



## Welcome VEBA Members!

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

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

### Page 1

Available plans are listed to the right.

### Page 2

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

### Page 3

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

### Page 4-5

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

### Page 6-8

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

## Your Available Plans:

1. UnitedHealthcare Harmony HMO
2. UnitedHealthcare Performance HMO
  - Network 1
  - Network 3
3. UnitedHealthcare CS VEBA Alliance HMO 20/30
4. UnitedHealthcare CS VEBA Alliance HMO 1200
5. UHC Harmony Journey HMO
6. SIMNSA HMO
7. Kaiser HMO
8. UMR NexusACO PPO

## Questions?

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

# 2023 Open Enrollment

## Fallbrook Union Elementary School District

## 2023 Highlights

### Urgent Care Copay for UHC HMO Plans

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

To find a provider near you, visit [UHC's site](#).

### UHC Harmony Journey HMO Plan

The UHC Harmony Journey HMO plan offers a unique approach to health care and is designed to provide a smart and affordable solution to the traditional plans. In addition to covering everyday medical expenses, the Journey Plan helps you build wealth for long-term protection with the HealthInvest HRA.

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

### HealthInvest HRA for Harmony Journey Plan

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

For 2023, the contribution amount is \$1,000 for single coverage. Other amounts are \$1,600 for two-party and \$2,200 for family. Funds will be distributed on or before March 1, 2023.

To learn more, go to [healthinvesthira.com](https://healthinvesthira.com) or call 844-342-5505.



### Express Scripts Benefit

#### Waived Copay Program

VEBA does not want cost to become a barrier to getting treatment for hypertension, diabetes, or high cholesterol — some of our members' most common conditions. Starting January 1, 2023, preferred generic cholesterol medication will join hypertension (high blood pressure) and oral hypoglycemic (diabetic) medications in the waived copay program. Members can start these maintenance drugs at their regular retail pharmacy up to 3 fills prior to utilizing Smart90 retail and home delivery (mail order) with a \$0 copay.

#### Sharp Rees-Stealy Retail Pharmacies

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

#### Express Scripts Prescription Drug List (PDL) – Formulary Change

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

#### SaveOnSP Program

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

To learn more, visit [express-scripts.com](https://express-scripts.com) or call 800-918-8011.





## VEBA Resource Center

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

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

## In Person and Virtual Group Classes

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

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

## Personalized Care

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

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

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



## Choosing a Provider Group that Meets Your Needs



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

The following HMO plans are available to you:

1. UHC Harmony HMO
2. UHC Performance HMO Network 1
3. UHC Performance HMO Network 3
4. UHC CS VEBA Alliance HMO 20/30
5. UHC CS VEBA Alliance HMO 1200
6. UHC Harmony Journey HMO

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



### How to Choose Your UHC HMO Provider

To choose a provider for the UnitedHealthcare HMO plan, here are step-by-step instructions. In an HMO, you see your PCP first for most medical issues. You do not need a referral for mental health, chiropractic, or OB/GYN services.

To find provider or facility:

