



2014 BENEFITS OVERVIEW

Welcome to the California Schools Voluntary Employee Benefits Association (VEBA). We are a joint labor-management trust formed for the purpose of purchasing health care benefits for school district employees and their families. We provide:

- ★ **Health Benefits** with high-performing providers at the most reasonable cost to keep you and your family members healthy and to provide the care you need in the event of illness or injury.
- ★ **Wellness Benefits** to help you stay well. We provide health coaching and pilot programs for at-risk employees as well as wellness activities for everyone. You can earn FREE Gifts (gift cards, juicing blenders, individual yoga or cooking classes and much more) when you get in shape! We also provide the support and tools you need to start a successful workplace wellness program.
- ★ **Advocacy Benefits** that give you the resources, education and support you need to make informed decisions about your health care and lifestyle choices, including advocacy from on-site clinicians, the Employee Assistance Program and Best Doctors Program for an expert second opinion if you or a family member receive a serious or complex diagnosis.

Your Health Benefits

As a member of VEBA, you and your family members are eligible for high-quality health benefits at the most reasonable cost. Your district will provide you with the specifics about your health plan choices. The rest of this flyer describes some other health benefits you are eligible for as a VEBA member.

Chiropractic Benefits

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

- ★ Unlimited visits, as long as medically necessary
- ★ Radiological X-rays as authorized
- ★ \$50 annual chiropractic appliance benefit

Contact OptumHealth

to help you find participating Optum chiropractic and acupuncture providers.

Kaiser Members: 800-428-6337

UHC HMO Members: 800-624-8822

UHC PPO Members: 800-377-5154

www.myoptumhealthphysicalhealthofca.com



Chiropractic Services

It's important to verify that your chiropractor still participates with Optum Plans, **before** you receive services. Here's what to do:

- ★ Ask the chiropractor if he/she still participates with Optum
- ★ Contact Optum to verify network chiropractors

You don't need a referral from your PCP to visit an Optum Network Provider. And, there are no claim forms to complete. You pay a copay amount at each visit.

Your Wellness Benefits

As a VEBA member, you get the following benefits to help you and your family members develop healthy habits and stay well. For more information, visit www.vebaonline.com or call **888-276-0250**.

Health Coaching

Need help with your health goals? If you have certain health risks, VEBA's Health Coaches can help. If eligible, you will get paired with a Health Coach who provides weekly phone and email coaching. The Health Coach will help you set health-related goals and develop strategies to reach them. Areas of focus include nutrition, fitness, behavior modification, disease and injury management, stress management and more.

Wellness Activities

Is it hard to motivate yourself to eat right and exercise? Do you lose interest in your health routine? If your answer is "yes," then VEBA's Wellness Activities are for you! Each 4 to 8 week-long activity provides measurable milestones so you can see your results! Plus, after you complete an activity, you get points to earn FREE GIFTS.

Workplace Wellness Programs

VEBA provides all the information, tools and support your district needs to launch and sustain a successful Workplace Wellness program. Contact the VEBA Advocacy and Wellness Programs Office for assistance (see page 2 for contact information).

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
- ★ Stress and Depression Study to help employees improve their outlook
- ★ Sleep Apnea Study to help employees get this condition under control

Your 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

Sometimes it's hard to know where to turn when doctors or the health plan can't answer your questions. VEBA's Advocacy Program, headed by a registered nurse and knowledgeable staff members, is your best support system when you are faced with challenges in accessing the care you need.

VEBA's Advocacy Program helps protect your right to obtain the services you need while avoiding costly, inappropriate care and delays in diagnosis and treatment. Examples of common issues VEBA's Advocacy Program helps employees with include: access to care, quality of care, getting timely appointments and questions about a diagnosis or second opinion.

Best Doctors® Program

The Best Doctors® program provides free consultation with medical experts if you have a question about your health or are 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)

There may be 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. VEBA has arranged to provide confidential EAP services to you and your family members.

When you call the EAP, you will be connected with a licensed EAP counselor who will help you determine the most appropriate type of assistance to

Contact the Employee Assistance Program (EAP)

The EAP is available 24 hours a day, seven days a week, 365 days a year.

Phone: 888-625-4809

Web: www.liveandworkwell.com
access code:veba



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. Here are just a few examples of how the EAP can help:

Counseling Services

- * Depression and stress
- * Co-worker conflicts
- * Grief and loss
- * Marital or family issues
- * Alcohol/Substance abuse issues
- * ADHD assessment

Dependent Care Referral

- * Referrals to child or elder care providers
- * Referrals to home health care providers
- * Tips on interviewing and monitoring caregivers
- * Relocation and adoption information
- * Child/Summer day camp

Legal Consultation

You get a free and confidential half-hour legal consultation through a nationwide network of attorneys.

- * Wills, trusts and estate planning
- * Divorce and custody
- * Small claims or personal injury
- * Real estate transactions
- * Drunk driving offenses
- * Criminal offenses

Financial Consultation

- * Get help with family budget planning or managing your debt issues

Contact The VEBA Advocacy and Wellness Programs Office

8885 Rio San Diego Drive, 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.

Contact Your 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.



The VEBA Vision:

To enable California public employees and their families to achieve and maintain wellness.

The VEBA Mission:

To collaboratively provide health care benefits and related services that are effective, affordable and of the highest quality and value.