

2020 OPEN ENROLLMENT

SAN YSIDRO SCHOOL DISTRICT: MANAGEMENT & CONFIDENTIAL



1 Options

- Kaiser HMO
- SIMNSA HMO
- UnitedHealthcare (UHC) Performance HMO
 - Network 1
 - Network 2
- UHC Select Plus PPO

New for 2020

- UHC SignatureValue Alliance \$20/\$30 HMO
- UHC Journey Harmony HMO
- UHC Journey Alliance HMO
- UHC Harmony HMO

2 New Options for 2020

New UHC SignatureValue Alliance HMO Plan

UHC Performance HMO Network 3 will no longer be offered to your district for 2020. All of the doctors available in Network 3 are available in the Alliance network at a significantly lower premium. If you are a current Network 3 member, and do not make an election, you will default to the UHC SignatureValue Alliance \$20/\$30 plan. Be sure to select your current PCP or choose a new one – visit csveba.welcometouhc.com to find a provider near you.

New UHC Journey HMO Plans

Two new Journey plans will be available to you in 2020. Both the Journey Harmony and Journey Alliance plans are designed to provide a smart and affordable solution to the traditional plans. They focus on simple care today while wealth building for tomorrow through a proprietary, member-owned HealthInvest HRA.

HealthInvest HRA

Available to you as part of the new UHC Journey HMO plans, the HealthInvest HRA gives you a flexible savings option for future health care costs. Benefit from significant tax savings thanks to various funding and distribution options. Because the money is yours to keep even after leaving the plan or your employer, you can build up savings for long-term protection.

New UHC Harmony HMO Plan

The Harmony Plan delivers personalized, convenient and simplified care experience. It provides you with care and resources to help promote better health outcomes and lower costs.

Savings on pet medications effective 1/1/20. VEBA members can save an average of 77% for generics and 15% for brand medications. Inside Rx Pets discount program is available at more than 40,000 pharmacies.

3 2020 Plan Changes

Decreased out-of-pocket maximum (OOP) for UHC Performance HMO Network 1 effective 1/1/20. The medical OOP will decrease to \$1500 individual/\$3000 family from last year's \$3000/\$6000.

NexusACO to replace Premium Designation effective 1/1/20. The Premium Designation PPO Network is transitioning to NexusACO, offering a more coordinated approach to health care. NexusACO incentivizes members to use high-quality providers at the lowest copay/out-of-pocket cost.

New PPO plan administrator effective 1/1/20. UMR will become the plan administrator for the UHC PPO plans. Members will receive a new ID card and customer service contact number.

Carrum Health benefits will be added to PPO plans effective 1/1/20.

Carrum will be added to PPO plans in California. All deductibles and coinsurance for members using a Carrum Health provider for a scheduled Spine, Orthopedic or Coronary Artery Bypass Graft procedure will be waived. Precertification required to avoid a \$1000 penalty – call **888-855-7806**.

4 New Express Scripts Benefits

New SaveonSP program effective 10/01/19. This program covers certain specialty medications and ensures that, once enrolled, you have no financial responsibility. These medications will continue to be filled through Accredo.

Copay waiver effective 01/01/20. Copays will be waived for generic hypertension and preferred generic oral hypoglycemic medications when filled at a Smart90 retail or mail-order pharmacy.

VEBA Resource Center (VRC)

The VRC meets you where you are on your well-being journey to help you be your healthiest self!

VEBA Advocacy

When your doctor or health plan can't help you, call VEBA! They'll help you resolve your benefit issues.

OPTUM Employee Assistance

Get through life's challenges with counseling, budgeting, legal advice, child and eldercare support, and more!

Best Doctors

Free access to medical experts to make sure you have the correct treatment and diagnosis.

