org/exercise

- Please refer to onepassselect.com for the most up-to-date gym tiers.

Complete care to help you live a fuller, healthier life



[kp.org/choosekp.](https://kp.org/choosekp)

Talk to a representative:

1-800-514-0985 (TTY 711)

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

Thank you!





UNITEDHEALTHCARE

Open Enrollment 2025

Access UHC online



www.whyuhc.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 claim
- 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!

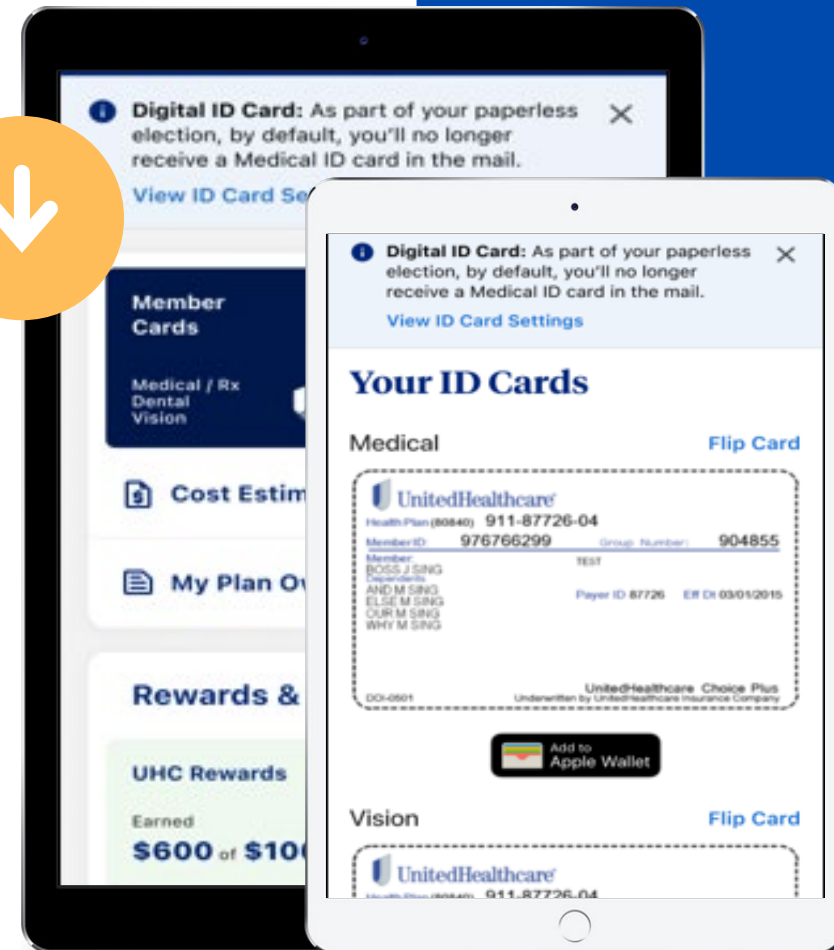
Digital ID Cards

Available Now

ID cards are now available digitally via myUHC.com or the [myUHC App](#)

Digital cards are a 100% replica of the physical card

- myUHC.com Benefits
- Updated Card available within 48 hours of a PCP or plan change
- PCP changes can be made on app or myUHC.com
- Member home to view plan information
- UHC Rewards & wellness benefits access point



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..

Out of Area Dependents

Split Family Enrollments

- VEBA students/dependents may be enrolled under a separate plan than rest of family (usually due to out-of-area)
- Premiums will remain the same as the Employee covered plan
- The dependent's medical plan will vary depending on their location
- The coverage remains the same until the dependent moves permanently back home or ages off the plan (age 26)
- Out of state is covered and can be put on a PPO plan administered by UMR
- Contact VEBA Operations/Advocacy teams to provide the dependent's new address and confirm the available plan options



One Pass

Gym Membership Benefit

- Sign up on myuhc.com
- 4 tier options available: Classic, Standard, Premium and Elite
- Ranging from \$34/mo- \$249/mo with a one time \$29 enrollment fee
- All memberships include the ability to change locations at anytime & access to standard amenities, services & group classes
- Cancel at anytime (30 day notice required)

Classic (11K+)	Standard (13K+)	Premium (15K+)	Elite (17K+)
			
			
			
			
			
			

our network. All trademarks are the property of their respective owners.

