

Capistrano Unified School District

2027 Open Enrollment Meeting

10/19/2026



AIMEE AND ALEXIA
MEMBERS SINCE 2013

Today's AGENDA

JOINING YOU TODAY

Nick Urbiztondo
Account Manager

01

Welcome & Overview

02

2027 Changes

03

Plan Options

04

Out of Area Access

05

Carrier Presentations

06

Additional Benefits

07

Questions & Answers

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.

2027 CHANGES

Effective: January 1, 2027

CALIFORNIA SCHOOLS
VCBA



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	✓

OPTUM BEHAVIORAL HEALTH: CHILD & FAMILY COACHING

Helping Families Address Everyday Behavioral Health Needs Before They Become More Complex.

- ▶ Support for Children & Caregivers
- ▶ Practical Tools for Everyday Challenges
- ▶ Convenient Virtual Access



Personalized virtual coaching helps children and caregivers build **coping skills, strengthen communication, and apply practical strategies at home, school, and in daily life.**

HEADLIGHT HEALTH

Expanded access to behavioral health for eligible members.

SERVICES

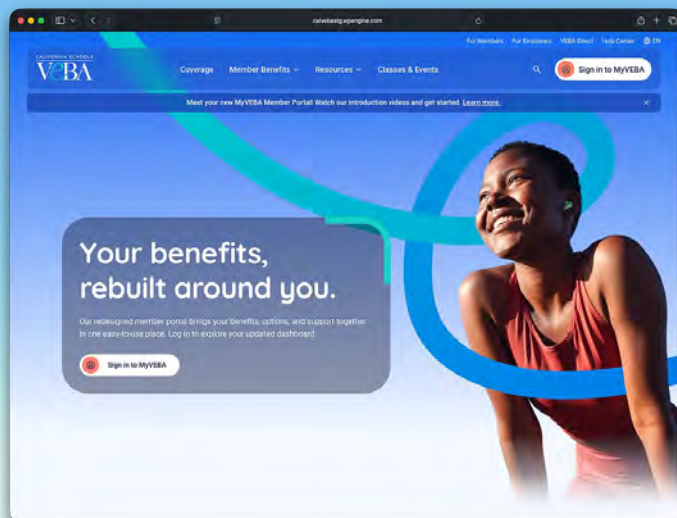
- Talk Therapy
- Psychiatry and medication management
- Coordinated mental health care

- ▶ Available to eligible members enrolled in Optum, Kaiser, or Sharp plans
- ▶ Virtual and in-person care options
- ▶ Appointments typically available within 10 business days
- ▶ Faster, more flexible access to mental health support

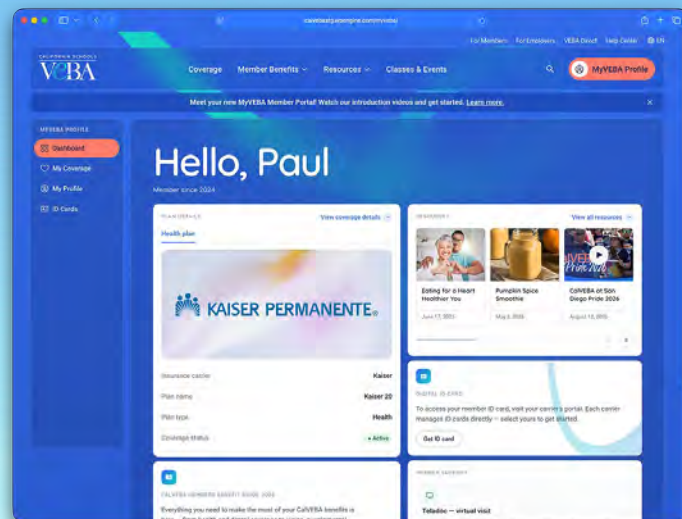
Visit Headlight.Health/CalVEBA to learn more and get started.

New DIGITAL EXPERIENCE

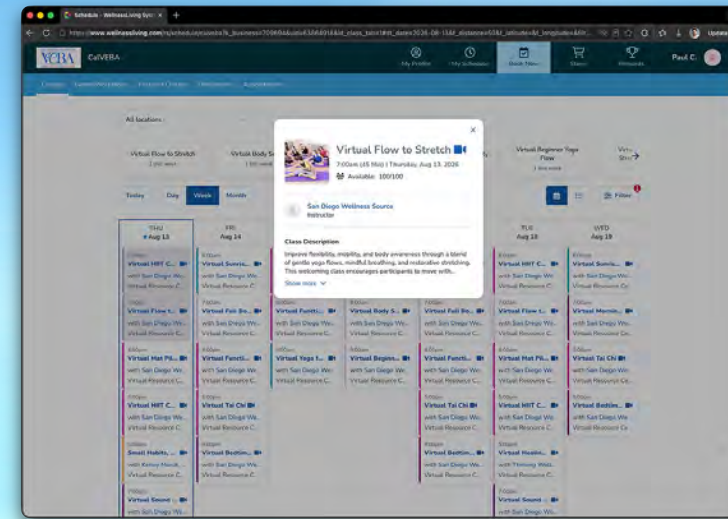
New CalVEBA Website



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.



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/

Plan Options

Effective: January 1, 2027

A photograph of two women standing side-by-side against a white background. The woman on the left has long brown hair and is wearing a black top with a colorful floral pattern and pink pants. The woman on the right has dark hair, wears glasses, and is wearing a white turtleneck sweater and dark pants. Both women have their arms crossed and are smiling.

DANIELLE
MEMBER SINCE 2006

JASMIN
MEMBER SINCE 2023

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
- ▶ Lakeside Medical Group
- ▶ Torrence Memorial IPA
- ▶ Tri-Valley 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.



UHC JOURNEY HMO

OVERVIEW:

The Journey HMO Plan is designed to provide a smart, affordable alternative to traditional plans

First dollar coverage for daily care like office visits, labs, and prescription drugs

Choice of providers with plans available on UHC Alliance, Harmony, and Performance networks

In addition to covering everyday medical expenses, the Journey Plan helps you build wealth for long-term protection with HealthInvest HRA



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.

UHC 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)

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 Medical Groups

- ▶ Edinger Medical Group
- ▶ Greater Newport Physicians – Monarch
- ▶ Optum - Beaver Medical Group
- ▶ MemorialCare Medical Group
- ▶ Optum Orange County

UHC CS VEBA Alliance Medical Groups

- ▶ Optum Care Network – Monarch HealthCare
- ▶ Regal/Heritage Medical Groups
- ▶ Lakeside Medical Group
- ▶ Torrence Memorial IPA
- ▶ Tri-Valley Medical Group

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

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	

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)

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/\$20 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 \$25/\$40 Rx: \$15/\$35 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)	No charge
Mental Health Services (Outpatient & Inpatient)	\$25 copay / 10% coinsurance
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.

OUT-OF-AREA NATIONWIDE ACCESS

CALIFORNIA SCHOOLS
VEBA



OUT-OF-AREA COVERAGE FOR ENROLLEES OF UNITEDHEALTHCARE HMO PLANS

CalVEBA offers standard plan designs for early retirees and students living:

Outside California or

Inside California but outside of your enrolled HMO plan's service area

Coverage highlights:

Monthly premium cost for Out-of-Area dependents is the same as it is for dependents living at home.

Include your dependent's Out-of-Area address on the enrollment form so they can be enrolled in an Out-of-Area plan that has a local provider network.

Dependents will remain in their Out-of-Area plan until their permanent address changes. Short-term plan changes such as summer or winter break are not allowed.

Dependents enrolled in an HMO plan must choose a Primary Care Physician (PCP) within 30 miles of their Out-of-Area address.

Depending on location and plan availability, CalVEBA will determine the most appropriate plan option.



KAISER OUT-OF-AREA COVERAGE

GREAT FOR RETIREES, STUDENTS & TRAVEL

Routine care at your fingertips

Use your **kp.org** account or the Kaiser Permanente app on the go to:

- ▶ Get medical advice from a licensed care professional 24/7
- ▶ Access care by phone, video, or e-visit - usually at no cost
- ▶ Email non-urgent questions to your doctor's office

Urgent and emergency care anywhere in the world

No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance - no need to file a claim.

- ▶ Cigna PPO Network providers
- ▶ MinuteClinics®, including pharmacies
- ▶ Concentra clinics

WANT TO LEARN MORE OR NEED HELP?

Call 951-268-3900 (TTY 711)* or visit [Kp.org/travel](https://kp.org/travel).

Other Kaiser states shown in blue.



KAISER COVERAGE

RESIDING OUT-OF-AREA

Also available are other Kaiser state plans to support Out-of-Area CalVEBA members.

- Colorado
- Georgia
- Hawaii
- Mid-Atlantic States (Maryland, Virginia, Washington D.C.)
- Oregon
- Washington

Disclaimer: Coverage is only available in certain areas.

Carrier Presentations

CALIFORNIA SCHOOLS
VCBA





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.