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

## Need Help Looking for a Provider?

### How to Choose Your UMR PPO Provider

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

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



### Benefit Contacts

Benefit	Website	Phone
Carrum Health	<a href="http://info.carrumhealth.com/csveba/">info.carrumhealth.com/csveba/</a>	888-855-7806
Express Scripts (UHC members)	<a href="http://express-scripts.com">express-scripts.com</a>	800-918-8011
HealthInvest HRA (HRA for Journey Plan)	<a href="http://healthinvesthira.com">healthinvesthira.com</a>	844-342-5505
Inside Rx Pets	<a href="http://insiderxpets.com">insiderxpets.com</a>	800-722-8979
Journey Plan	<a href="http://journeyplan.org">journeyplan.org</a>	888-586-6365
Kaiser	<a href="http://my.kp.org/veba">my.kp.org/veba</a>	800-464-4000
Optum Employee Assistance Program	<a href="http://liveandworkwell.com">liveandworkwell.com</a> access code: VEBA	888-625-4809
OptumHealth (Chiro/Acu for UHC and Kaiser)	<a href="http://myoptumhealthphysicalhealthofca.com">myoptumhealthphysicalhealthofca.com</a>	800-428-6337
OptumHealth Financial (HRA for Alliance plan)	<a href="http://optumbank.com">optumbank.com</a>	800-243-5543
SIMNSA	<a href="http://simnsa.com">simnsa.com</a>	800-424-4652
Teladoc Medical Experts	<a href="http://teladoc.com/medical-experts/">teladoc.com/medical-experts/</a>	800-835-2362
UMR	<a href="http://umr.com">umr.com</a>	800-826-9781
UnitedHealthcare (UHC)	<a href="http://whyuhc.com/csveba">whyuhc.com/csveba</a>	888-586-6365
VEBA Advocacy	<a href="mailto:Advocacy@mcgregorinc.com">Advocacy@mcgregorinc.com</a>	888-276-0250

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

Provided by OptumHealth Physical Health of California providers, which has more than 2,700 network providers in California.

Three ways to find a provider:

1. Go to [myoptumhealthphysicalhealthofca.com](http://myoptumhealthphysicalhealthofca.com) and select "Provider Locator." Choose "California Schools VEBA" from the dropdown menu for Plan/Product.
2. Call Optum Member Services at [800-428-6337](tel:800-428-6337) (5 a.m. to 5 p.m., Pacific Time, Monday - Friday) for the most current and up to date information.
3. Call the provider directly to schedule an appointment and verify they are part of the Optum network for VEBA.

### Questions?

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- » Call VEBA Advocacy at [888-276-0250](tel:888-276-0250) or email [Advocacy@mcgregorinc.com](mailto:Advocacy@mcgregorinc.com)
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## Fallbrook Union Elementary School District

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

Plan design changes highlighted in red

Benefit Summary	UHC Harmony HMO \$20/\$250A What You Pay	UHC Performance HMO A, Network 1, \$10/100% What You Pay	UHC Performance HMO Network 3, \$10/100% What You Pay	UHC Alliance HMO \$20/\$30/\$500A What You Pay
<b>Medical Deductible</b> (individual/family)	None	None	None	None
<b>Medical Out-of-Pocket Maximum</b> (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
<b>Health Account</b>	None	None	None	None
<b>PCP Office Visit</b>	\$20 copay	\$10 copay	\$10 copay	\$20 copay
<b>Specialist Office Visit</b>	\$20 copay	\$10 copay	\$10 copay	\$30 copay
<b>Preventive Care</b>	No charge	No charge	No charge	No charge
<b>Inpatient Hospital Care</b>	\$250 admit copay	No charge	No charge	\$500 admit copay
<b>Mental Health Services</b> (outpatient/inpatient)	\$20 copay / \$250 admit copay	\$10 copay / No charge	\$10 copay / No charge	\$20 copay / \$500 admit copay
<b>Substance Abuse Services</b> (outpatient/inpatient)	No charge	No charge	No charge	No charge
<b>Outpatient Diagnostic Laboratory and Radiology</b> (standard procedures)	No charge	No charge	No charge	No charge
<b>Complex Radiology</b> (PET & MRI)	\$100 copay	No charge	No charge	\$200 copay
<b>Outpatient Surgery</b>	No charge	No charge	No charge	\$250 copay
<b>Outpatient Physical/Rehabilitation Therapy</b> (Office Visit)	\$20 copay	\$10 copay	\$10 copay	\$20 copay
<b>Chiropractic and Acupuncture Services*</b>	\$20 copay	\$10 copay	\$10 copay	\$20 copay
<b>Urgent Care</b> (Office Visit only)	\$20 copay	\$10 copay	\$10 copay	\$20 copay
<b>Emergency Room</b> (Copay waived if admitted)	\$150 copay	\$100 copay	\$100 copay	\$150 copay
<b>Rx Deductible</b> (individual/family)	None	None	None	None
<b>Rx Out-of-Pocket Maximum</b> (individual/family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$1,600 / \$3,200	\$1,600 / \$3,200
<b>Rx Formulary List</b>	National Preferred	National Preferred	National Preferred	National Preferred
<b>Rx Pharmacy Network</b>	Express Advantage Network**	Express Advantage Network**	Express Advantage Network**	Express Advantage Network**
<b>Short-Term Prescription Drugs***</b> (up to 30-day supply)	\$10 Generic \$25 PB 50% \$40 min \$175 max NPB	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB
<b>Long-Term Prescription Drugs***</b> (up to 90-day supply)	\$20 Generic \$50 PB 50% \$80 min \$350 max NPB	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB
<b>Available Medical Groups</b>	Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group	Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Sharp Community Medical Group, SCMG - Arch Health Partners, Sharp Rees-Stealy Medical Group	Rady Children's Health Network, Scripps Clinic, Scripps Coastal Medical Center	Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Scripps Clinic, Scripps Coastal, Scripps Physician MG, UC San Diego Medical Group