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 Chiro and Acu Benefits

Available to all UHC and Kaiser Members

All VEBA members and their dependents will receive chiropractic and acupuncture benefits. They must receive care 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 at

www.myoptumhealthphysicalhealthofca.com

Select "California Schools VEBA" in the list in the column headed – Plan/Product

Transferring to a New Medical Group

We can assist members with:

- Selecting a new Primary Care Provider (PCP)
- Scheduling your 1st PCP appointment
- Transferring Medical Records
- Transferring Prescription Medications
- and Any Other Questions!

Contact VEBA Advocacy

1-888-276-0250

M-F 8am- 5pm PST

Complete Contact Request:

<https://www.vebaonline.com/contact>



Questions?

We are here to help

Dedicated VEBA Member Customer Service:

1-888-586-6365

Behavioral Health Customer Service:

1-888-625-4809

VEBA Pre-Member Site:

<https://www.whyuhc.com/csveba>

UHC Member Website:

<https://myuhc.com>





THANK YOU

Getting the most from your benefits

Southern California Select HMO Plan and Network

When it comes to health care coverage,
we put our customers in the center of all we do.



Personalized



Coordinated



Quality



Plan coverage

- You and each plan member plan may choose a primary care physician (PCP) from any one of the provider groups in the Southern California Select Network,¹ including:
 - Heritage Provider Network
 - Hoag
 - MemorialCare
 - Providence
 - Scripps Health
- Your PCP coordinates care, including referrals to other providers or specialists.²
- You are covered for emergency care at any time, at any facility.³
- You have access to medical virtual care services and can speak to a U.S.-based, board-certified provider via phone or video chat for the same out-of-pocket costs as a PCP visit.⁴

Plan highlights

- Medical virtual care⁴
- Mental health virtual care⁵
- 24/7/365 customer service with translation services in more than 200 languages
- **myCigna.com**[®] and the **myCigna**[®] App
- 24/7/365 Health Information Line with live medical professional
- Access to the Cigna Behavioral Health Network
- Cigna Healthy Rewards[®] program⁶
- Cigna Healthy Pregnancies, Healthy Babies[®] program



1. Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. 2. Specific providers such as OB/GYNs and behavioral providers can be seen without a referral. See your plan documents for details or call **800.244.6224**. 3. Emergency care services (as defined in the plan documents) are covered at the in-network benefit level. 4. Cigna provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. A PCP referral is not required for this service. 5. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities. Video chat is not available in all areas. A PCP referral is not required. Virtual care services may not be available under all plan types. See your plan materials for the details of your specific health plan. 6. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.

Quality. Proximity. Location.

Option to align to any one of the Select Network physician group systems¹

Each employee on the plan selects a primary care physician from any one of these physician group systems²:



- 5,600+ providers, including 1,736+ specialists
- 84 urgent care centers
- 60 hospitals



- 600+ providers, including 500+ specialists
- 14 urgent care centers
- 5 hospitals



- 2,000 providers, including 1,700+ specialists
- 13 urgent care centers
- 4 hospitals



- 1,500+ providers, including 1,000+ specialists
- 11 urgent care centers
- 6 hospitals
- 10 Providence ExpressCare clinics³



- 2,500+ providers, including 2,000+ specialists
- 3 urgent care centers
- 6 hospitals
- 18 Scripps HealthExpress clinics

IN COLLABORATION WITH:
Heritage Provider Network | Hoag
MemorialCare | Providence
Scripps Health

1. Plans may be limited geographically. Providers are located throughout the majority of the counties. Not all providers may be in the Southern California Select Network. Please access the Cigna provider directory on Cigna.com® or call 800.244.6224 to confirm which providers are in-network. 2. Data as of April 2023 analyzing "unique" provider IDs. Provider counts represent contracted providers within the county and may vary. Counts are not a representation of contractually available providers, are subject to change and may vary based on factors including, but not limited to, location, referral patterns and capacity. PCP and specialist counts include pediatric providers. 3. Telehealth and virtual services only.