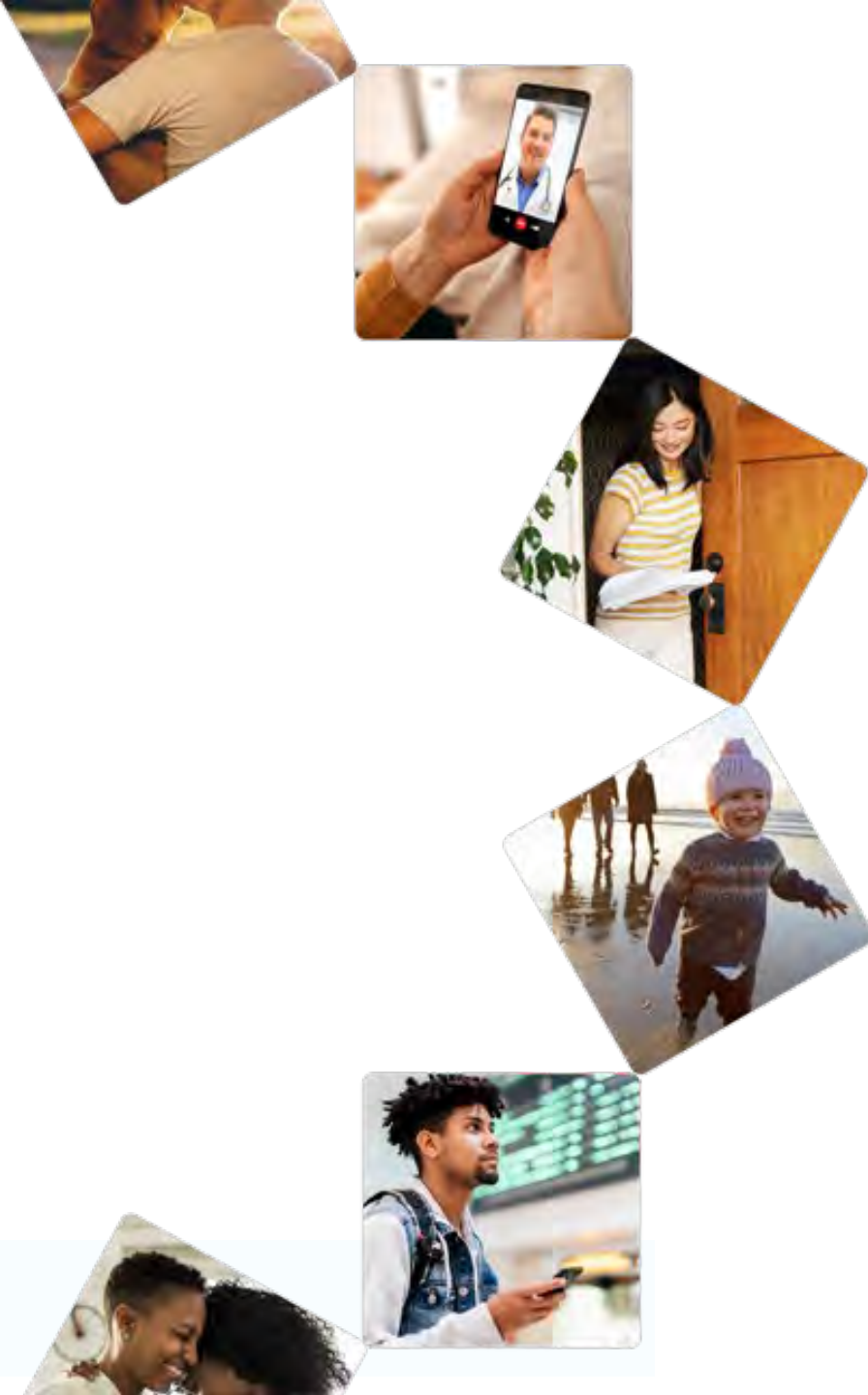


Timely primary care
appointments and lab results

Phone, video, and online
options¹

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

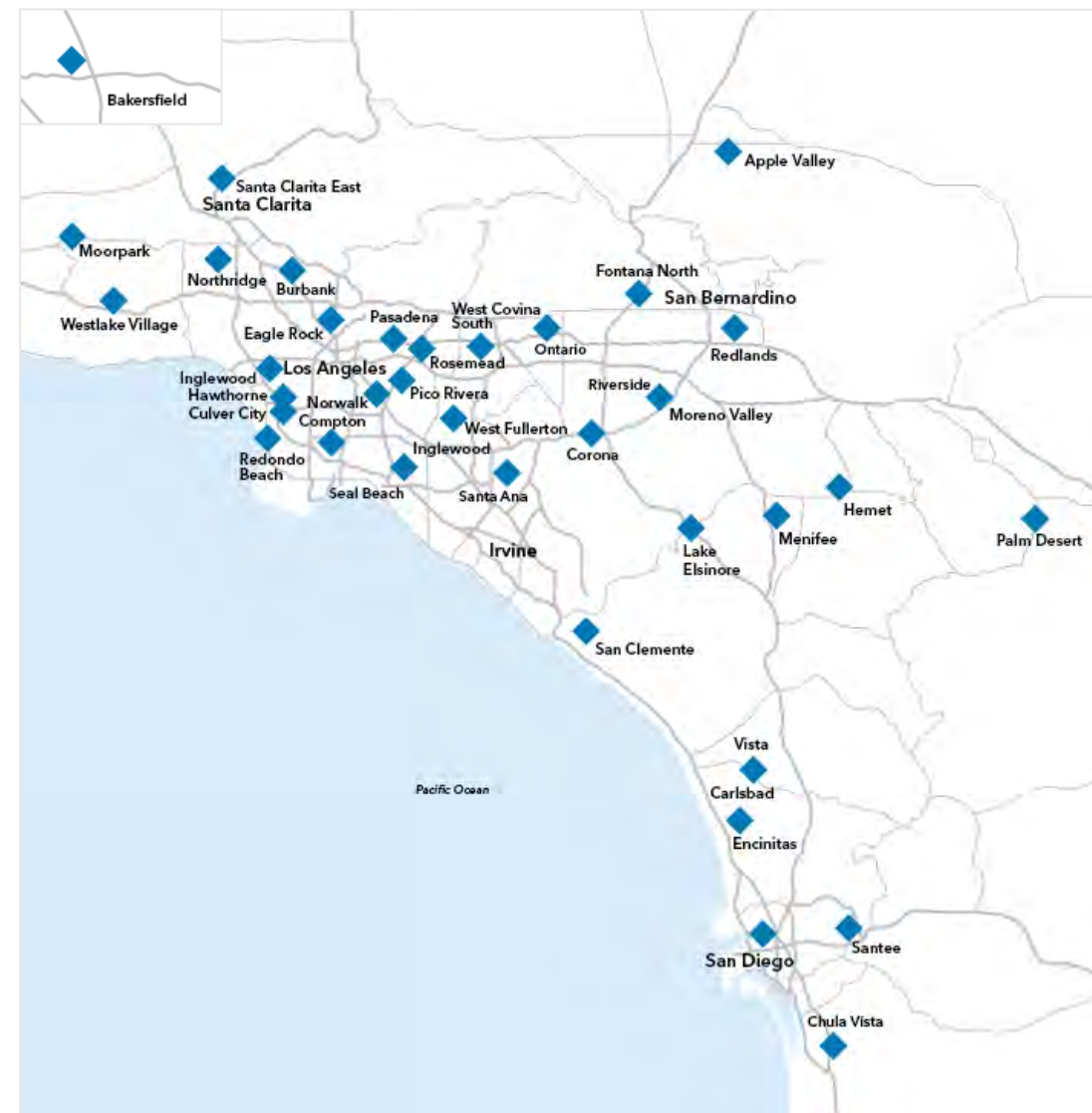
- Hemet
- Lake Elsinore
- Menifee
- Norco
- Palm Desert
- Riverside Arlington

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

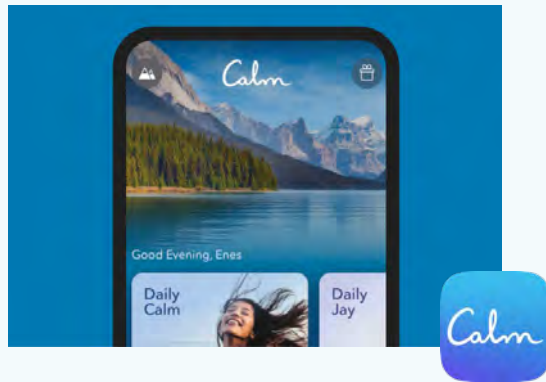
as likely to be screened for depression.

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



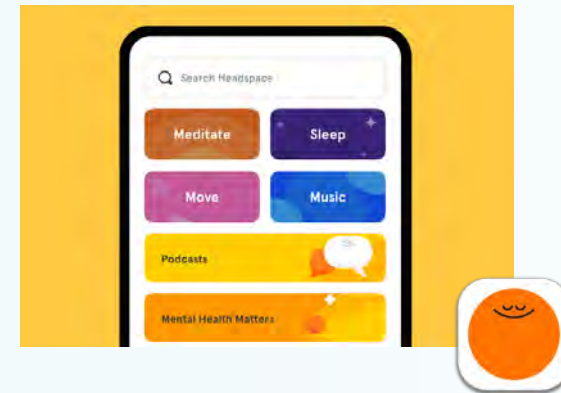
On-demand wellness tools put better health within reach

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.



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

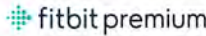
Browse locations in each tier before deciding to purchase

Provided by **Optum**



Your all-access pass to One Pass Select Affinity gyms

NEW!

