



Performance HMO Plan

The Performance HMO plan has been designed to give you the information you need to make good decisions about the Primary Care Physicians (PCPs) and medical groups you choose. It also rewards you with lower costs when you shop wisely for your health care providers.

How It 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 the doctor varies by network. Doctors 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 (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 Medco. You must use a Medco participating pharmacy or the convenient Medco By Mail online prescription 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 a Medco 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 Medco ID card 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.

(Prescription Drug Benefits continued on page 3)

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.

HEALTH CARE SERVICE	NETWORK 1	NETWORK 2	NETWORK 3
<i>UnitedHealthcare</i>			
Primary Care Physician Office Visit	\$10	\$20	\$40
Preventive Care	No charge	No charge	No charge
Specialist Office Visit	\$10	\$20	\$40
Emergency Room (copay waived if admitted)	\$100	\$200	\$300
Urgent Care			
•Your Medical Group	\$10	\$20	\$40
•Other Medical Group	\$50	\$100	\$100
Complex Radiology Services	No charge	No charge	\$200
Hospital Admission	No charge	\$500	20%
Outpatient Surgery	No charge	\$250	\$500
Out-of-Pocket Maximum			
•Individual	\$5,000	\$5,000	\$5,000
•Family	\$10,000	\$10,000	\$10,000
MENTAL HEALTH			
<i>UnitedHealthcare</i>			
Outpatient Office Visit	\$10	\$20	\$40
Inpatient Hospital Admission	No charge	\$500	20%
Substance Abuse and Detoxification			
•Outpatient Office Visit	No charge	No charge	No charge
•Inpatient Hospital Admission	No charge	No charge	No charge
PRESCRIPTION DRUGS			
<i>Medco</i>			
Retail (up to 30-day supply)			
•Generic	\$3	\$10	\$10
•Preferred Brand	\$20	\$25	\$25
•Non-Preferred Brand (Subject to a \$30 minimum and \$125 maximum copay for a 30-day supply.)	50%	50%	50%
Mail Order (up to 90-day supply)			
•Generic	\$6	\$20	\$20
•Preferred Brand	\$40	\$50	\$50
•Non-Preferred Brand (Subject to a \$60 minimum and \$250 maximum for a 90-day supply.)	50%	50%	50%
CHIROPRACTIC CARE*			
<i>American Specialty Health (ASH)</i>			
•Maximum 30 visits per year	\$10	\$15	\$15
•\$50 Annual Appliance			
•Radiological X-rays as needed			

* Services must be medically/clinically necessary and pre-approved by ASH.

Network 1: High Quality, Reasonable Price		
Medical Group	OPA Quality Score	Cost
Sharp Rees-Stealy Medical Centers	☆☆☆	Reasonable
Sharp Community Medical Group (Includes Chula Vista, Coronado, Graybill, Grossmont, Inland North, Metro San Diego)	☆☆☆	Reasonable
Primary Care Associated MG (Includes Cassidy and Encinitas)	☆☆☆	Reasonable
Arch Health Partners	☆☆☆	Reasonable
Mid-County Physicians*	☆☆	Reasonable
Children's Physician MG**	☆☆☆	Higher

Network 2: Cost or quality measures lower than Network 1		
Medical Group	OPA Quality Score	Cost
Mercy Physicians	☆☆☆	Higher
Encompass MG	☆☆	Lowest
Greater Tri-Cities IPA	☆☆	Lowest
Multi-Cultural MG	☆	Lowest
San Diego Physicians (North Coastal and Central)	☆	Higher
Children's Physician MG**	☆☆☆	Higher

Network 3: Much higher costs for the same or less quality than other networks		
Medical Group	OPA Quality Score	Cost
UCSD	☆☆☆	Highest
Scripps Coastal (Formerly known as Scripps Mercy)	☆☆☆	Highest
San Diego Physicians (Chula Vista and East County)	☆	Highest
Children's Physician MG**	☆☆☆	Higher

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

Disclaimer: This summary is merely a brief description of the major benefits of the VEBA's Performance HMO and is not intended to alter or expand benefits, rights or liabilities as set forth in the official plan document contracts. See Evidence of Coverage for details.

* Mid-County Physicians scored high on additional quality measures that brought its performance scores to Network 1 levels.

Performance = Quality of Care + Reasonable Cost

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.

Must meet these Performance Requirements to be included in Network 1.

Performance Key	
OPA Quality Score	Cost
☆☆☆☆	Excellent Lowest
☆☆☆	Good Reasonable
☆☆	Fair Higher
☆	Poor Highest

- 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 Medco (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:

- 30 office visits each year (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

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

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 or more information to resolve a medical quality or access problem that you can't resolve through your provider or health care plan.

Contact:

Medco

to refill a prescription, locate a Medco participating pharmacy, get the forms you need or if you have an out-of-town emergency:

Phone: 800-918-8011

Web: www.medco.com

Contact:

American Specialty Health (ASH)

to help you find participating ASH chiropractic and acupuncture providers.

Phone: 800-678-9133

Web: www.ashcompanies.com

Contact:

VEBA's Advocacy Programs Office

8885 Rio San Diego Dr., Suite 327,
San Diego, CA 92108

Phone: 888-276-0250

Web: www.vebaonline.com

Email: info@vebaonline.com

Office hours: Monday – Friday,
8:00 a.m. – 5:00 p.m., except
major holidays

Best Doctors® Program

The Best Doctors® program provides free consultation with medical experts if you need a second opinion or you're diagnosed with a serious, complex or rare medical condition. Best Doctors® will review your care, confirm your diagnosis and recommend treatment. The program can also assist your doctor with an accurate diagnosis or treatment program.

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 Challenge

The VEBA Health and Fitness Challenge is an ongoing series of wellness programs that each run for six to eight weeks. Each challenge creates health awareness and promotes behavioral change 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 with 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 overall health. You get paired with a Health Coach who provides weekly one-on-one phone and email coaching at your convenience. You 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

In addition to Health Coaching, VEBA also offers ongoing pilot programs to members who have significant health risks. Programs include:

- Sleep apnea management
- Stress management
- Weight loss and exercise
- Diabetes medication management

VEBA is committed to making health care better for everyone. Please contact VEBA and our partners who are listed above whenever you have any questions.

Contact:

Best Doctors®

if you're diagnosed with a serious, complex or rare medical condition.

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

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