Welcome to VEBA
Your school district is a member of the California Schools Voluntary Employees Benefits Association (VEBA). VEBA purchases and administers your benefits. This means you get a lot more benefits for your money than you would if your district wasn’t a VEBA member. This brochure describes the benefits you get through VEBA.

Important note about choosing a PCP:
If you have changed your plan or added dependents, you and your family members must select a PCP. However, if you have recently been admitted to a medical facility, are pregnant, are currently undergoing treatment or are receiving durable medical equipment, please contact UnitedHealthcare’s customer service at 1-800-624-8822 before you choose a PCP.

Table of Contents
Welcome to VEBA
How the Plan Works
Rules for Selecting Your Network
YOUR OTHER VEBA HEALTH BENEFITS
Prescription Drug Benefits
Retail Pharmacy

Performance HMO Plan 2013

The Performance HMO plan gives you the information you need to make good decisions about the Primary Care Physicians (PCPs) and medical groups you use. It also rewards you with lower costs when you shop wisely and choose a high-performing provider.

How the Plan Works
• Your PCP's medical group is placed in either Network 1, Network 2 or Network 3.
• The medical groups are ranked according to how well they meet national standards of care as shown in the California Office of the Patient Advocate’s (OPA’s) Health Care Quality Report Card and what they charge for specific services based on actual costs paid by the insurance company for VEBA members.
• The amount you pay when you see your PCP varies by network. PCPs in Network 1 have the highest performance ratings and the lowest cost.

Rules for Selecting Your Network
• You and your family members must ALL enroll in the same network for the entire year (Choose either Network 1, Network 2 or Network 3).
• Your network choice is effective for the entire year; you cannot change your network unless you have a change in family status (including birth, adoption or marriage).
• You and your family members can select different PCPs and/or medical groups within the network you choose.
• You and your family members can change PCPs or medical groups within the network you choose during the year.

YOUR OTHER VEBA HEALTH BENEFITS

Prescription Drug Benefits
When you enroll in the Performance HMO, you get your prescription drug benefits through Express Scripts (formerly Medco). You must use an Express Scripts participating pharmacy or the online mail order service. Depending on your prescription, you pay different copay amounts. For example:
• Generics are least expensive.
• Preferred Brands are more expensive.
• Non-Preferred Brands are most expensive.

Retail Pharmacy
• You will receive an Express Scripts ID card when you first enroll in the plan (you will not receive customized ID cards for your family members and cards are not reissued each year).
• You must show the Express Scripts ID card (or Medco ID card if you already have one) at the retail pharmacy to fill a prescription.
• For the first three fills of your long-term prescriptions, you will pay the retail pharmacy copay.
• If you get the fourth and following refills at a retail pharmacy, you are required to pay the Medco By Mail copay, subject to a $10 minimum. Important Note: Even though Medco is now owned by Express Scripts, the Mail Service is still called “Medco By Mail.”

(Prescription Drug Benefits continued on page 3)
### Performance HMO 2013 – Benefits Overview

#### Network 2: Cost or quality measures lower than Network 1

<table>
<thead>
<tr>
<th>Medical Group</th>
<th>OPA Quality Score</th>
<th>Cost</th>
</tr>
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<tbody>
<tr>
<td>Mercy Physicians</td>
<td>★★★</td>
<td>Higher</td>
</tr>
<tr>
<td>Greater Tri-Cities IPA</td>
<td>★★</td>
<td>Lowest</td>
</tr>
<tr>
<td>Multi-Cultural MG</td>
<td>★</td>
<td>Lowest</td>
</tr>
<tr>
<td>San Diego Physicians (North Coastal and Central)</td>
<td>★</td>
<td>Higher</td>
</tr>
<tr>
<td>Children’s Physician MG**</td>
<td>★★★</td>
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</table>

**Children’s Physician Medical Group is included in all networks to ensure appropriate pediatric care is available.

#### Network 3: Much higher costs for the same or less quality than other networks

<table>
<thead>
<tr>
<th>Medical Group</th>
<th>OPA Quality Score</th>
<th>Cost</th>
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<tbody>
<tr>
<td>UCSD</td>
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<tr>
<td>Scripps Coastal (Formerly known as Scripps Mercy)</td>
<td>★★★</td>
<td>Highest</td>
</tr>
<tr>
<td>San Diego Physicians (Chula Vista and East County)</td>
<td>★</td>
<td>Highest</td>
</tr>
<tr>
<td>Children’s Physician MG**</td>
<td>★★★</td>
<td>Higher</td>
</tr>
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</table>

#### Performance Key

<table>
<thead>
<tr>
<th>OPA Quality Score</th>
<th>Cost</th>
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<tr>
<td>★★★</td>
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<tr>
<td>★</td>
<td>Fair</td>
</tr>
<tr>
<td>★</td>
<td>Poor</td>
</tr>
</tbody>
</table>

### Measuring Quality

The Office of the Patient Advocate’s (OPA’s) scores show how well medical groups meet nationally recognized standards for providing their patients with good care. Visit the OPA at www.opa.ca.gov for more information.

### Measuring Cost

Cost information is based on actual costs paid by the insurance company for VEBA members.