Digital (23k+)	Classic (12K+)	Standard (14K+)	Premium (15K+)	Elite (19K)
 DAILY  BURN      Provided by 	     	  ROW  barre  	  CLUB   	    STRETCH   

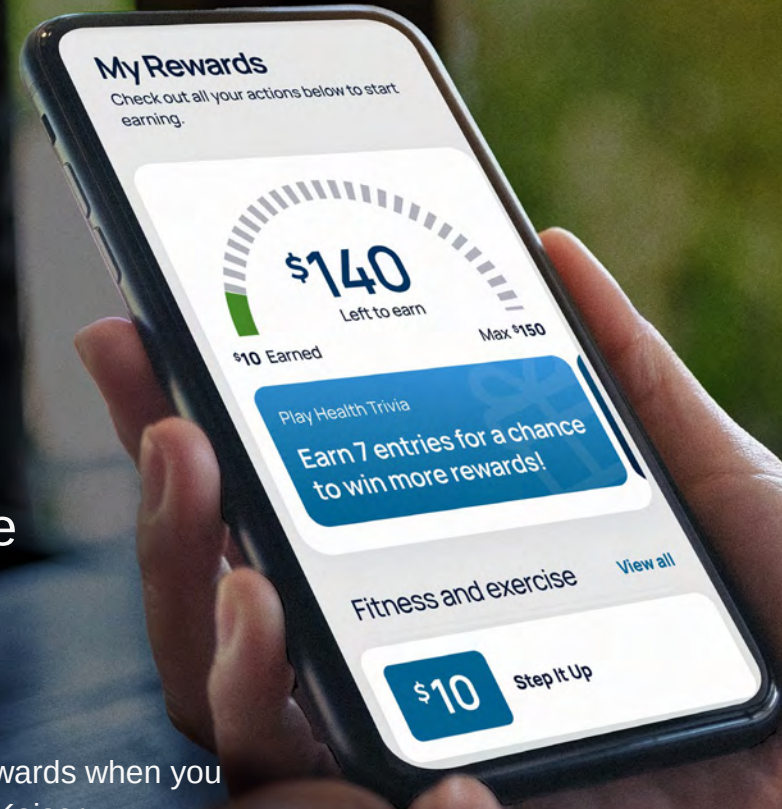
- Peek at onepassselect.com anytime for the freshest gym tier lineup.

