



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.

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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 SignatureValue HMO
3. UHC Journey Harmony HMO
4. Kaiser HMO
5. UMR Select Plus PPO



Questions?

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



2022 Open Enrollment

El Monte Union High School District

2022 Highlights

Free UHC Virtual Care

Effective January 1, 2022, virtual appointments are available to UHC Harmony and Journey 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](#).

UHC Journey Harmony HMO Plan

The Journey 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.

In 2022, the contribution amounts for the HealthInvest HRA 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.

Providers include OptumCare, PrimeCare, Monarch, AppleCare and Empire Physicians. To find a provider near you, visit [UHC's site](#).

Inside Rx Pets

Caring for your furry friend shouldn't drain your bank account. The Inside Rx Pets discount program saves VEBA members an average of 77% for generics and 15% for brand medications. The program is available at more than 50,000 pharmacies. Print your savings card at [insiderxpets.com](#).



New Carrum Health Covered Benefit

Carrum Health is a premium surgery benefit for PPO members that makes it easier and less expensive to get world class care.

Your surgery costs are covered when using a surgeon within Carrum Health's program, as well as travel expenses. Covered surgeries include musculoskeletal procedures and cardiac surgeries. Beginning January 1, 2022, bariatric surgery will also be covered.

Learn more at [Carrum.me/CSVEBA](#) or call [888-855-7806](#).

Optum Emotional Well-being Resources

Optum provides a free emotional support line for all VEBA members. Anyone (including your family and friends) can call [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](#) (access code: VEBA) or call [888-625-4809](#).



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 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.



Choosing a Provider Group that Meets Your Needs



OptumCare offers comprehensive and personalized care in your community. Optum's physician network has more than 15,000 doctors located throughout Orange County, Northern San Diego, Los Angeles and Inland Empire.

OptumCare is available to you in the following plans:

1. UHC Harmony HMO
2. UHC SignatureValue HMO
3. UHC Journey Harmony
4. UMR Select Plus PPO HMO

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



How to Choose Your UHC HMO PCP

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

1. Go to 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



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Need Help Looking for a Provider?

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 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.

Free VEBA Benefits

Teladoc Medical Experts (formerly Best Doctors)

Free access to medical experts to make sure you have the correct treatment and diagnosis. [Visit their site.](#)

Optum EAP

Get through life's challenges with counseling, budgeting, legal advice, child and eldercare support, and more! Visit liveandworkwell.com (access code: VEBA) or call [888-625-4809](tel:888-625-4809).

VEBA Advocacy

When your doctor or health plan can't help you, call VEBA! They'll help you resolve your benefit issues. Call [888-276-0250](tel:888-276-0250) or email Advocacy@mcgregorinc.com.



Benefit Contacts

Benefit	Website	Phone
Carrum Health	carrum.me/csveba	888-855-7806
Express Scripts (UHC members)	express-scripts.com	800-918-8011
HealthInvest HRA (HRA for Journey Plan)	healthinvesthra.com	844-342-5505
Inside Rx Pets	insiderxpets.com	800-722-8979
Journey Plan	journeyplan.org	888-586-6365
Kaiser	my.kp.org/veba	800-464-4000
Optum Employee Assistance Program	liveandworkwell.com access code: VEBA	888-625-4809
Optum Health (Chiro/Acu for UHC and Kaiser)	myoptumhealthphysicalhealthofca.com	800-428-6337
Teladoc Medical Experts (formerly Best Doctors)	teladoc.com/medical-experts/	800-835-2362
UMR	umr.com	800-826-9781
UnitedHealthcare (UHC)	csveba.welcometouhc.com	888-586-6365
VEBA Advocacy	email: Advocacy@mcgregorinc.com	888-276-0250

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El Monte Union High School District