Cigna One Guide®

800.244.6224

Cigna One Guide service can help you make smarter, informed choices and get the most from your plan. It's our highest level of support that combines the ease of a powerful app with the personal touch of live service



One Guide personal support, tools and reminders can help you stay healthy and save money

Thank you

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna Healthcare representative. All pictures are used for illustrative purposes only.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT.) (CHLIC), or (its) their affiliates, and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of California, Inc. Policy forms: OK – HP-APP-1 et al., OR – HP-POL38 02-13, TN – HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).

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 **DELTA DENTAL®**

CALIFORNIA SCHOOLS
VEBA

YOUR CHOICE –
Delta Dental PPO or DeltaCare USA DHMO

YOUR CHOICE –Delta Dental PPO or DeltaCare USA DHMO

Features	DeltaCare USA plan (Prepaid)	Delta Dental PPO plan
Dentist network	- Visit your assigned DeltaCare USA network dentist to receive benefits. - Easy referrals to a large specialty care network (referred by selected primary care dentist).	- Freedom to choose any licensed dentist, anywhere in the world, each time you or a family member requires treatment. - No referral required for specialty care
Selecting a dentist	Ability to change selected network dentist monthly with a phone call or email to Customer Service	- No need to preregister with a dental office. - Ability to change dentists anytime without contacting Delta Dental
Deductible / Maximum	No annual deductible and no annual dollar maximum	\$50 Per Person / \$100 Family deductible - Annual maximum \$1500
Copayments / Coinsurance	- All covered procedures have predetermined copayments. - No or minimal copayments for most diagnostic and preventive services - Minimal or no copayments for many restorative services.	Covered services paid at applicable percentage (for example, 70%,80%)
Out-of-area coverage	Out-of-area (35 or more miles from selected network dentist) emergency care allowance, up to \$100 per incident.	Can visit any licensed dentist

YOUR CHOICE –Delta Dental PPO or DeltaCare USA DHMO

Features	DeltaCare USA plan (Prepaid) ®	Delta Dental PPO plan
Covered Benefits	▪ Wide range of covered services including orthodontia ▪ Orthodontic takeover for new enrollees who have orthodontic treatment in progress	▪ Wide range of covered services including orthodontia
Administration	▪ No claim forms	▪ Claim forms filed by Delta Dental contracted dentists
Cost Savings	▪ Visit your selected DeltaCare USA dentist to receive benefits ▪ Pay only the copayment at the time of treatment	▪ You usually have the lowest out-of-pocket expenses when visiting a Delta Dental participating PPO dentist ▪ If you don't see a PPO dentist, a Delta Dental Premier dentist is usually your next best option.

PPO Plan

Delta Dental PPO

- Visit a PPO dentist to save the most.
- You can visit any licensed dentist.
- You won't be charged more than your expected share of the bill.
- You don't need an ID card to check in.
- We'll coordinate dual coverage.
- Create an online account to check your benefits and claims online.