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

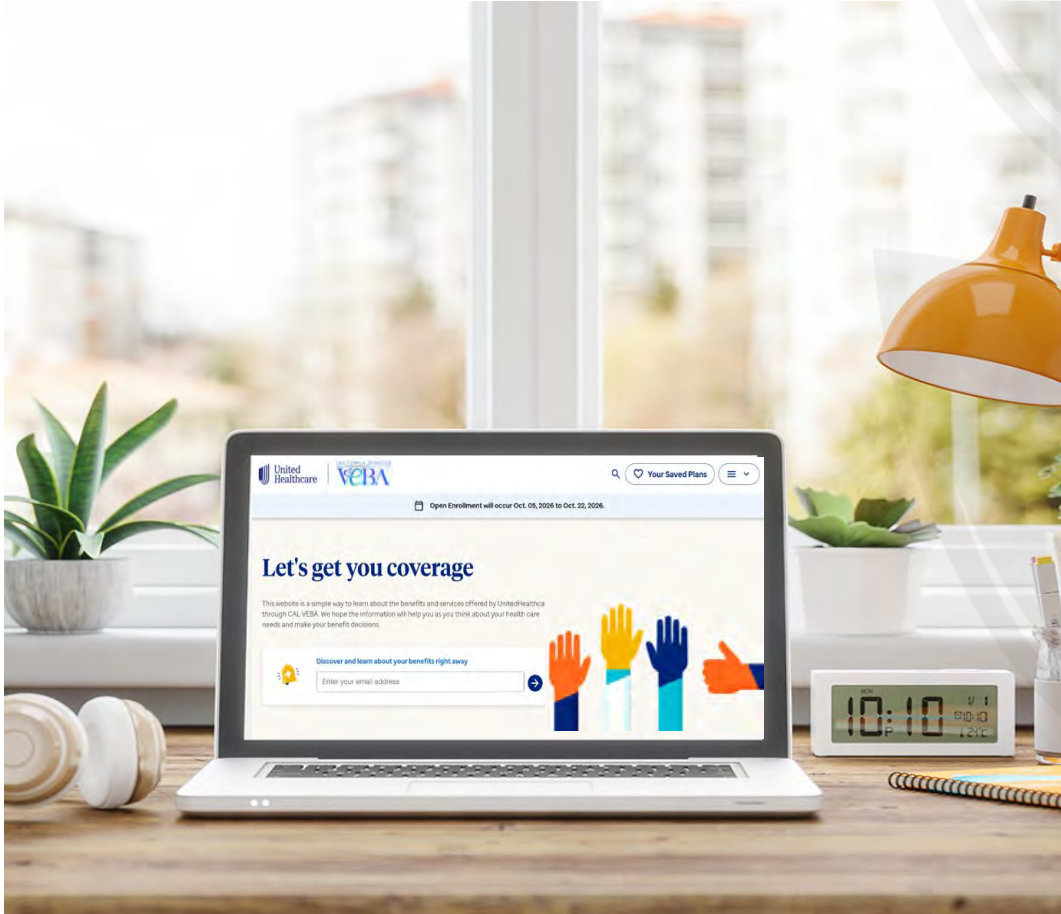




UNITEDHEALTHCARE

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

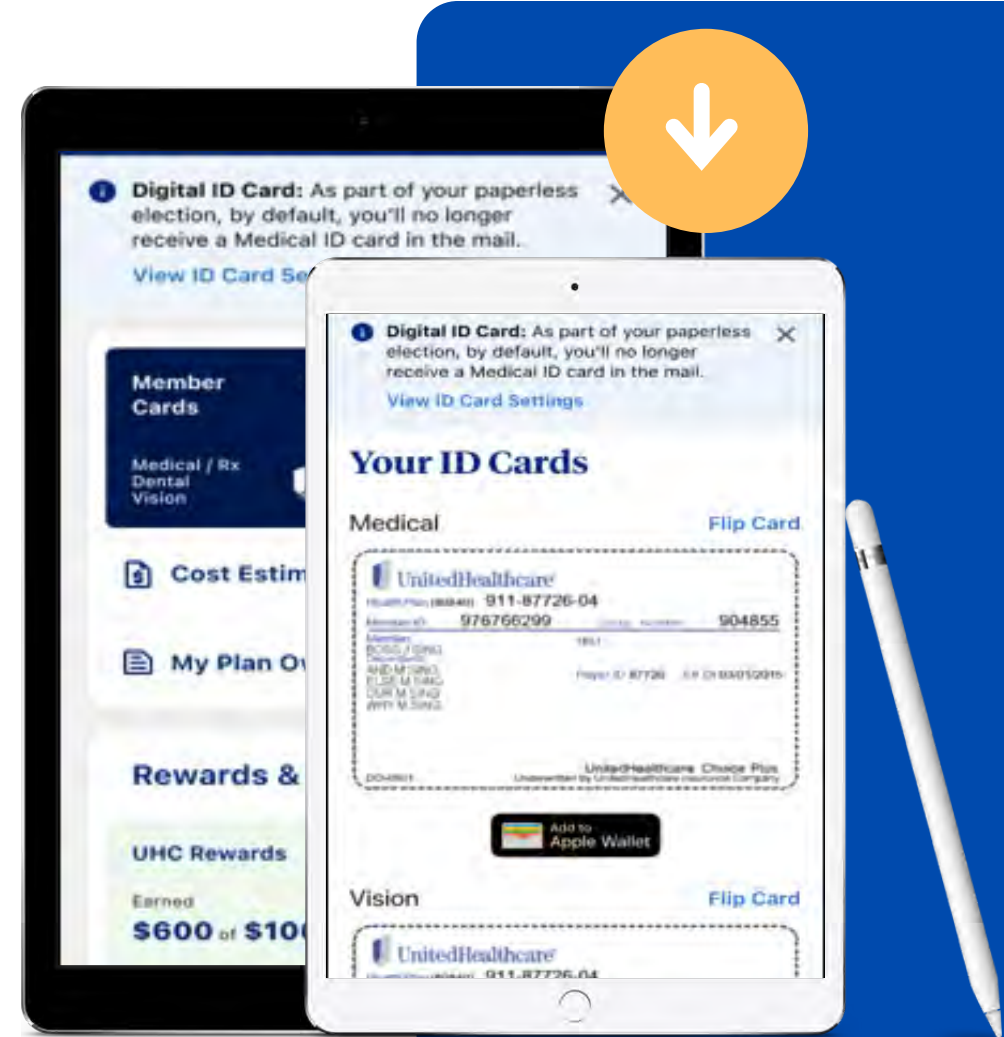
HMO System Migration

- 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

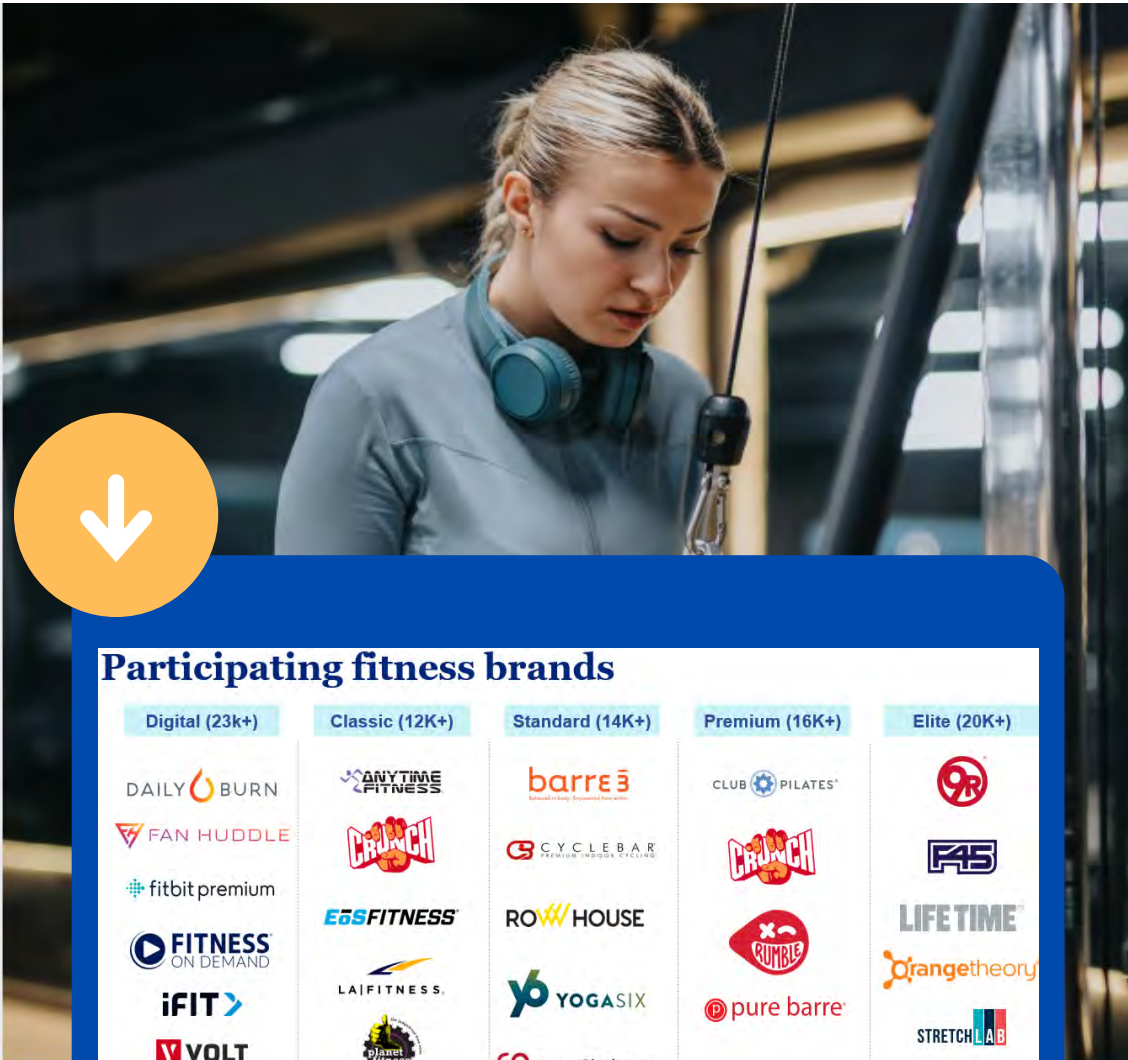


How Earn It Off works

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



Participating fitness brands

Digital (23k+)	Classic (12K+)	Standard (14K+)	Premium (16K+)	Elite (20K+)
DAILY BURN	ANYTIME FITNESS	barre3	CLUB PILATES*	9R
FAN HUDDLE	CRUNCH	SCYCLEBAR	CRUNCH	F45
fitbit premium	E55 FITNESS	ROW HOUSE	RUMBLE	LIFETIME
FITNESS ON DEMAND	LAIFITNESS	YOGA SIX	pure barre	Orangetheory
iFIT	planet fitness	campGladiator		STRETCH LAB
VOLT	snap fitness 24/7			TITLE
yogaworks				

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

Enroll Today!



Scan QR Code
Sign in or register
Select the One Pass tile

Virtual Visits

**See a Doctor
Wherever, Whenever**



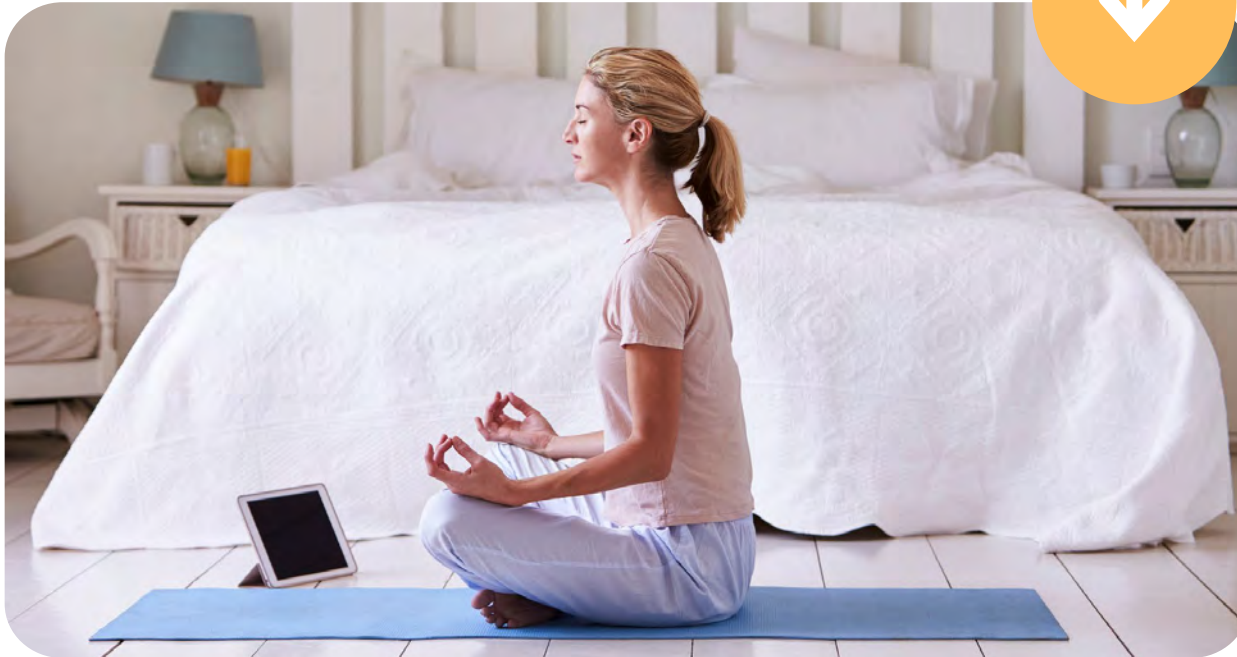
Virtual Visits

- \$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



Delta Dental offers two great dental plans for members

PPO

DeltaCare
USA DHMO

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

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.

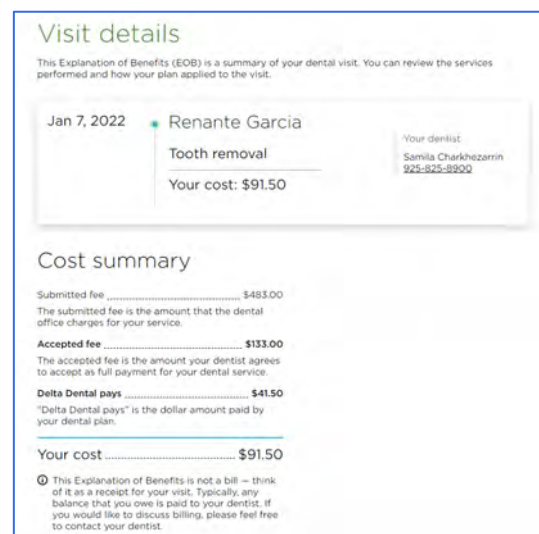
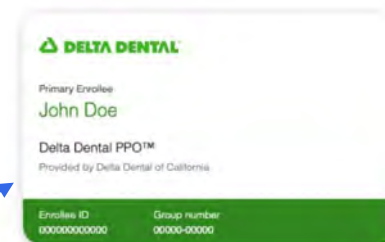
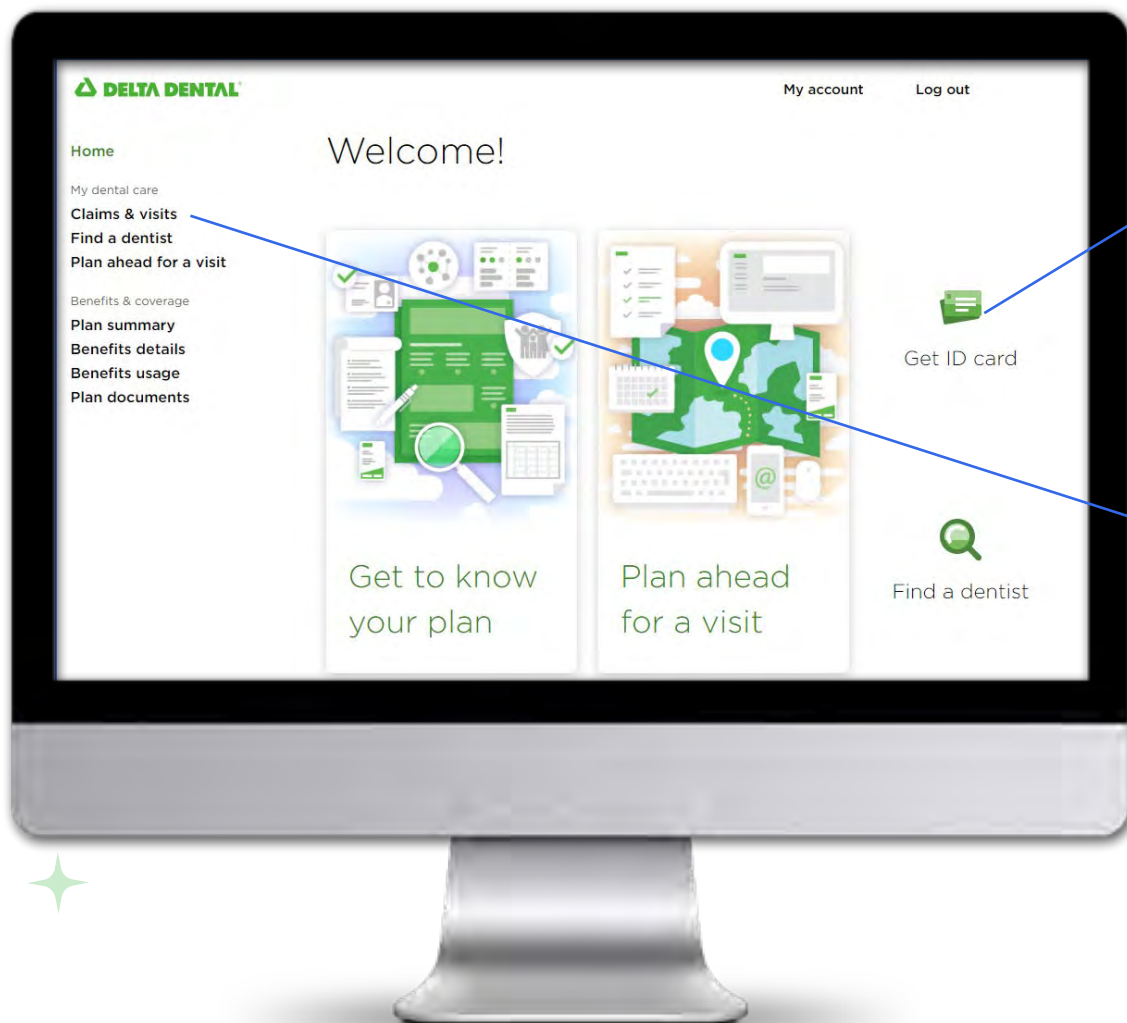
 DELTA DENTAL

