



Benefits designed with care

VEBA Performance HMO Network

California Schools VEBA

Contact us:

whyuhc.com/csveba

1-888-586-6365 TTY 711








**United
Healthcare**



Review what's covered by the Performance HMO Networks health plan

The UnitedHealthcare Performance HMO Networks plan emphasizes patient-centered quality care with the goal of keeping you and your family healthier while helping to reduce your health care costs. With this plan, there is no additional cost for preventive care.

Health plan details	Performance HMO Networks
 Network coverage only You may save money when you receive care for covered benefits from network providers.	✓
 Primary care physician (PCP) required You and each enrolled person on your plan will need to choose a PCP.	✓
 Referrals required You'll need referrals from your PCP before seeing a specialist or getting certain health care services.	✓
 Preventive care covered at 100% There's no additional cost to you for seeing a network provider for preventive care.	✓
 Behavioral health covered In-person and virtual behavioral health options covered by plan benefits.	✓

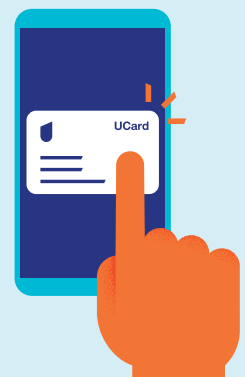


[justplainclear.com](https://www.justplainclear.com)

For thousands of health care terms defined simply and clearly, this is your site.

Digital ID Cards UnitedHealthcare has gone paperless!

- ID cards are now available digitally via myUHC.com or the **UnitedHealthcare®** app
- Digital cards are a 100% replica of the physical card
- Updated ID card available on myUHC.com or **UnitedHealthcare app** within 48 hours of a PCP or plan change



It's so easy to connect to your plan

With UnitedHealthcare, you get personalized digital tools that help you check in on your plan whenever you want — which is designed to help make it easier to stay on top of your benefit details.



myuhc.com

Your online hub for plan details

Built to help you manage your plan 24/7, **myuhc.com**[®] gives you access to all your plan info in one place, so you can:

- Find and price care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors and pharmacies
- Order prescriptions



UnitedHealthcare app

Your app for on-the-go access

When your health plan's right at your fingertips, you can manage your benefits anytime, anywhere. Download the UnitedHealthcare[®] app to:

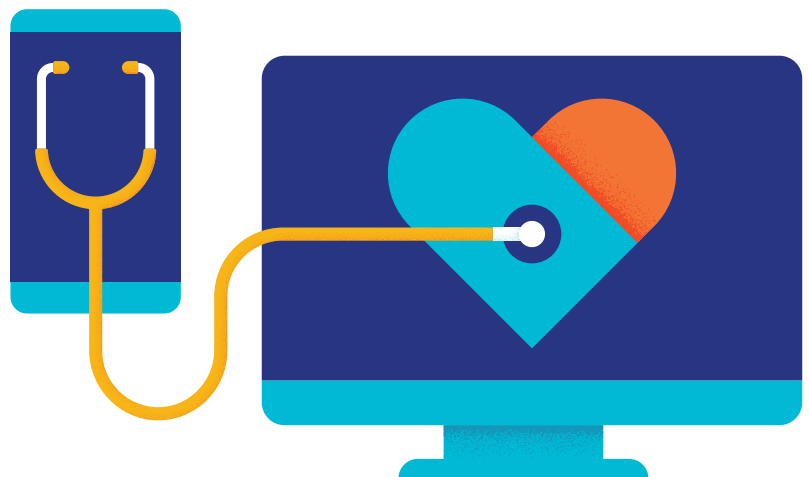
- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7



Get answers to your health care questions

Navigating health care is easier when you know who to call. Your UnitedHealthcare Customer Service team is here to help you:

- Improve your health, manage a chronic condition and understand complex medical issues
- Understand how your health plan works
- Get answers about a recent claim or how much you can expect to pay
- Find a network provider, get a new ID card or save on health care costs — and much more
- Call Customer Service at **1-888-586-6365** for help with questions about your health plan and benefits



Make the most of your new UnitedHealthcare plan

Do you need assistance with:

- Finding a primary care physician
- Transferring your medical records
- Medications
- Authorizations/Referrals

Contact the VEBA Advocacy department for assistance with transitioning to UnitedHealthcare and your new health plan.

VEBA Advocacy

1-888-276-0250

Monday–Friday, 8 a.m.–5 p.m. PST

vebaonline.com/contact



Important things to know about selecting or changing your PCP

A primary care physician (PCP) is your health guide — someone who can help coordinate your care and supports you in achieving your best health.

Your PCP:

- Must be a general practice, family practice, pediatrician or internal medicine provider
- Must be an individual provider, not a medical practice
- Must be accepting new patients (if you are not a current patient)
- Must be located in a town or city near where you (the subscriber) live or work
- Can be selected for the entire family or each covered member can select their own

If changing your PCP, please select a new PCP and have their Provider ID number. You can change your PCP by signing in at myuhc.com or by calling us at **1-888-586-6365**.

It's easy to browse network PCPs

- Go to whyuhc.com/csveba > Search for a Provider
- Select the network you are in or interested in searching
- Update your location if necessary
- Select People > Primary Care > Select type of physician
- From the provider listing, either enter in the name of the PCP you would like to look up or click on the name of the PCP you'd like to select and write down the 10-digit Provider ID number — you'll need it when you enroll or change your PCP.



Health and wellness benefits powered by care

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services.