 DELTA DENTAL

CALIFORNIA SCHOOLS
VEBA

Delta Dental PPO Difference



Delta Dental PPO



Delta Dental
Premier®



Non-Delta Dental

DeltaCare USA DHMO



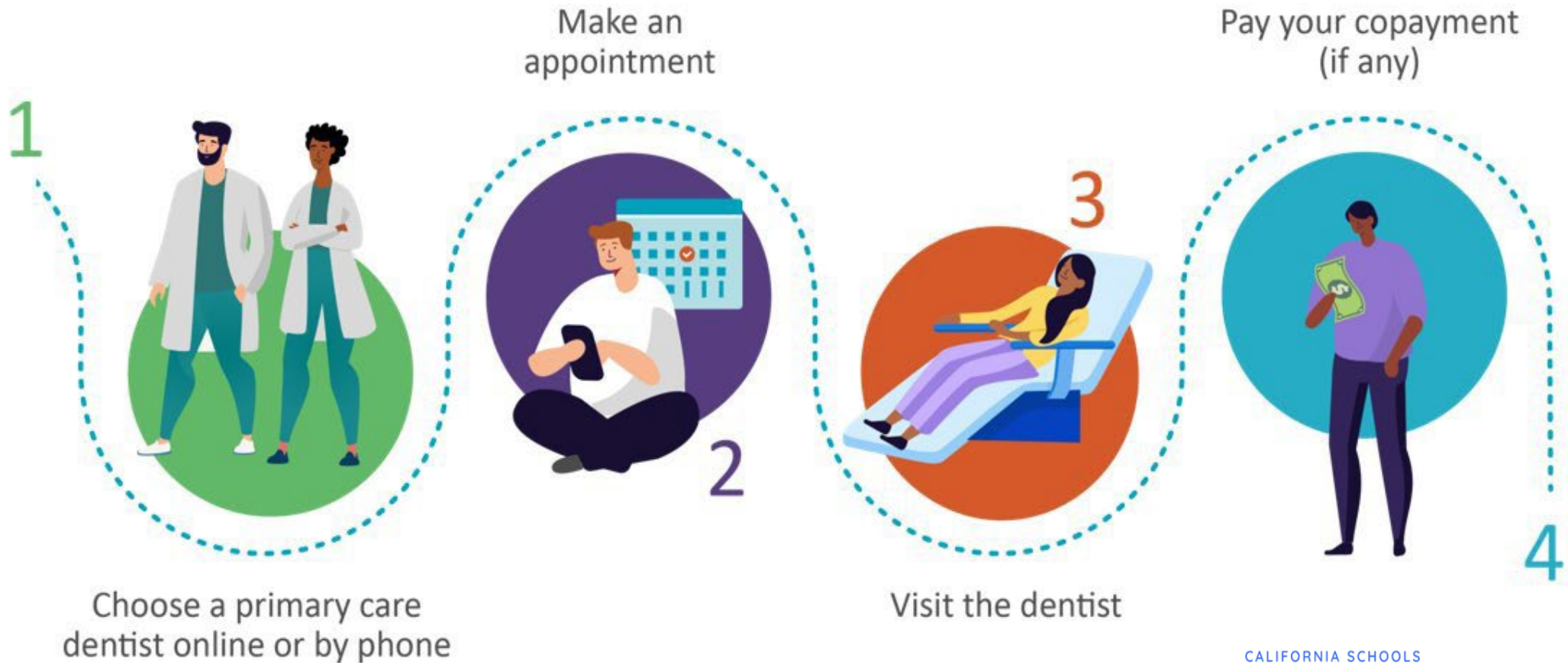
Once enrolled, select a primary dentist from the DeltaCare USA network to start enjoying:

- Set copays
- No annual maximums
- No deductibles
- No claims
- Low premiums
- As a reminder, always visit your assigned provider for services. You can change anytime by contacting Delta.



How DeltaCare USA Works

Getting Dental Care Is Easy





Member support

Value Added Benefits and resources

Member portal

Delivering improved member experiences

Dental portal member site

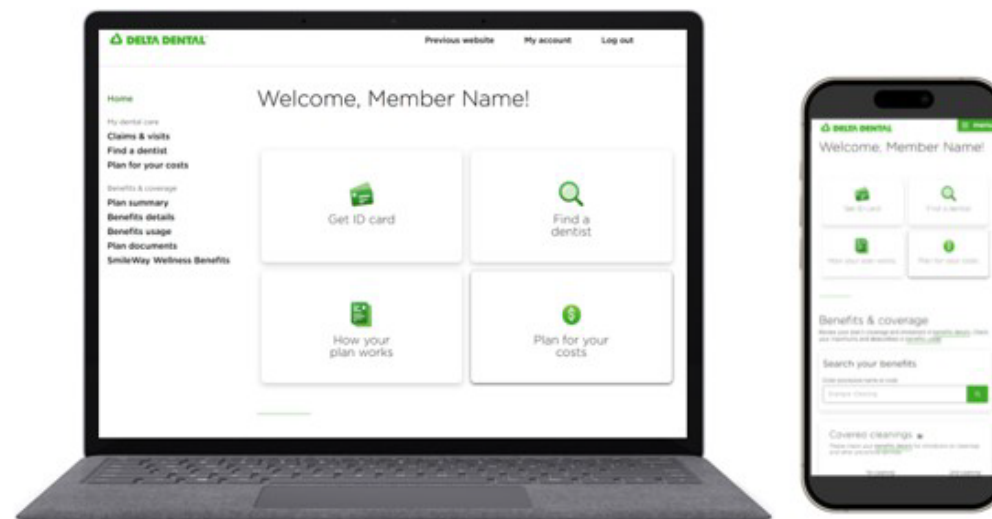
We continually enhance our members' dental portal experience by listening to feedback from our members and field teams and analyzing portal performance to ensure a seamless experience while expanding our self-service offerings.