CALIFORNIA SCHOOLS
VEBA



Member support

Value Added Benefits and resources



Most popular features:

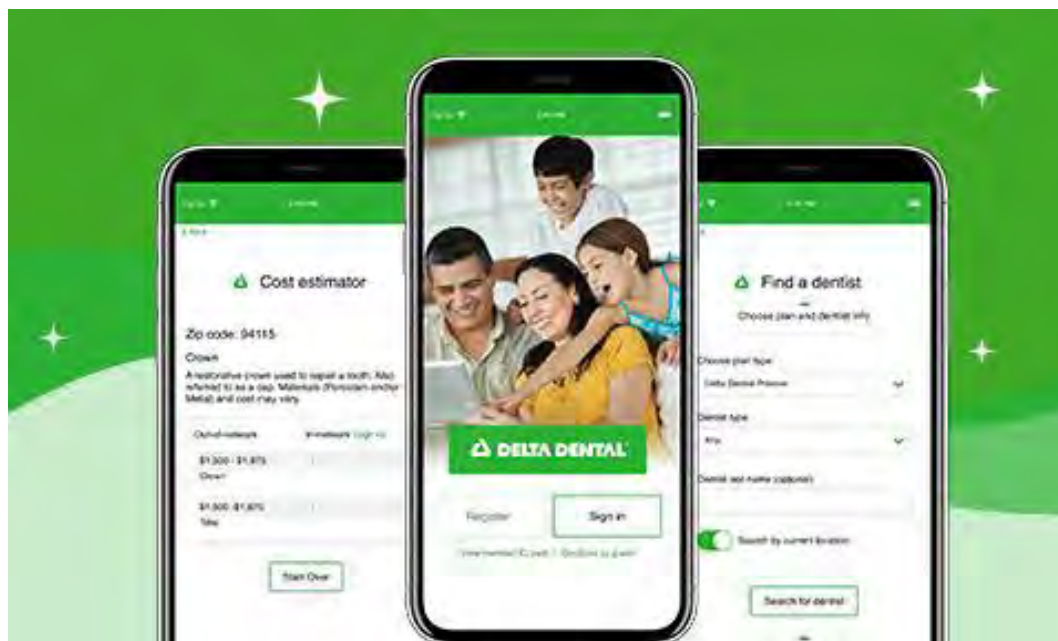
Pre-visit:

- Find a dentist
- Access to digital ID cards
- Cost estimator

Post-visit:

- Claims and visit details
- Deductibles and maximums
- Plan documents

<https://www.deltadentalins.com/>



Key features

- Mobile ID card
- Find a dentist
- Review plan details
- Review claims
- Estimate dental care
- Save preferred dentist information

App features may vary by geographic area and individual dentist participation.

Hearing aid and LASIK discounts

Available to all members



Amplifon
Hearing
Health
Care

62% average savings
off retail hearing aid
pricing



888-779-1429



855-248-2020

40-50% off
traditional LASIK
eye surgery

QualSight

BrushSmart™

Members that sign up receive:



Immediate
access to
special offers



Unlimited
discount
redemption



Wellness
education and
resources

Sign up is simple. Visit BrushSmart.org



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.

Say Hello to Surest.

Follow these tips and get the
most out of your plan.

The Surest health plan – For Out of Area Dependents

What is Surest?

Surest, a United Healthcare Company, provides a health plan designed to give members power over their health experience. Surest plans are copay-only with no deductibles or coinsurance. Members can search for costs and coverage on the Surest app or website and choose from providers evaluated as higher value before making an appointment, without the obstacles of a deductible or coinsurance.

The Surest plan is designed to show upfront prices and choice

Copays

Through the Surest app or website, you can see the price for a provider and what's included in the visit before you get care.

Copays often include other visit-specific services, such as:

- Standard labs
- X-rays and ultrasounds
- Vaccinations and immunization



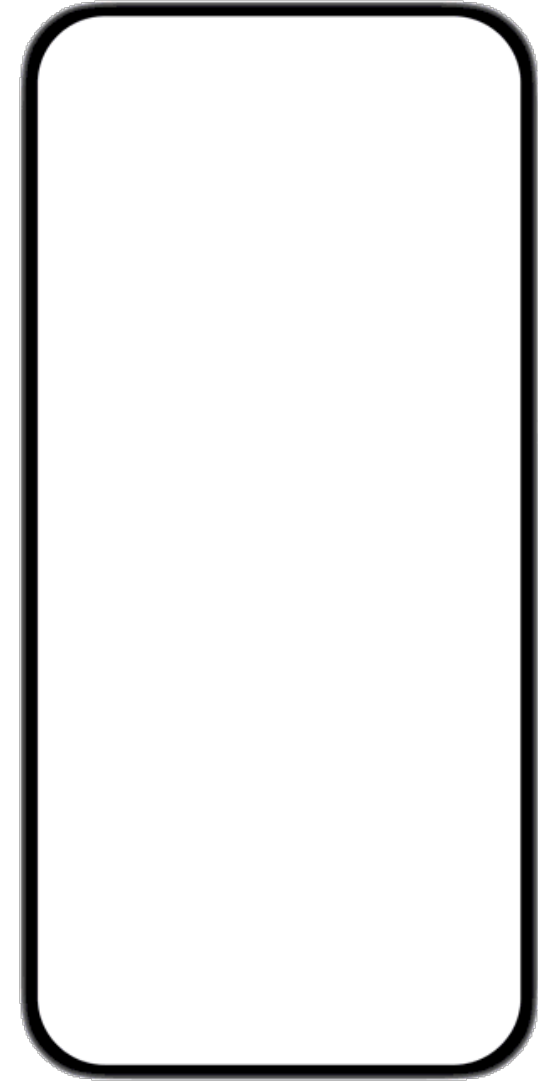
Out-of-Pocket Maximum (your safety net)

That's the maximum amount you'll pay out-of-pocket in a plan year.

- \$1500 – individual
- \$3000 – family (in-network)

Get used to having more options

- **The Surest app and website let you:**
 - Search for care by symptom, location, or provider.
 - See upfront prices and what's included in a visit.
 - Compare alternative treatment options, including virtual care at no or low copay.
 - View your claims activity (EOBs).
 - Access your digital ID card.