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

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

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

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

\*\*You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90.

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

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

Disclaimer: Prepared by Gallagher Benefit Services, Inc. on behalf of VEBA.

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## Fallbrook Union Elementary School District

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

Plan design changes highlighted in red

Benefit Summary	UHC Alliance HMO \$1,200 HRA  What You Pay	UHC Harmony HMO Journey  What You Pay	SIMNSA HMO \$5; Rx: \$5 30-day  What You Pay	Kaiser HMO \$10, Rx: \$10 / \$10 100-day  What You Pay
<b>Medical Deductible</b> (individual/family)	\$2,000 / \$2,000	\$2,000 / \$4,000	None	None
<b>Medical Out-of-Pocket Maximum</b> (individual/family)	\$3,000 / \$6,000	\$3,500 / \$7,000	\$6,350 / \$12,700	\$1,500 / \$3,000
<b>Health Account</b>	OptumBank HRA \$1,200	HealthInvest HRA \$1,000 / \$1,600 / \$2,200	None	None
<b>PCP Office Visit</b>	\$35 copay	\$25 copay	\$5 copay	\$10 copay
<b>Specialist Office Visit</b>	\$50 copay	\$40 copay	\$5 copay	\$10 copay
<b>Preventive Care</b>	No charge	No charge	No charge	No charge
<b>Inpatient Hospital Care</b>	20% coinsurance (after deductible)	20% coinsurance (after deductible)	No charge	No charge
<b>Mental Health Services</b> (outpatient/inpatient)	\$40 copay / 20% coinsurance (after deductible)	\$25 copay / 20% coinsurance (after deductible)	\$5 copay / No charge	\$10 copay / No charge
<b>Substance Abuse Services</b> (outpatient/inpatient)	No charge	No charge	\$5 copay / No charge	\$10 copay / No charge
<b>Outpatient Diagnostic Laboratory and Radiology</b> (standard procedures)	No charge	No charge	No charge	No charge
<b>Complex Radiology</b> (PET & MRI)	20% coinsurance (after deductible)	\$100 copay	No charge	No charge
<b>Outpatient Surgery</b>	20% coinsurance (after deductible)	20% coinsurance (after deductible)	No charge	\$10 copay
<b>Outpatient Physical/Rehabilitation Therapy</b> (Office Visit)	\$35 copay	\$25 copay	\$10 copay	\$10 copay
<b>Chiropractic and Acupuncture Services*</b>	\$30 copay	\$30 copay	Not covered	\$10 copay
<b>Urgent Care</b> (Office Visit only)	\$35 copay	\$25 copay	\$25 copay	\$10 copay
<b>Emergency Room</b> (Copay waived if admitted)	\$300 copay (after deductible)	20% coinsurance (after deductible)	\$250 copay (U.S. or out of plan area)	\$50 copay
<b>Rx Deductible</b> (individual/family)	None	None	None	None
<b>Rx Out-of-Pocket Maximum</b> (individual/family)	\$1,600 / \$3,200	\$3,000 / \$6,000	N/A	N/A
<b>Rx Formulary List</b>	National Preferred	National Preferred	SIMNSA	Kaiser
<b>Rx Pharmacy Network</b>	Express Advantage Network**	Express Advantage Network**	SIMNSA	Kaiser
<b>Short-Term Prescription Drugs***</b> (up to 30-day supply)	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	\$5 copay	G / B: \$10 copay (up to a 100-day supply)
<b>Long-Term Prescription Drugs***</b> (up to 90-day supply)	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	Not available	G / B: \$10 copay (up to a 100-day supply)
<b>Available Medical Groups</b>	Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Scripps Clinic, Scripps Coastal, Scripps Physician MG, UC San Diego Medical Group	Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group	SIMNSA	Kaiser