Simple and intuitive portal dashboard

All members have direct access to:

- Claims
- ID card
- Benefits details
- Benefits usage
- Plan Summary
- Find a dentist
- Plan documents
- Member perks



Member perks

Extra features, exceptional outcomes



Virtual dentistry
Remote consultations
with a dentist

Hearing aids and LASIK
Discounts through
Amplifon and QualSight

LifePerks

Discounts on oral health
products, services,
memberships and more

Wellness resources

Online articles, recipes,
videos and more



Members can learn more at
www1.deltadentalins.com/memberperks

Savings to smile about

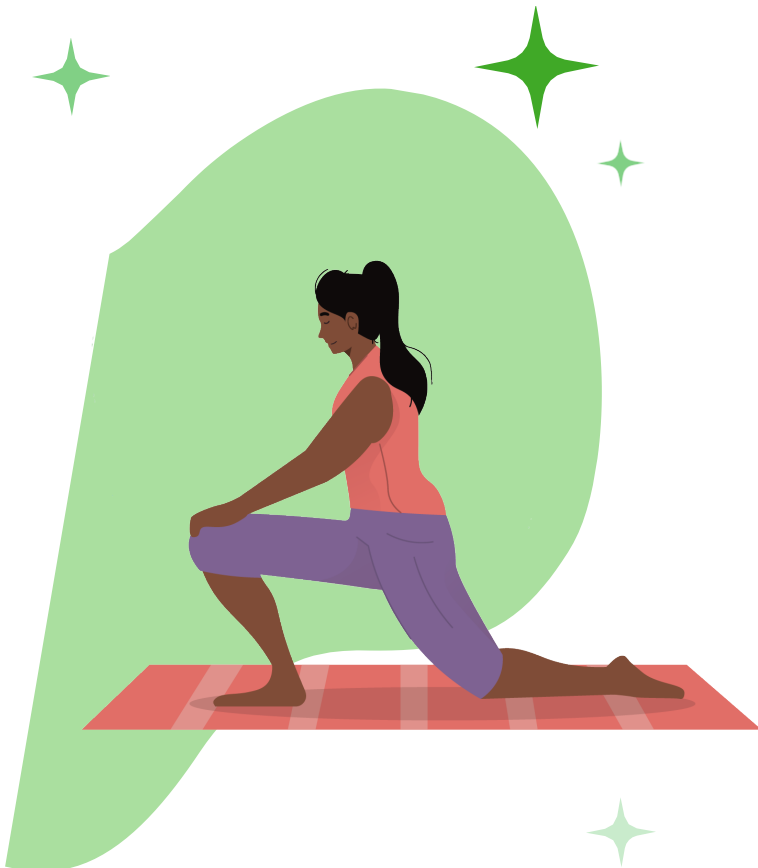
Support a healthy lifestyle with LifePerks



Access to great discounts and offers just for being a Delta Dental member.

Special offers	
Oral health	Discounts to help keep your oral health on track
Health and wellness	Get whole body health deals for fitness equipment, gym memberships and more
Lifestyle	Save big on services ranging from pet insurance, childcare and travel to financial and auto services
Travel and entertainment	Keep the whole family entertained with discounted access to movie theaters, theme parks, and vacation planning and travel services

Visit LifePerksML.lifemart.com to learn more and register.





Emotional Wellbeing Solutions

Support for what matters to you

Welcome !



Welcome

Today we'll cover:

1

The variety of ways Emotional Wellbeing Solutions can help

2

Confidential member resources

3

Digital Support

4

Support for HR and managers

5

Additional Resources and information



Emotional Wellbeing Solutions

In-the-moment support for everyday life

Emotional Wellbeing Solutions is a modern, flexible employee assistance program that offers support for any emotion or concern.

It's confidential and available at no cost to you, your family and members of your household.

As part of your benefit, you can receive **5** confidential counseling visits in person or virtually with a network provider at no cost.

To connect 24/7, you can:



Call **1-888-625-4809** to speak with a specialist who can connect you to resources that can help



Visit **liveandworkwell.com** and register with your HealthSafe® ID or enter your company access code:
VEBA



How Emotional Wellbeing Solutions can help

Feeling stressed
about any work
situations?

Having trouble
sleeping due to
money worries?