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

No plan design changes for 2022

Benefit Summary	UHC SignatureValue Harmony HMO \$10	UHC SignatureValue Full HMO \$10	UHC Journey Harmony HMO
	What You Pay	What You Pay	What You Pay
Medical Deductible (individual/family)	None	None	\$2,000 / \$4,000
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$1,000 / \$3,000	\$3,500 / \$7,000
Health Account	None	None	HealthInvest HRA \$1,000 / \$1,600 / \$2,200
PCP Office Visit	\$10 copay	\$10 copay	\$25 copay
Specialist Office Visit	\$10 copay	\$10 copay	\$40 copay
Preventive Care	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	20% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$10 copay / No charge	\$25 copay / 20% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	No charge	No charge	No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge	\$100 copay
Outpatient Surgery	No charge	No charge	20% coinsurance (after deductible)
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$10 copay	\$25 copay
Chiropractic and Acupuncture Services*	\$10 copay	\$10 copay	\$30 copay
Urgent Care (your medical group/other medical group)	\$10 copay / \$50 copay	\$10 copay / \$50 copay	\$25 copay / \$50 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay	20% coinsurance (after deductible)
Rx Deductible (individual/family)	None	None	None
Rx Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Rx Formulary List	Performance	Performance	Performance
Rx Pharmacy Network	Express Advantage Network**	Express Advantage Network**	Express Advantage Network**
Short-Term Prescription Drugs*** (up to 30-day supply)	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$10 Generic \$25 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB
Long-Term Prescription Drugs*** (up to 90-day supply)	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$20 Generic \$50 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB

Inferility 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 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.



El Monte Union High School District

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 No plan design changes for 2022

Benefit Summary	Kaiser HMO \$10, Rx: \$10 / \$10 100-day What You Pay	UMR CA Select Plus PPO 80/50, \$500	
		In Network What You Pay	Out of Network What You Pay
Medical Deductible (individual/family)	None	\$500 / \$1,000	\$500 / \$1,000
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$2,000 / \$4,000	\$4,000 / \$8,000
Health Account	None	None	
PCP Office Visit	\$10 copay	\$20 copay	50% coinsurance (after deductible)
Specialist Office Visit	\$10 copay	\$20 copay	50% coinsurance (after deductible)
Preventive Care	No charge	No charge	No coverage for non-network services
Inpatient Hospital Care	No charge	20% coinsurance (after deductible)	50% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$20 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	\$10 copay / No charge	\$20 copay / 20% coinsurance (after deductible)	50% coinsurance (after deductible)
Outpatient Diagnostic Laboratory and Radiology (standard procedures) <i>Freestanding Facility or Physician Office OR</i>	No charge	No charge	50% coinsurance (after deductible)
	<i>Hospital-based Lab or Radiology</i>	No charge	
Complex Radiology (PET & MRI) <i>Freestanding Facility or Physician Office OR</i>	No charge	20% coinsurance (after deductible)	50% coinsurance (after deductible)
	<i>Hospital-based Complex Radiology</i>	No charge	
Outpatient Surgery <i>Ambulatory Surgery Center or Physician's Office</i>	\$10 copay	20% coinsurance (after deductible)	50% coinsurance (after deductible)
	<i>Outpatient Hospital-based Surgical Center</i>	\$10 copay	
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$20 copay	50% coinsurance (after deductible)
Chiropractic and Acupuncture Services*	\$10 copay	\$20 copay	50% coinsurance (after deductible)
Urgent Care (your medical group/other medical group)	\$10 copay	\$50 copay	50% coinsurance (after deductible)
Emergency Room (Copay waived if admitted)	\$50 copay	\$100 copay	\$100 copay
Rx Deductible (individual/family)	None	None	
Rx Out-of-Pocket Maximum (individual/family)	N/A	\$3,000 / \$6,000	
Rx Formulary List	Kaiser	Performance	
Rx Pharmacy Network	Kaiser	Express Advantage Network**	
Short-Term Prescription Drugs*** (up to 30-day supply)	G / B: \$10 copay (up to a 100-day supply)	\$10 Generic \$25 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.
Long-Term Prescription Drugs*** (up to 90-day supply)	G / B: \$10 copay (up to a 100-day supply)	\$20 Generic \$50 PB 50% \$80 min \$350 max NPB	No coverage for non-network pharmacy

Infertility services are excluded/not covered under PPO and non-Kaiser HMO plans and are included/covered under Kaiser HMO (excluding Kaiser Bronze) 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 OptumHealth for HMO, UMR for PPO, and Kaiser.

**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 for a complete list of EAN pharmacies.

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