At your first visit, have your digital or physical ID card

- Surest is a UnitedHealthcare company, but it's not UnitedHealthcare. Some providers may not be as familiar with the Surest name. If you have trouble checking in, we can help!
- Remind the office that the Surest health plan uses the UnitedHealthcare network of providers, clinics, and hospitals.
- Show the back of your card to share network and provider information.
- Ask staff to confirm eligibility through UHCprovider.com call or **844-368-6661**.

surest.	 United Healthcare	Group 12345678 Payer ID 25463
Subscriber Mia Swenson	ID number 123456789123	Rx PHARMACY RX BIN 123456 RX PCN RX RX GRP RX
Service type Medical, Rx Care type Surest Flex		
Dependents John Sample 1234567890 Samantha Sample 1234567890 Katie Sample 1234567890 Alejandra Sample 1234567890	ID number SAMPL123456 SAMPL123456 SAMPL123456 SAMPL123456	Copay Variable Deductible \$0
Fully Insured • DOI Underwritten by: (Insert appropriate legal entity)		Out-of-pocket maximum Individual Family In-network \$4,000 \$8,000 Out-of-network \$8,000 \$16,000

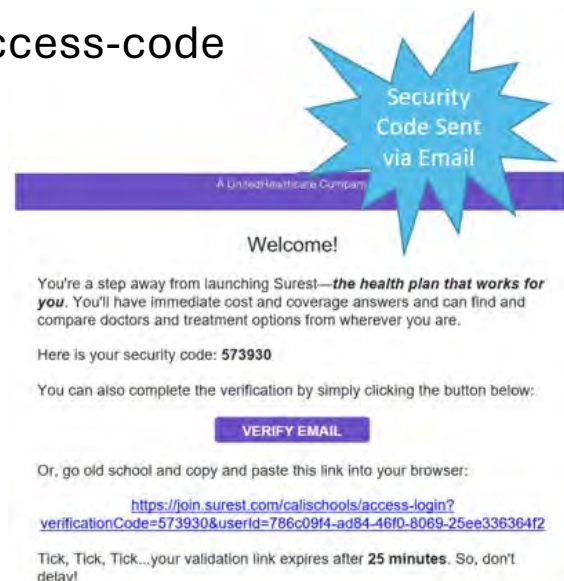
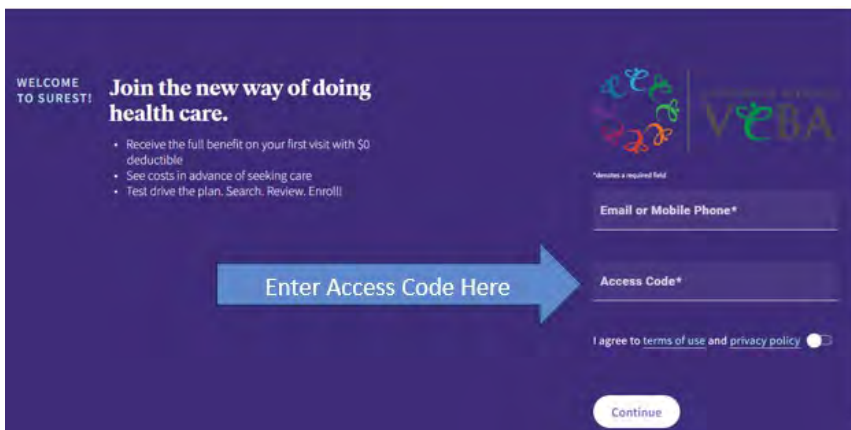
First things first

Member Registration

- Create your account.
- Download the free Surest app or register on **Benefits.Surest.com**

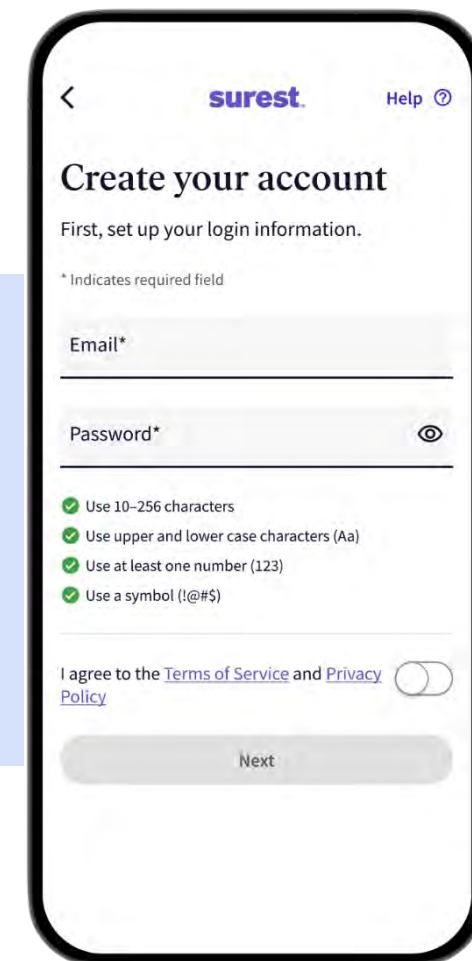
Pre-Registration – Two Step Authentication

- Login: benefits.surest.com/preview/access-code
- **Access Code: CSVEBA2026**



Join.Surest.com is our pre-member site.

Benefits.Surest.com is where you go once you become a member.



Demo

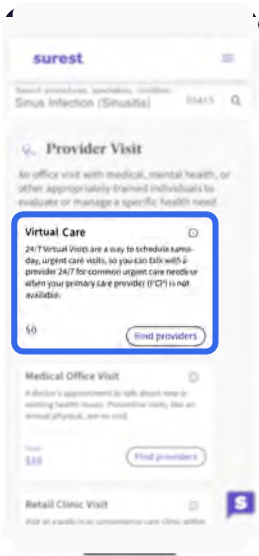
Have you heard?

Surest expands menu of virtual care options

Three easy ways to find virtual care:

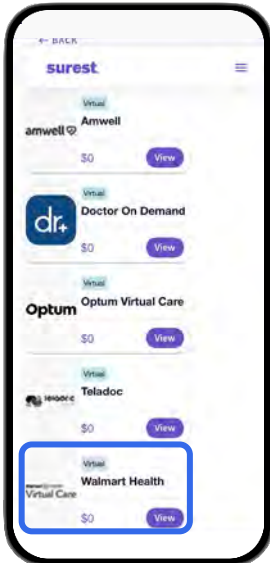
1

Search in the app or website for a condition, provider, or treatment and see an option for Virtual Care. It's part of the search experience.



2

For added awareness, you'll see virtual alternatives when selecting "in-person medical office visit".



3

And — when you select virtual care — you'll be able to see the virtual care providers available to you.



7x

Surest members use virtual visits 7 times more than the national average.¹

Convenient: Often same-day appointments

Accessible: No driving to a clinic. See a medical professional from the comfort of home (or wherever you are).

Low (or no) cost: Virtual care is often low- or no-cost. Don't skip necessary medical care because of unknown costs.

Designed to be easy to use: Virtual care is part of your Surest plan.

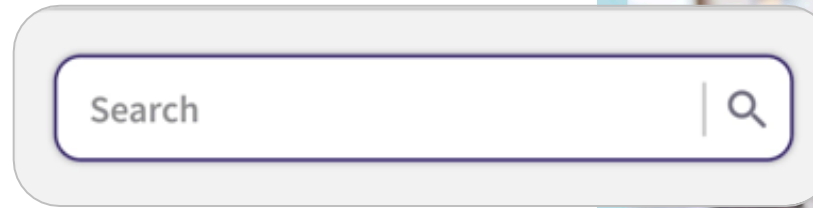


The Surest health plan has recently expanded virtual care coverage.

Virtual primary care
Virtual urgent and acute care
Virtual mental and behavioral health
Virtual serious mental illness
Virtual intensive outpatient therapy
Virtual substance use support
Virtual eating disorder support
Virtual exercise therapy
Virtual gastroenterology
Virtual speech therapy
Virtual migraine clinic

Surest is more than a directory

Did you know your health plan includes a number of valuable programs — some offered at no extra charge — to help you effectively manage your health?

A graphic of a search bar with the word "Search" and a magnifying glass icon.

- 1 Use the app to see what programs are included with your plan. Type a condition into the search bar (examples: having a baby, dealing with anxiety, finding pain relief, etc.).
- 2 If a program is available, it will show up under care options.
- 3 Tap into the card for more details.

A photograph of a woman with short dark hair, wearing a yellow vest over a white shirt, holding a smartphone and looking at the screen.

Chat with board-certified doctors.

Get treatment options. Feel better.

[Learn More](#)

Mental health programs are employer-specific. This example is for informational purposes only.

Surest Member Services is here for you

- **Call, chat, or email**
- Get help with:
- Provider searches
- Coverage questions
- Claims status
- Condition management programs
- Provider and facility outreach/education
- General questions



**Surest Member Services or
Clinical Advocacy:**

866-683-6440

Monday through Friday,
6 am – 9 pm CT

Spread the word

- Your enrolled family members are covered, too.
- Let them know they have a new health plan, and encourage them to create their own account at Benefits.Surest.com and download the Surest app.





It's Time to Enroll Get to Know Your VSP Vision Benefits

VEBA

Enjoy easy access to your vision benefits with VSP.
Learn how at vsp.com.



See Why Eye Care Is Essential to Overall Health and Wellness

Did you know an eye exam is the only non-invasive way to view blood vessels in your body?*

Signs of more than 270 health conditions can be detected during an eye exam.*

Your eye doctor can be the first to detect signs of certain conditions, like diabetes.*

heart disease + **stroke** +
cardiovascular + Alzheimer's
+ hypertension + aneurysm +
diabetes + **brain tumor**
+ high blood pressure +
cancers of blood, tissue, skin
+ **high cholesterol** + lyme
disease + multiple sclerosis +
lupus + sickle cell disease +
stroke + **thyroid disease**
+ vascular disease + brain
tumor + melanoma + squamous
cell + **Lymphoma** +
leukemia + rheumatoid
arthritis + giant cell arteritis
+ **medication toxicities** +
myasthenia gravis + sarcoidosis
+ sjögren's syndrome +
vitamin a deficiency

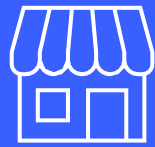
270+

The Choice is Yours

Thousands of in-network locations.