Wondering why
your teenager is
acting out?

Thinking you may
need a lawyer to
resolve an issue
with your landlord?



Emotional Wellbeing Solutions can connect you to support to help
with all these situations — and more.

No-cost counseling sessions

Meet in person or virtually

As part of your benefit, you can receive confidential counseling visits in person or virtually with a network provider at no cost.

Get help for:



Relationship problems



Eldercare support



Workplace conflicts and changes



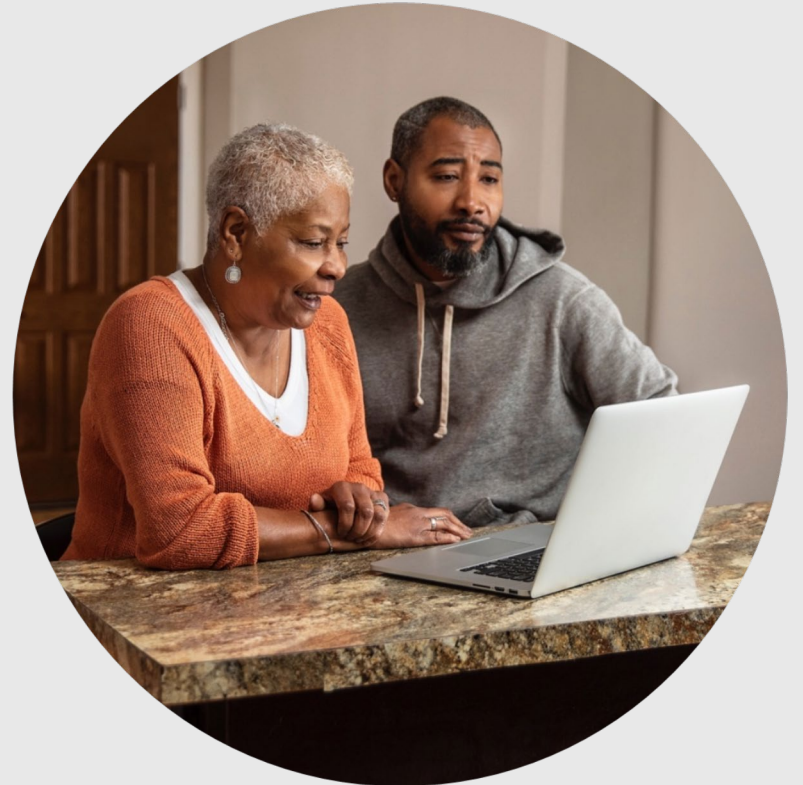
Legal and financial concerns



Parenting and family issues



Stress, anxiety and depression



Call or sign in to liveandworkwell.com

www.vciba.org/healthandwellness



Register with your HealthSafe® ID or
enter your company access code, VESA

Emotional Wellbeing Solutions Eligibility



- ✓ **Employee
(Member)**
- ✓ **Dependent
Children**
- ✓ **Student**
- ✓ **Spouse/domestic
partner**
- ✓ **Household
members**

What to expect when you call

- An EAP specialist with a master's degree in a mental health profession will answer your call.
- You can explain why you are calling. The specialist will ask questions, too.
- You and the specialist will discuss your options and where and how you can find support.
- The specialist may send you information by email or help you find reliable information and resources on liveandworkwell.com.
- The specialist can also help you find a clinician for face-to-face counseling.

Thank you



Optum

EAP 24/7/365 Toll-Free Line

888-625-4809

www.liveandworkwell.com – Access Code: VEBA

www.optumwellbeing.com – Access Code: VEBA

Dedicated Workplace Consultant

[Onsite EAP Scheduling portal announcement email new customers](#)

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ADDITIONAL CALVEBA BENEFITS

CALIFORNIA SCHOOLS
VEBA





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

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

- ▶ 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)**



Available to All CalVEBA Members

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



CaIVEBA 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 VebaResourceCenter.com/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 VebaResourceCenter.com/Cooking-Nutrition.

03

STRESS MANAGEMENT

Relax and relieve anxiety with acupuncture and acupressure, meditation, yoga, and group counseling.

Sign up at VebaResourceCenter.com/Calendar.

04

MOVEMENT

Beginner to advanced, stay active and healthy with classes such as strength training, dance fitness, HIIT cardio, and more!