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

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

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

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

\*\*You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90.

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

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

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## Fallbrook Union Elementary School District

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Benefit Summary	UMR NexusACO PPO - No HRA	
	In Network What You Pay	Out of Network What You Pay
<b>Medical Deductible</b> (individual/family)	\$2,000 / \$4,000	\$2,000 / \$4,000
<b>Medical Out-of-Pocket Maximum</b> (individual/family)	\$5,000 / \$10,000	\$5,000 / \$10,000
<b>Health Account</b>	None	
<b>PCP Office Visit</b>	Tier 1 Physician: \$30 copay Tier 2 Physician: 20% coinsurance (after deductible)	50% coinsurance (after deductible)
<b>Specialist Office Visit</b>	Tier 1 Physician: \$50 copay Tier 2 Physician: 20% coinsurance (after deductible)	50% coinsurance (after deductible)
<b>Preventive Care</b>	No charge	No coverage for non-network services
<b>Inpatient Hospital Care</b>	20% coinsurance (after deductible)	50% coinsurance with Prior Authorization (after deductible)
<b>Mental Health Services</b> (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
<b>Substance Abuse Services</b> (outpatient/inpatient)	\$30 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
<b>Outpatient Diagnostic Laboratory and Radiology</b> (standard procedures) <i>Freestanding Facility or Physician Office OR</i>	No charge	50% coinsurance (after deductible)
<i>Hospital-based Lab or Radiology</i>	20% coinsurance (deductible does not apply)	
<b>Complex Radiology</b> (PET & MRI) <i>Freestanding Facility or Physician Office OR</i>	20% coinsurance (after deductible)	50% coinsurance (after deductible)
<i>Hospital-based Complex Radiology</i>	20% coinsurance (after deductible)	
<b>Outpatient Surgery</b> <i>Ambulatory Surgery Center or Physician's Office</i>	20% coinsurance (after deductible)	50% coinsurance with Prior Authorization (after deductible)
<i>Outpatient Hospital-based Surgical Center</i>	20% coinsurance (after deductible) and \$100 copayment	
<b>Outpatient Physical/Rehabilitation Therapy</b> (Office Visit)	\$30 copay	50% coinsurance (after deductible)
<b>Chiropractic and Acupuncture Services*</b>	\$30 copay	50% coinsurance (after deductible)
<b>Urgent Care</b> (Office Visit only)	\$50 copay	50% coinsurance (after deductible)
<b>Emergency Room</b> (Copay waived if admitted)	\$100 copay	\$100 copay
<b>Rx Deductible</b> (individual/family)	None	
<b>Rx Out-of-Pocket Maximum</b> (individual/family)	\$1,600 / \$3,200	
<b>Rx Formulary List</b>	National Preferred	
<b>Rx Pharmacy Network</b>	Express Advantage Network**	
<b>Short-Term Prescription Drugs***</b> (up to 30-day supply)	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	Retail: with submission of a paper claim, member will be reimbursed at the rate the Plan would have paid had the member used an in-network pharmacy less the member's copay.
<b>Long-Term Prescription Drugs***</b> (up to 90-day supply)	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	No coverage for non-network pharmacy
<b>Available Medical Groups</b>	Check <a href="http://umr.com">umr.com</a> to find Tier 1 physicians near you	All others

Infertility services are excluded/not covered under PPO plans, please see your policy for details.

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

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

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

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