Private Practice
locations



Retail
locations



Online at Eyeconic,
the VSP in-network
online eyewear
store.

Walmart
Vision Center

sam's club

COSTCO
OPTICAL

Rxoptical
The people who care for your eyes.

Clarkson
Eyecare
DOCTORS - GLASSES - CONTACTS - LASIK

COHEN'S
Fashion Optical

vsp
PREMIER
edge

Get more
in network

private
practice
doctors

Visionworks

EYEMART
EXPRESS
FAMILY OF STORES

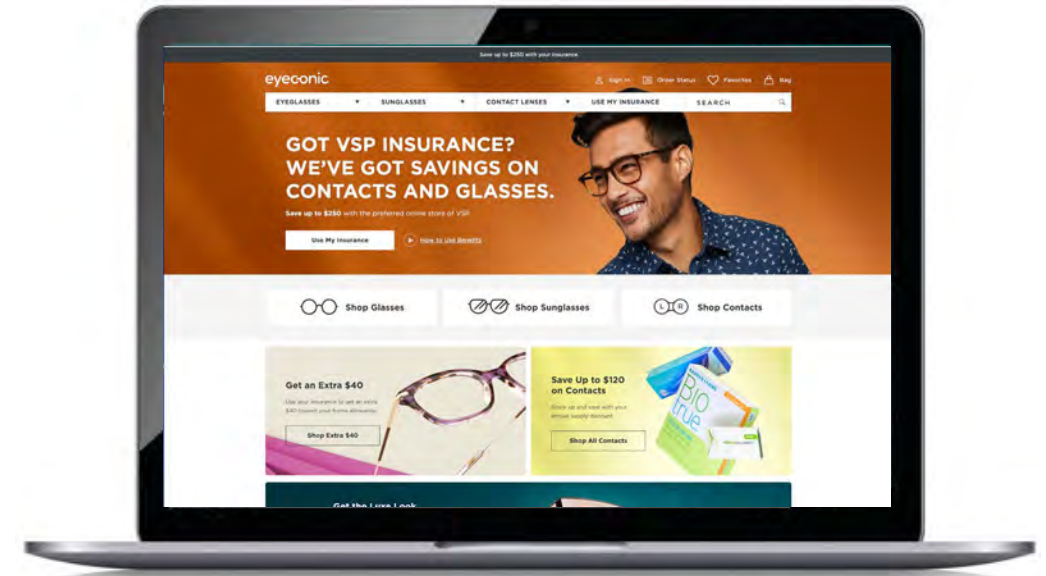


Eyewear Shopping Online at Eyeconic®

Eyeconic® is the in-network, online eyewear store for VSP® members. *You'll get:*

- More than 60 brands of glasses, contacts, and sunglasses
- Virtual Try-On
- Free shipping and returns*
- 20% off eyewear just for being a VSP member
- Specialty sizes that fit your needs

Find your product, customize your order, and we do the rest.
Start saving at **eyeconic.com** today.



eyeconic

a vsp vision company

*Terms and conditions apply. Visit eyeconic.com/faqs for more details

The Right Doctor for You

Using the Find a Doctor tool on **vsp.com** is easy

Visit **vsp.com/eye-doctor** (or navigate from **vsp.com** home page)

Enter the preferences that are meaningful to you like:

- Location
- Gender
- Language
- Frame brands
- Specialty
- Services
- Hours & Scheduling

The screenshot shows the 'Find an Eye Doctor' search tool on the VSP website. At the top, there is a navigation bar with links: FIND A DOCTOR (underlined), BENEFITS, OFFERS, EYEWEAR AND WELLNESS, PLAN OPTIONS, and SHOP. Below this is a banner image of a smiling woman with curly hair. The main heading is 'Find an Eye Doctor' with a subtext: 'To ensure you see an in-network eye doctor for your plan, [Create an Account](#) or [Log In](#) before you search. You'll get more and save more in network!'. Below the banner are four search tabs: SEARCH BY LOCATION (underlined), SEARCH BY OFFICE, SEARCH BY DOCTOR (underlined), and SHOP ONLINE. To the right of these tabs is a link '1 ADVANCED SEARCH +'. The search form includes a 'Zip' input field, an 'OR' separator, a 'Street Address (optional)' input field, a 'City' input field, and a 'State' dropdown menu. Below the form is the 'vsp PREMIER edge' logo and a note: 'Your benefits go further when you visit a VSP Premier Edge™ location! Type in your ZIP code and look for the orange indicator.' There is a checkbox labeled 'All Premier Edge Locations' and a blue 'Search' button.

Using Your Benefit is Easy

Once you've enrolled...

1. Create an account at **vsp.com** and review your personalized benefit information.
 - Access your personal benefit information
 - View and save your member ID card
 - Find an in-network doctor
2. Find a VSP in-network doctor by visiting your member account, going to **vsp.com** or calling **800.877.7195 (TTY: 711)**.
3. Simply tell your eye doctor's office that you have VSP—and we'll take care of the rest!



Essential Medical Eye Care

- Fully covered retinal screening for members with diabetes.
- Exams and services to treat immediate issues like pink eye and sudden changes in vision.
- Treatment options to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.
- Copay of **\$20** for exam services.



“My husband burned his eyes welding, and without this benefit we would have had to pay out of pocket or waited days to get prior authorization from his health insurance.”



Savings Beyond Benefits

Members get access to VSP Member Extras

- 50%** ▶ Save 50% on additional pairs of glasses and sunglasses at Visionworks®¹
- \$300** ▶ Save up to \$300 at Eyeconic® with your VSP vision insurance, with free shipping and returns²
- \$20** ▶ Extra \$20 on Featured Frame Brands³
- 60%** ▶ Save up to 60% on hearing aids with TruHearing®⁴
- \$1,200** ▶ Save up to \$1,200 on Lasik
- \$300** ▶ Get up to \$300 in contact lens rebates

1. Offers may vary based on state and benefit plan. Brands and offers are subject to change. 2. Savings and offers vary by brand, lens type, and member eligibility. Restrictions apply. Savings cannot be redeemed for cash, applied to past purchases, or combined with other offers. 3. Frame brands and promotion subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible. VSP is providing information to its members but does not offer or provide any discount hearing program. 4. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.

Classification: Confidential



Savings On Hearing Aids

Like vision loss, hearing loss can have a huge impact on your quality of life. TruHearing® makes hearing aids affordable by providing savings to all VSP Vision Care members.

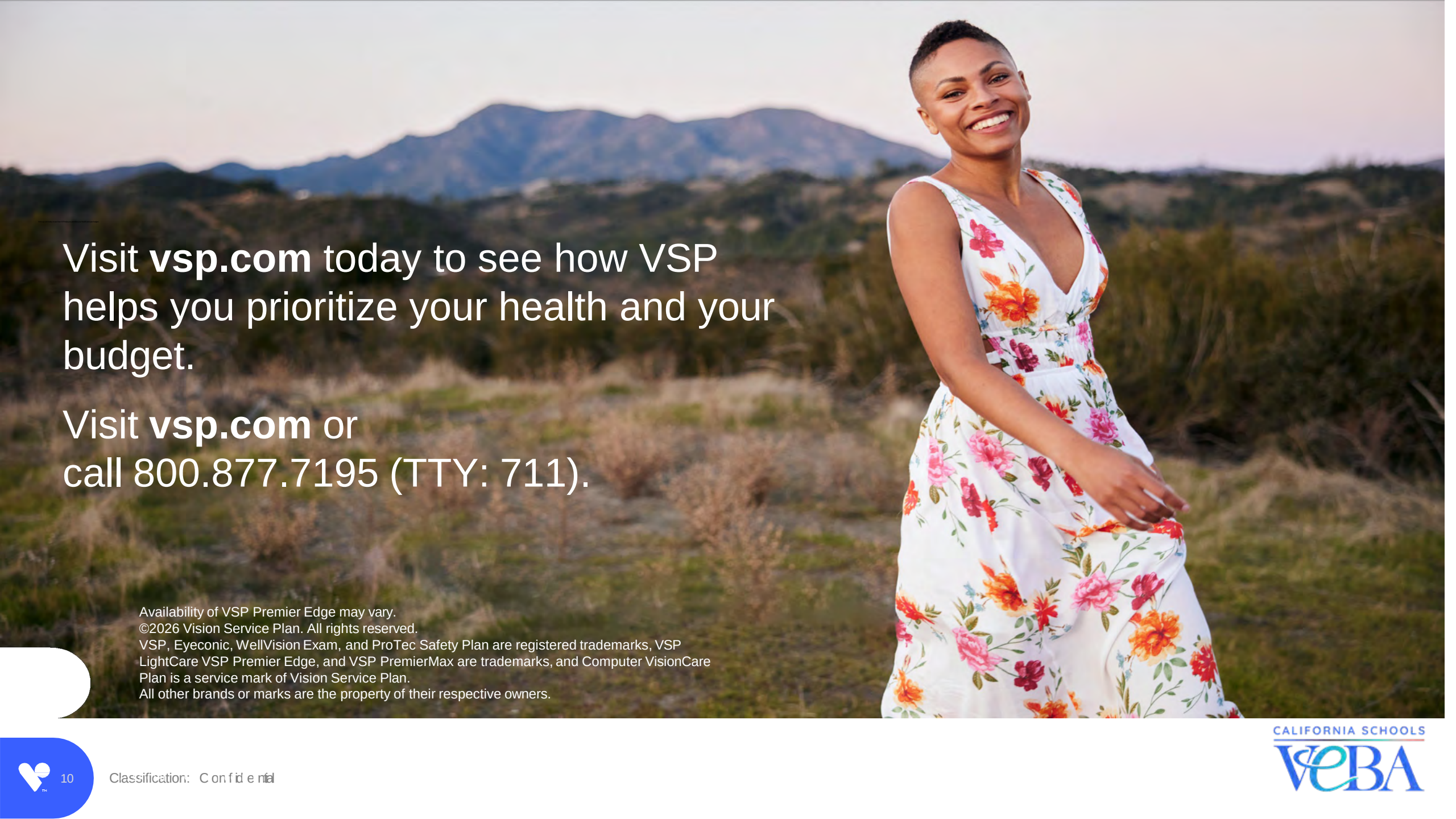
As a VSP member, you can save up to 60% on a pair of hearing aids with TruHearing.* Your dependents and even extended family members are eligible, too.