Sign up at VebaResourceCenter.com/Calendar.



CARE NAVIGATION

Getting started can be the hardest part! 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 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: VebaResourceCenter.com/Care-Navigation

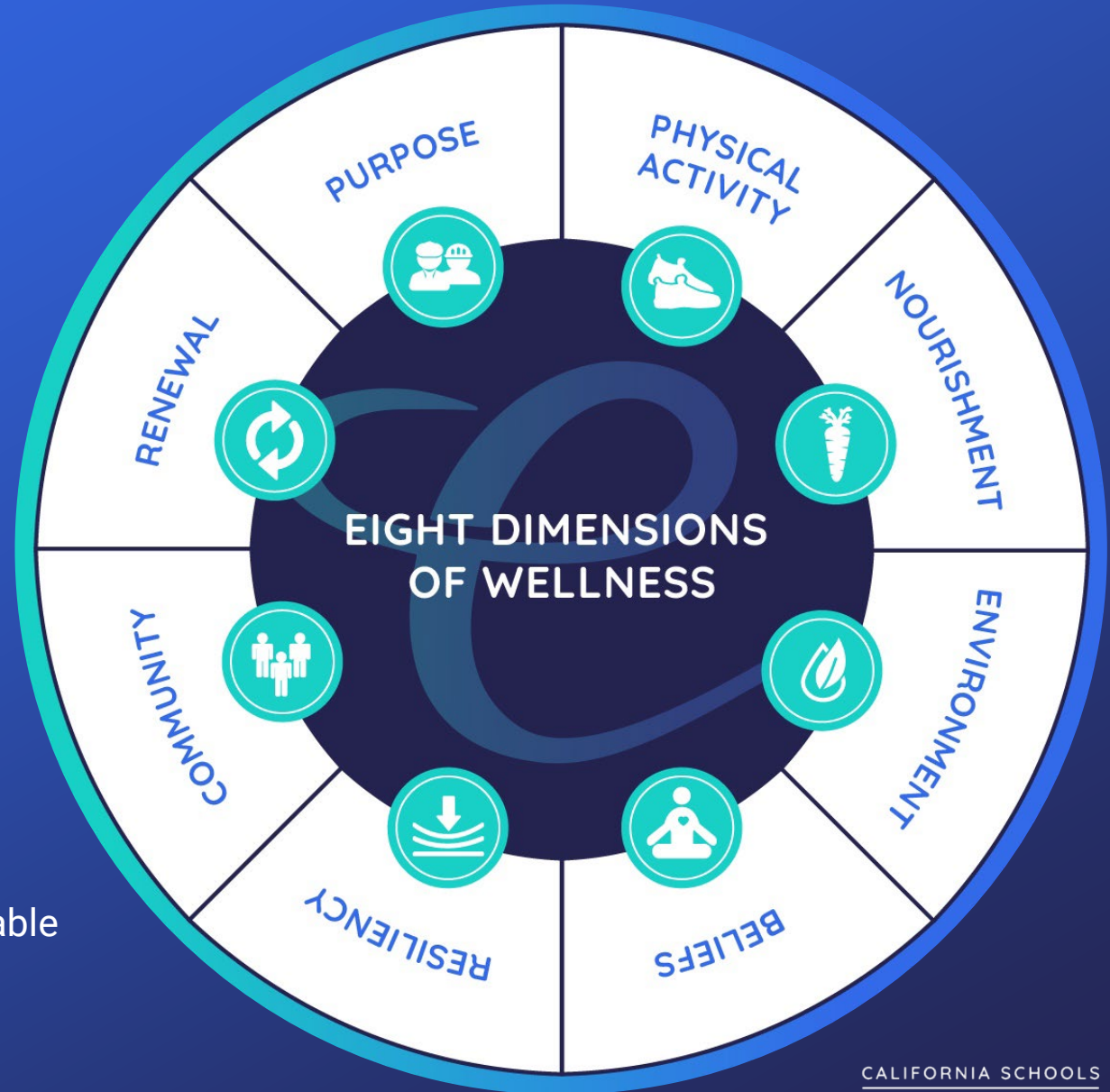
WHOLE HEALTH COACHING PROGRAM

YOUR PERSONALIZED PATH TO WELLNESS

The Whole Health Coaching program is designed to help you become your best self. Explore the eight interconnected dimensions of wellness to identify key health goals and then work towards building the healthy, balanced life you envision.