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**Services must be medically/clinically necessary and pre-approved by ASH.**
If you purchase a brand-name drug when a generic alternative is available, you will pay the generic drug copay plus the difference in cost between the brand name and generic drug, even if your doctor writes ‘dispense as written’ on the prescription.

**Medco By Mail For Long-Term Prescriptions**

- For long-term prescriptions (such as those used to treat high blood pressure or high cholesterol), you will use a participating retail pharmacy for the initial prescription and up to two refills (for a total of three fills), for up to a 30-day supply each time.
- Medco By Mail gives you a 3-month supply of your prescription for only 2 copays.
- If you remain on long-term medication, you must order subsequent refills through Medco By Mail or pay the higher mail-order copay for the medication at the retail pharmacy.
- For new prescriptions, just mail the prescription and order form to Express Scripts (the address is on the form).

**Chiropractic Benefits**

You get chiropractic benefits (and acupuncture if your district offers it) through American Specialty Health (ASH) as long as you receive care from participating ASH Network Providers. Your benefits include:

- Unlimited visits (as long as they are medically necessary).
- Radiological x-rays as authorized.
- $50 annual chiropractic appliance benefit.

Only ASH network chiropractors are eligible for reimbursement under the plan. That's why it's important to verify that your chiropractor still participates with ASH Plans, before you receive services. Here's what to do:

- Ask the chiropractor if he/she still participates with ASH Plans.
- Visit the ASH website to verify which chiropractors are currently in the ASH Network.

You do not need a referral from your PCP before visiting an ASH Network Provider. And, there are no claim forms to complete. You pay a copayment at each visit. All services are subject to authorization by ASH Plans. Your chiropractor will work directly with ASH Plans to obtain authorization on your behalf.

**YOUR VEBA ADVOCACY BENEFITS**

Your advocacy benefits include resources, education and support to empower you to make informed decisions about your health care and lifestyle choices. They also help you get appropriate health care information and services when you need them.

**VEBA Advocacy Program**

Health care is expensive and complicated. Sometimes it's hard to know where to turn when your PCP or health plan can't answer your questions. The VEBA Advocacy Program is your best support system when you are faced with challenges in accessing the care you need.

Contact a VEBA Health Care Advocate if you:

- Have questions about your rights as a patient.
- Are faced with a serious medical issue and aren’t sure what to do.
- Need help with a medical quality or access problem that you can't resolve with your provider or health care plan.
Best Doctors®
Best Doctors® provides free consultation with medical experts, if:

- You have a basic question about your health.
- You have been diagnosed with a serious, complex or rare medical condition and have questions.
- You need a second opinion.

Employee Assistance Program (EAP)
VEBA offers Employee Assistance Program (EAP) benefits through Optum Behavioral Health. The EAP is extremely valuable during the times in your life when you need help and don't know where to turn. Whatever the problem, you do not need to handle it alone. The EAP provides confidential services to you and your family members.

When you contact the EAP, you will be connected with a licensed EAP counselor who will help you determine the most appropriate type of assistance to resolve your concerns. The EAP can help with life issues through a wide range of services, including face-to-face counseling sessions or a referral to community resources.

YOUR VEBA WELLNESS BENEFITS
As a VEBA member, you also get the following benefits to help you and your family members develop healthy habits and stay well.

Health and Fitness Challenges
The VEBA Health and Fitness Challenges run throughout the year. Each challenge creates health awareness and promotes good health through a variety of activities. And, when you complete a challenge, you earn points that can be used to purchase gift cards, individual yoga and cooking instruction, juicing blenders and much more! Since each challenge stands alone, you have the opportunity to join one, some or all challenges throughout the year. To see the current challenge, just visit www.vebaonline.com.

Workplace Wellness Program
If you are interested in starting a wellness program at your school or district, VEBA will get you started by providing all the information and tools you need. For more information, contact VEBA’s Health and Wellness Programs office.

Health Coaching
VEBA’s Health Coaching is a free and confidential service designed to help members with certain health risks take steps toward managing those risks and improving their health. You’ll get paired with a Health Coach who provides weekly one-on-one phone and email coaching at your convenience. You’ll work with the Health Coach to set health-related goals and develop personalized strategies to reach them. Areas of focus include nutrition, fitness, physical activity, behavior modification, injury and disease management, stress management, expert guidance, ongoing motivation, support and more.

Health-Related Pilot Programs
Through VEBA, you have access to the most current health improvement programs. They include:

- Genomic Testing to help high-risk employees determine their ideal diet and exercise program.
- Diabetes Program to help diabetics develop a medication action plan.
- Workplace Stress and Depression Study to help employees improve their outlook.
- Sleep Apnea Study to help employees get this condition under control.

Contact:
Best Doctors®
if you have questions about your health or need a second opinion.
Phone: 888-362-8677
Web: www.bestdoctors.com

Contact:
Employee Assistance Program (EAP)
The EAP is available 24 hours a day, seven days a week, 365 days a year through Optum’s toll free number.
Phone: 888-625-4809
Web: www.liveandworkwell.com
Access code: veba

Contact:
VEBA’s Health and Wellness Programs
for information about:
- Health and Fitness Challenge
- Workplace Wellness
- Health Coaching
- Pilot Programs
Phone: 888-276-0250
Web: www.vebaonline.com
Email: info@vebaonline.com