Learn more about this VSP Member Extras at truhearing.com/vsp.

TruHearing™

*VSP is providing information to its members but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.





Visit **vsp.com** today to see how VSP
helps you prioritize your health and your
budget.

Visit **vsp.com** or
call 800.877.7195 (TTY: 711).

Availability of VSP Premier Edge may vary.
©2026 Vision Service Plan. All rights reserved.
VSP, Eyeconic, WellVision Exam, and ProTec Safety Plan are registered trademarks, VSP
LightCare VSP Premier Edge, and VSP PremierMax are trademarks, and Computer VisionCare
Plan is a service mark of Vision Service Plan.
All other brands or marks are the property of their respective owners.

Additional CALVEBA BENEFITS

CALIFORNIA SCHOOLS
VEBA

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



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



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)**



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

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



EnReachRx

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.



EnGuide PHARMACY

GLP-1 MEDICATION HOME DELIVERY PHARMACY

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

This 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.



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

CALIFORNIA SCHOOLS

VEBA



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*

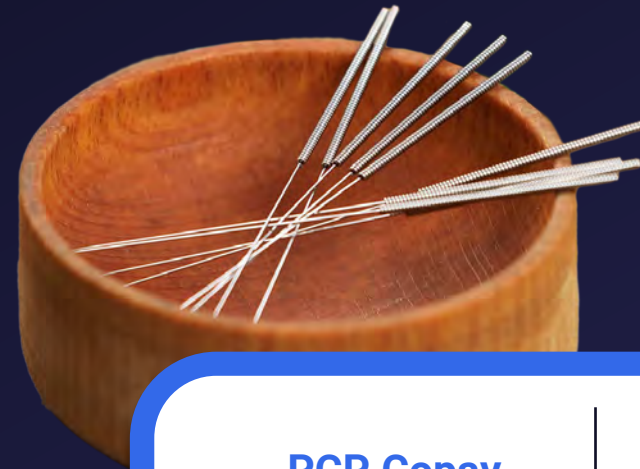
Benefits

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



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.*

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



CalVEBA.org/Member-Benefits/Mental-Well-Being-Hub



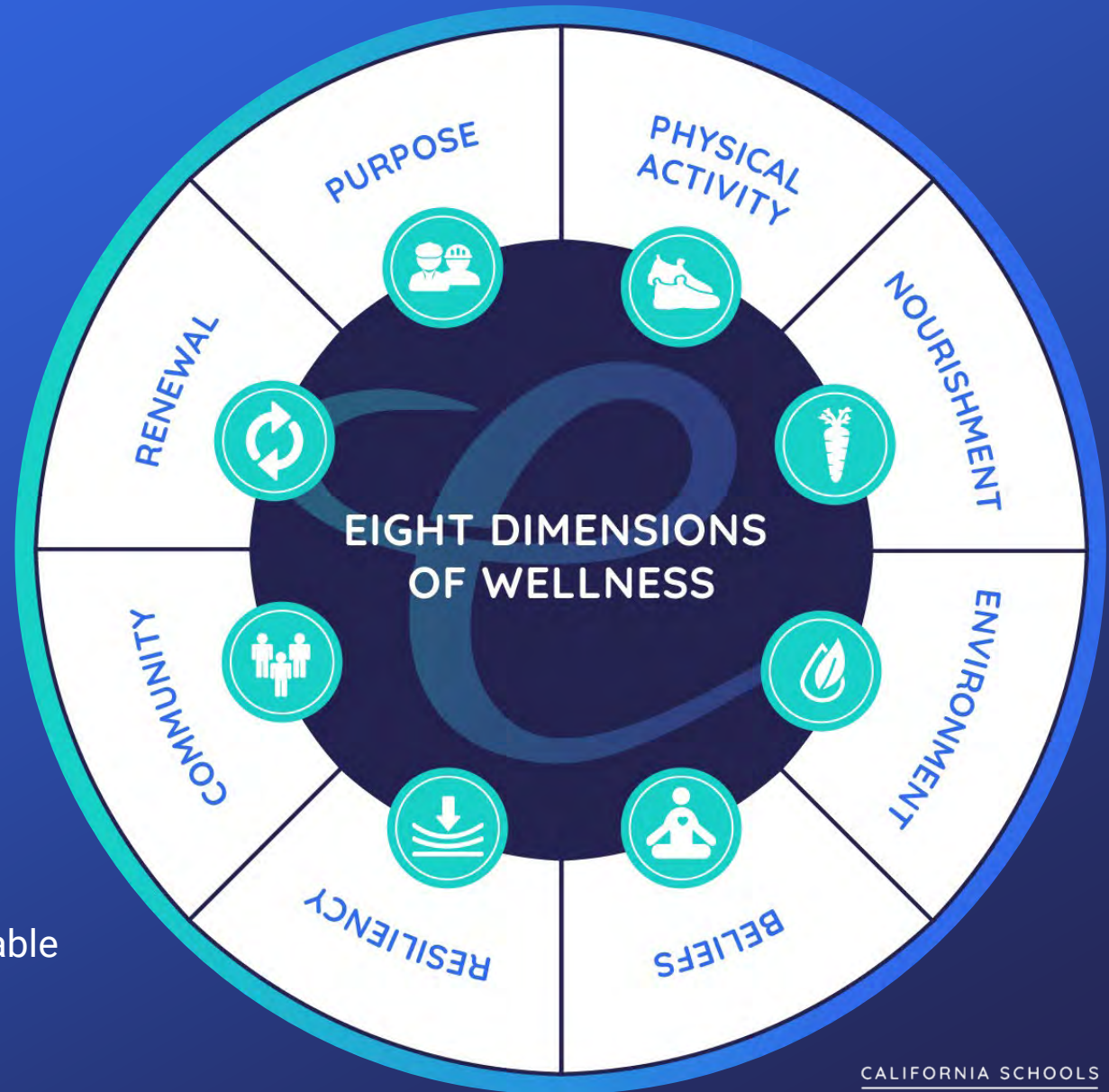
WHOLE HEALTH COACHING PROGRAM

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

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





CARE NAVIGATION

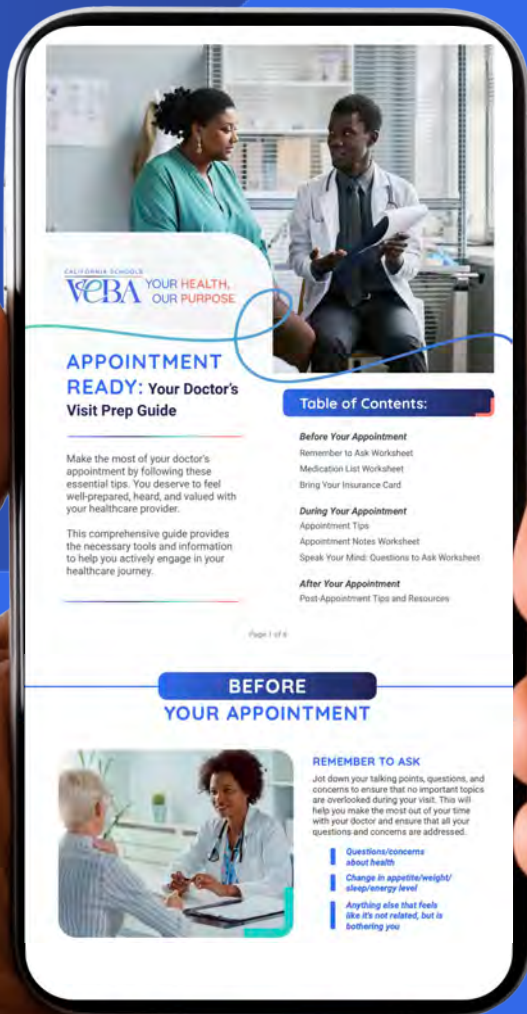
Getting started can be the hardest part. Care Navigators are holistic nurses who work one-on-one with you to provide support, guidance, and resources while helping you create a personalized plan for your overall health and well-being.

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**



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: CalVEBA.org/Member-Benefits/Healthy-Life-Hub

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: CalVEBA.org/Member-Benefits/Cooking-Nutrition-Hub



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 CalVEBA.org/News/?type=video.

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.

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



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



ADVOCACY TEAM

CalVEBA Members

Call: **888-276-0250**

THANK YOU!



CALIFORNIA SCHOOLS
VCBA
YOUR HEALTH, OUR PURPOSE

DISCLAIMER

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