



## Welcome VEBA Members!

Welcome to your 2022 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 6-7

See a side-by-side comparison of all plans offered to you for 2022.

## Your Available Plans:

1. UHC Harmony HMO
2. UHC Performance HMO
  - Network 1
3. UHC Alliance HMO
4. UHC Journey Harmony HMO
5. SIMNSA HMO
6. Kaiser HMO



## 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 department



# 2022 Open Enrollment

## San Ysidro School District: Management & Confidential

## 2022 Highlights

### Free UHC Virtual Care

Effective January 1, 2022, virtual appointments are available to UHC Harmony and Journey Harmony members for \$0 copay/no cost share. Various cost share applies for all other VEBA plans.

You will also have an additional vendor to choose. Optum will be added as a 4th vendor alongside Doctor on Demand, AmWell and Teladoc for all phone and video virtual appointments.

To learn more or get started, visit [UHC's site](#).

### HealthInvest HRA

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

In 2022, the contribution amounts will be \$1,000 for single coverage, \$1,600 for two-party and \$2,200 for family. Funds will be distributed on or before March 1, 2022.

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

### SIMNSA Members Have Free Video & Phone Doctor Conferencing

SIMNSA members now have free video and phone conferencing services with SIMNSA doctors and specialists.

To learn more or schedule an appointment, call [800-424-4652](tel:800-424-4652).



### Optum Emotional Well-being Resources and Expedited Appointments

Optum provides a free emotional support line for all VEBA members. Anyone (including your family and friends) can call [866-342-6892](tel:866-342-6892) to speak to a mental health expert 24/7.

In addition, VEBA members have free, confidential access to all of Optum's services, including professional care, self-help programs and personalized assistance. Visit [liveandworkwell.com](http://liveandworkwell.com) (access code: VEBA) or call [888-625-4809](tel:888-625-4809).

Need an appointment through EAP immediately? You can take advantage of Psych Centers at San Diego (PCSD) telehealth group therapy and personalized therapy sessions through your Optum EAP benefit.

For expedited appointments, you will first have to get an authorization code from EAP. Then, call PCSD to schedule an appointment within one week. Here's how:

1. Contact Optum at [888-625-4809](tel:888-625-4809) or VEBA Advocacy at [888-276-0250](tel:888-276-0250) or email [advocacy@mcgregorinc.com](mailto:advocacy@mcgregorinc.com) for an authorization code
2. Call PCSD at [619-528-4600](tel:619-528-4600) ext. 7878 with your authorization code to schedule your appointment



## Introducing the Virtual 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! All of our programs and classes are offered online from the comfort of your own home so all you need to do is log in!

## Group Classes

The VRC offers more than 60 live group classes each week. 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!

[Our entire calendar of online offerings can be found 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.

Individual health coaching is also available for VEBA members and covered dependents. To register, members can email [VRC@mcgregorinc.com](mailto:VRC@mcgregorinc.com) or call [619-398-4220](tel:619-398-4220).

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.





# 2022 Open Enrollment San Ysidro School District: Management & Confidential

## Choosing a Provider Group that Meets Your Needs



Sharp HealthCare is San Diego’s health care leader, with more than 2,700 doctors. Sharp is available in the following plans:

- UHC Harmony HMO
- UHC Performance HMO Network 1
- UHC Journey Harmony HMO

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

Or email [choosesharp@sharp.com](mailto:choosesharp@sharp.com) or call the Sharp Open Enrollment concierge for VEBA members at [858-499-2666](tel:858-499-2666), Monday to Friday, 7 a.m. to 7 p.m.

### UC San Diego Health

UC San Diego Health offers an expanded network of primary care, the area’s leading hospitals and nationally ranked specialty care.

UC San Diego Health is available to you in the following plans:

- UHC Harmony HMO
- UHC Alliance HMO
- UHC Journey Harmony HMO

[Click here](#) to find a doctor near you or learn more about UC San Diego Health. Or you can call [858-657-7000](tel:858-657-7000).



The Scripps network consists of thousands of physicians and nationally recognized specialty care at Scripps Clinic.

Choose one of these plans if you are looking for a Scripps provider:

- UHC Performance HMO Network 3
- UHC Alliance HMO

[Click here](#) to find a doctor near you or learn more about Scripps. You can also call [800-SCRIPPS](tel:800-SCRIPPS), Monday through Friday, 7 a.m. to 7 p.m.



Rady Children’s Hospital provides state-of-the-art care to children in San Diego. Rady Children’s is the only hospital in San Diego dedicated to pediatric health care and is the largest children’s hospital in California.

Looking for a plan with Rady Children’s? Explore one of the these available plans:

- UHC Performance HMO Network 1
- UHC Performance HMO Network 3
- UHC Alliance HMO

[Click here](#) to search for a provider or read more about Rady Children’s. You can also call Customer Service at [800-788-9029](tel:800-788-9029).