CONTACT LIST

Carriers	Website	Phone #
Best Doctors	Members.bestdoctors.com	866-904-0910
Express Scripts	Express-Scripts.com	800-918-8011
HealthInvest HRA for UHC Journey plans	Healthinvesthra.com	844-342-5505
Kaiser	My.kp.org/VEBA	800-464-4000
Optum Employee Assistance Program	LiveandWorkWell.com Access code: VEBA	888-625-4809
OptumHealth (Chiropractic/Acupuncture)	MyOptumHealthPhysicalHealthofCA.com	800-428-6337
SIMNSA	Simnsa.com	800-424-4652
UnitedHealthcare (UHC)	CSVEBA.welcometoUHC.com	888-586-6365
VEBA Advocacy	Email: Advocacy@mcgregorinc.com	888-276-0250

Feature	NEW!	NEW!	NEW!	NEW!			UHC CA Select Plus PPO ⁺ 80/50 SD		Kaiser 10	SIMNSA
	UHC Journey Harmony HMO What You Pay	UHC Journey Alliance HMO What You Pay	UHC Harmony HMO \$10 What You Pay	UHC SignatureValue Alliance HMO \$20/\$30 What You Pay	UHC Performance HMO A Network 1 What You Pay	UHC Performance HMO A Network 2 What You Pay	In Network What You Pay	Out of Network What You Pay	\$10/\$10, 100 Day What You Pay	What You Pay
Deductible (individual/family)	\$2,000/\$4,000	\$2,000/\$4,000	None	None	None	None	\$2,000/\$4,000	\$2,000/\$4,000	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$3,500/\$7,000	\$3,500/\$7,000	\$1,500/\$3,000	\$3,000/\$6,000	\$1,500/\$3,000	\$3,000/\$6,000	\$5,000/\$10,000	\$5,000/\$10,000	\$1,500/\$3,000	\$6,350/\$12,700
RX Out-of-Pocket Maximum (individual/family)	\$1,600/\$3,200	\$1,600/\$3,200	\$3,000/\$6,000	\$1,600/\$3,200	\$3,000/\$6,000	\$3,000/\$6,000	\$1,600/\$3,200	N/A	N/A	N/A
Health Reimbursement Account	\$800/\$1,600/\$2,200	\$350/\$700/\$1,100	None	None	None	None	None	None	None	None
PCP Office Visit	\$25 copay	\$25 copay	\$10 copay	\$20 copay	\$10 copay	\$20 copay	Tier 1 Physician: \$30 copay Other In-Network Physician: 20% coinsurance after deductible	50% coinsurance (after deductible)	\$10 copay	\$5 copay
Specialist Office Visit	\$40 copay	\$40 copay	\$10 copay	\$30 copay	\$10 copay	\$20 copay	Tier 1 Physician: \$50 copay Other In-Network Physician: 20% coinsurance after deductible	50% coinsurance (after deductible)	\$10 copay	\$5 copay
Preventive Care	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No coverage for non-network services	No charge	No charge
Inpatient Hospital Care	20% coinsurance (after deductible)	20% coinsurance (after deductible)	No charge	\$500 copay	No charge	No charge	20% coinsurance (after deductible)	50% coinsurance with Prior Authorization (after deductible)	No charge	No charge
Mental Health Services (Outpatient Therapy/Inpatient Hospital Care)	\$25 copay/ 20% coinsurance after deductible	\$25 copay/ 20% coinsurance after deductible	\$10 copay/ No charge	\$20 copay/\$500 copay	\$10 copay/ No charge	\$20 copay/ No charge	\$30 copay/20% coinsurance (after deductible)	50% coinsurance (after deductible)	\$10 copay/ No charge	\$5 copay/ No charge
Substance Abuse Services (outpatient/inpatient)	No charge	No charge	No charge	No charge	No charge	No charge	\$30 copay/20% coinsurance (after deductible)	50% coinsurance (after deductible)	\$10 copay/ No charge	\$5 copay/ No charge
Infertility	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	\$10 copay	Not covered
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge	No charge	No charge	No charge	Freestanding Facility or Physician: No charge Hospital-based Lab or Radiology: 20% coinsurance (deductible does not apply)	50% coinsurance (after deductible)	No charge	No charge
Complex Radiology (PET, MRI)	\$100 copay	\$100 copay	No charge	\$200 copay	No charge	No charge	Freestanding Physician: 20% coinsurance (after deductible) Hospital-based or Radiology: 20% coinsurance (after deductible) plus \$100 copayment	50% coinsurance (after deductible)	No charge	No charge