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 VebaResourceCenter.com/Whole-Health-Coaching



NAVIGATING LIFE TRANSITIONS

Support Group

EMBRACE CHANGE WITH CONFIDENCE

Led by a licensed therapist, this supportive, confidential group helps you navigate life's changes with resilience.

Whether you're:

- ▶ *Preparing for marriage*
- ▶ *Adjusting to parenthood*
- ▶ *Facing unforeseen challenges*

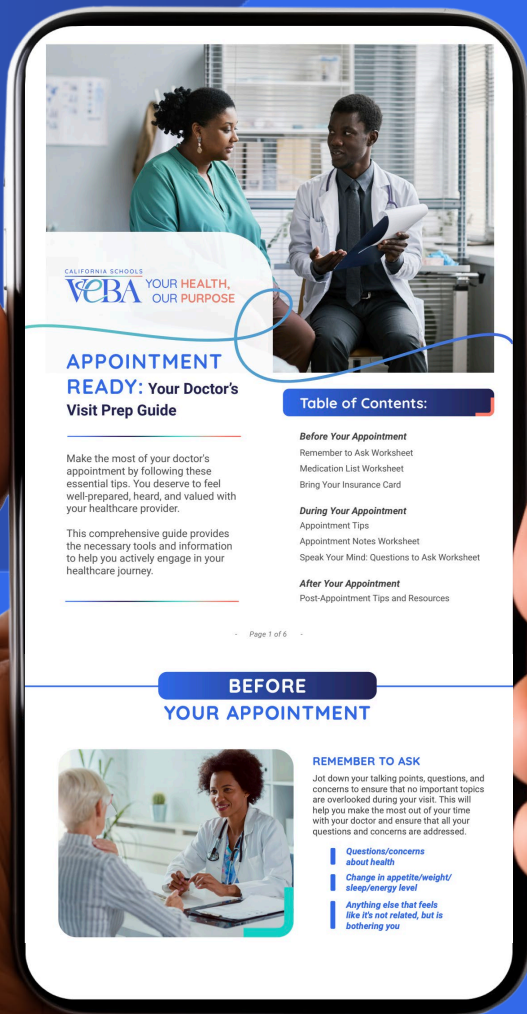
You don't have to go through it alone!

Join **any or all** eight sessions, virtually or in-person.

Set goals that align with personal priorities, leading to long term success and fulfillment.

Learn More:

VebaResourceCenter.com/Navigating-Life-Transitions



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

What's Available:

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



Go to: VebaResourceCenter.com/Healthy-Life

MENTAL WELL-BEING HUB

The Mental Well-being Hub offers resources to manage daily stress. Support your mental well-being with quick, easy-to-use tools and activities that help manage emotions, thoughts, and behaviors for more loving relationships and a better life.

What's Available:

- ▶ Mental Well-being Toolkit
- ▶ Daily Affirmations & Stress Management Calendar
- ▶ On-demand Classes, Videos & Articles
- ▶ Recommended Books & Apps



VebaResourceCenter.com/Mental-Wellbeing



COOKING & NUTRITION HUB

Make informed choices about dietary and lifestyle choices, for better health and well-being. Find resources to prioritize your gut health, enhance cooking skills, and improve your eating habits.

What's Available:

- ▶ Better Breakfast Guide
- ▶ Gut Check: Your Essential Starter Kit
- ▶ Kid-Approved, Family-Friendly Recipes
- ▶ Supportive Care Navigation Services
- ▶ Featured Classes, Videos, & Articles



Go to: VebaResourceCenter.com/Cooking-Nutrition





NICHOLAS URBIZTONDO

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.



Nicholas_Urbiztondo@rpadmin.com



mobile: 510-472-5227

Your VEBA CONTACT

BENEFIT DEPARTMENT SUPPORT CONTACTS

Account Management

Benefits@VEBA-Trust.com

Heather Simonson, CalVEBA Ombudsman

Heather_Simonson@rpadmin.com



CONTACT

ADVOCACY TEAM

CalVEBA Members

Call: **888-276-0250**

We Love
YOUR FEEDBACK!



SCAN HERE

THANK YOU!



CALIFORNIA SCHOOLS
VCBA
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.