## Need help looking for a provider?

### How to Choose Your UHC HMO PCP

For a full listing of Participating Medical Groups, or to find a PCP, follow the directions below:

1. Go to [csveba.welcometouhc.com](https://csveba.welcometouhc.com).
2. Under “Wondering if your doctor is in our network?” Select “Find a Network Doctor or Hospital”
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



### How to find a Chiropractic 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](https://myoptumhealthphysicalhealthofca.com) and select “Provider Locator.” Choose “California Schools VEBA” from the drop-down 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.

### Benefit Contacts

Benefit	Website	Phone
Express Scripts (UHC members)	<a href="https://express-scripts.com">express-scripts.com</a>	800-918-8011
HealthInvest HRA (HRA for Journey Plan)	<a href="https://healthinvesthra.com">healthinvesthra.com</a>	844-342-5505
Inside Rx Pets	<a href="https://insidexpets.com">insidexpets.com</a>	800-722-8979
Journey Plan	<a href="https://journeyplan.org">journeyplan.org</a>	888-586-6365
Kaiser	<a href="https://my.kp.org/veba">my.kp.org/veba</a>	800-464-4000
Optum Employee Assistance Program	<a href="https://liveandworkwell.com">liveandworkwell.com</a> access code: VEBA	888-625-4809
Optum Health (Chiro for UHC and Kaiser)	<a href="https://myoptumhealthphysicalhealthofca.com">myoptumhealthphysicalhealthofca.com</a>	800-428-6337
SIMNSA	<a href="https://simnsa.com">simnsa.com</a>	800-424-4652
Teladoc Medical Experts (formerly Best Doctors)	<a href="https://teladoc.com/medical-experts/">teladoc.com/medical-experts/</a>	800-835-2362
UnitedHealthcare (UHC)	<a href="https://csveba.welcometouhc.com">csveba.welcometouhc.com</a>	888-586-6365
VEBA Advocacy	email: <a href="mailto:Advocacy@mcgregorinc.com">Advocacy@mcgregorinc.com</a>	888-276-0250

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# San Ysidro School District: Management & Confidential

Effective Period: January 1, 2022 - December 31, 2022

No plan design changes for 2022

Benefit Summary	UHC SignatureValue Harmony HMO \$10 What You Pay	UHC Performance HMO Plan A, Network 1 What You Pay	UHC SignatureValue Alliance HMO \$20/\$30 What You Pay
<b>Medical Deductible</b> (individual/family)	None	None	None
<b>Medical Out-of-Pocket Maximum</b> (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
<b>Health Account</b>	None	None	None
<b>PCP Office Visit</b>	\$10 copay	\$10 copay	\$20 copay
<b>Specialist Office Visit</b>	\$10 copay	\$10 copay	\$30 copay
<b>Preventive Care</b>	No charge	No charge	No charge
<b>Inpatient Hospital Care</b>	No charge	No charge	\$500 admit copay
<b>Mental Health Services</b> (outpatient/inpatient)	\$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
<b>Outpatient Diagnostic Laboratory and Radiology</b> (standard procedures)	No charge	No charge	No charge
<b>Complex Radiology</b> (PET & MRI)	No charge	No charge	\$200 copay
<b>Outpatient Surgery</b>	No charge	No charge	\$250 copay
<b>Outpatient Physical/Rehabilitation Therapy</b> (Office Visit)	\$10 copay	\$10 copay	\$20 copay
<b>Chiropractic Services*</b>	\$10 copay	\$10 copay	\$20 copay
<b>Urgent Care</b> (your medical group/other medical group)	\$10 copay / \$50 copay	\$10 copay / \$50 copay	\$20 copay / \$75 copay
<b>Emergency Room</b> (Copay waived if admitted)	\$100 copay	\$100 copay	\$150 copay
<b>Rx Deductible</b> (individual/family)	None	None	None
<b>Rx Out-of-Pocket Maximum</b> (individual/family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$1,600 / \$3,200
<b>Rx Formulary List</b>	Performance	Performance	Performance
<b>Rx Pharmacy Network</b>	Express Advantage Network**	Express Advantage Network**	Express Advantage Network**
<b>Short-Term Prescription Drugs***</b> (up to 30-day supply)	\$5 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
<b>Long-Term Prescription Drugs***</b> (up to 90-day supply)	\$10 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
<b>Available Medical Groups</b>	Sharp Rees-Stealy, Sharp Community, UCSD Medical	Sharp Rees-Stealy, Sharp Community, Primary Care Associates, Arch Health Partners, Rady Children's	Mercy Physicians, Primary Care Associates, Rady Children's, Scripps Clinic, Scripps Coastal Medical Center, Scripps Physicians Medical, UCSD Medical

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, Ralops, 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 and hypoglycemic 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.

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.



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Effective Period: January 1, 2022 - December 31, 2022

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

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