Outpatient Surgery	20% coinsurance (after deductible)	20% coinsurance (after deductible)	No charge	\$250 copay	No charge	No charge	Ambulatory Surgery Center or Physician's Office: 20% coinsurance (after deductible) Outpatient Hospital-based Surgical Center: 20% coinsurance (after deductible) and \$100 copayment	50% coinsurance (after deductible) Pre-authorization is required	\$10 copay	No charge
Outpatient Physical/Rehabilitation Therapy	\$25 copay	\$25 copay	\$10 copay	\$20 copay	\$10 copay	\$20 copay	\$30 copay	50% coinsurance (after deductible)	\$10 copay	\$10 copay
Urgent Care (your medical group/other medical group)	\$25 copay/\$50 copay	\$25 copay/\$50 copay	\$10 copay/\$50 copay	\$20 copay/\$75 copay	\$10 copay/\$50 copay	\$20 copay/\$50 copay	\$50 copay	50% coinsurance (after deductible)	\$10 copay	\$25 copay/ \$50 copay
Emergency Room (copay waived if admitted)	20% coinsurance (after deductible)	20% coinsurance (after deductible)	\$100 copay	\$150 copay	\$100 copay	\$100 copay	\$100 copay	\$100 copay	\$50 copay	\$25 copay in Mexico/ \$250 copay in U.S. or out of plan area
Short-Term Prescription Drugs¹ up to 30 day supply G: Generic P: Preferred NP: Non-Preferred	G: \$10 P: \$30 NP: 50%*	G: \$10 P: \$30 NP: 50%*	G: \$5 P: \$25 NP: 50%*	G: \$10 P: \$30 NP: 50%*	G: \$5 P: \$25 NP: 50%*	G: \$10 P: \$30 NP: 50%*	G: \$10 P: \$30 NP: 50%*	No coverage for non-network pharmacy	G: \$10 P: \$10	\$5 copay
Maintenance Prescription Drugs² up to 90 day supply for UHC members ³ up to 100 day supply for Kaiser members G: Generic P: Preferred NP: Non-Preferred	G: \$20 P: \$60 NP: 50%**	G: \$20 P: \$60 NP: 50%**	G: \$10 P: \$50 NP: 50%**	G: \$20 P: \$60 NP: 50%**	G: \$10 P: \$50 NP: 50%**	G: \$20 P: \$60 NP: 50%**	G: \$20 P: \$60 NP: 50%**	No coverage for non-network pharmacy	G: \$10 P: \$10	Not available
Chiropractor Service^{4,5}	\$30 copay	\$30 copay	\$10 copay	\$20 copay	\$10 copay	\$20 copay	\$30 copay	50% coinsurance (after deductible)	\$10 copay	Not covered
Available Medical Groups	Sharp Rees-Stealy, Sharp Community Medical Group, UCSD Medical	Mercy Physicians, Primary Care Associates, Rady Children's Health Network, Scripps Clinic, Scripps Coastal Medical Center, Scripps Physicians Medical, UCSD Medical	Sharp Rees-Stealy, Sharp Community Medical Group, UCSD Medical	Mercy Physicians, Primary Care Associates, Rady Children's Health Network, Scripps Clinic, Scripps Coastal Medical Center, Scripps Physicians Medical, UCSD Medical	Sharp Rees-Stealy, Sharp Community, Primary Care Associated, Arch Health Partners, Encompass, Children's Physicians	Mercy Physicians, Greater Tri-Cities, Mid-County Physicians, Scripps Physicians Medical, Children's Physicians	Check umr.com to locate a Tier 1 physician near you.	All Others	Kaiser	SIMNSA

Surgeries for orthopedic, spinal and coronary artery bypass graft require precertification with Carrum Health or a \$1,000 penalty will apply for Select Plus PPO.

1 UHC members pay standard copays plus \$5/prescription at a non-EAN pharmacy (non-EAN pharmacies include CVS, Target, Walgreens and certain independent pharmacies).

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

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

4 Services must be medically necessary and may be subject to prior authorization from OptumHealth.

5 Acupuncture benefits are available only through the PPO plan.

+ NexusACO plan administered by UMR.
*Subject to a \$40 minimum and \$175 maximum.
** Subject to a \$80 minimum and \$350 maximum.

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

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.