UnitedHealthcare Hearing

Hear life to the fullest

Your health plan includes access to 2,000+ name-brand models and styles of hearing aids at significant savings through UnitedHealthcare Hearing. Choose virtual care with hearing aid home delivery or in-person care at more than 5,500 hearing providers nationwide. Plus get in-person or virtual support for every stage of your hearing health journey.

Not sure if you have hearing loss?

Take a quick online test from the comfort of home to find out if you should schedule an appointment with a hearing provider at uhchearing.com/hearingtest.



Quit For Life

Quit tobacco for good

If you're ready to quit tobacco, Quit For Life® can help. You'll get 1-on-1 support from a Quit Coach® who can help you create a plan and provide tips and encouragement along the way. You'll also receive a quit guide, access to a members-only website, help deciding if prescription or over-the-counter medication is right for you and, if you qualify, nicotine-replacement therapy like patches or gum. To enroll, sign in at myuhc.com.



One Pass

Join a subscription fitness network

One Pass™ is a next-generation, subscription-based fitness network of gyms and studios that provides access to multiple gym and studio brands, across thousands of locations. Members can use multiple different locations during the same month and change locations at any time. Choose from 4 membership tiers that represent different levels of unlimited gym network access.

Enroll in One Pass on myuhc.com. Monthly membership charges apply.



Chiropractic and Acupuncture benefits

In partnership with Optum, California Schools VEBA offers a chiropractic and acupuncture benefit.

- As a California Schools VEBA member, you'll have access to the robust network of 3,000 quality network providers offered by OptumHealth Physical Health of California
- Unlimited visits (subject to medical necessity)
- Copays align with your PCP office visit copay

Learn more about your Chiropractic and Acupuncture benefits at: myoptumhealthphysicalhealthofca.com





To identify a participating provider, select "California Schools VEBA" in the list under the tab headed "Plan/Product".

1-800-428-6337 (5 a.m.–5 p.m., PST, Monday–Friday) for the most current and up to date information.

Where to go for care

When you need care, call your primary care physician or family doctor first

Your physician has easy access to your records, knows the bigger picture of your health and may even offer same-day appointments to meet your needs. When seeing your physician is not possible, it's important to know your quick care options to find the place that's right for you and help avoid financial surprises.

	Quick care options	Needs or symptoms	Costs	
	24/7 Virtual Visits Anywhere, anytime online doctor visits or telehealth appointments with your local physician	<ul style="list-style-type: none"> • Bladder infection • Bronchitis • Cold/flu 	<ul style="list-style-type: none"> • Fever • Pink eye • Sinus problems 	\$
	Convenience care Clinic treatment that's nearby	<ul style="list-style-type: none"> • Skin rash • Flu shot 	<ul style="list-style-type: none"> • Minor injuries • Earache 	\$\$
	Urgent care center Quicker after-hours care	<ul style="list-style-type: none"> • Low back pain • Respiratory (cough, pneumonia, asthma) • Stomach (pain, vomiting, diarrhea) 	<ul style="list-style-type: none"> • Infections (skin, eye, ear/nose/throat, genital-urinary) • Minor injuries (burns, stitches, sprains, small fractures) 	\$\$\$
	Emergency room (ER) For serious, immediate needs	<ul style="list-style-type: none"> • Chest pain • Shortness of breath • Severe asthma attack 	<ul style="list-style-type: none"> • Major burns • Severe injuries • Kidney stones 	\$\$\$\$

Take the time to care for yourself

Like any machine, your body needs regular maintenance. Catching health problems early is an important way to help keep your body running strong. Also, because many health conditions have no symptoms, preventive care may help you catch health problems early, when they're easier and less expensive to treat.

Get the care you need

Regular preventive care helps you and your doctor catch health issues early—plus it's 100% covered by your health plan when you see a network doctor.

Covered preventive services include:

- An annual exam
- Prostate screenings for men
- Cancer screenings
- Pap tests and mammography for women
- Immunizations — including flu shots
- Cholesterol and blood pressure screenings

Know which preventive care screenings you need and what's covered. Visit uhc.com/health-and-wellness/preventive-care.

Virtual Visits

24/7 Virtual Visits

When you need care quickly, a 24/7 Virtual Visit is a convenient way to start feeling better faster. Talk—by phone* or video—to a doctor who can diagnose common medical conditions and even prescribe medications, if needed.**

Use a 24/7 Virtual Visit for these common conditions:

- Allergies
- Flu
- Sore throats
- Bronchitis
- Headaches/migraines
- Stomachaches
- Eye infections
- Rashes
- and more

To get started, go to uhc.com/virtualvisits.

Prepare for your 24/7 Virtual Visit

Have these 3 items handy:

- Health plan ID card
- Credit card
- Pharmacy location

Virtual therapy

Reaching out may be hard—especially if you might not want anyone to know you're hurting. From the privacy of home and the convenience of your mobile device* or computer, you can receive caring support from a licensed behavioral health virtual therapist.

Virtual therapy offers confidential counseling and includes:

- Private video sessions at a time that's convenient for you
- Help with coping — for children, teens and adults
- Similar standard of care as in-person visits

Virtual therapy is designed to help treat conditions like:

- ADD/ADHD
- Addiction
- Anxiety
- Depression
- Mental health disorders

To find a provider and schedule a visit:

1. Sign in or register at myuhc.com. Then, go to Find a Doctor > Behavioral Health Directory > People > Provider Type > Telemental Health Providers.
2. Call the provider to set up an appointment.

Now at a \$0 copay

UnitedHealthcare members now have a \$0 copay when accessing 24/7 Virtual Visits through one of the providers listed below. Available on all UnitedHealthcare/VEBA HMO plans.



*Data rates may apply.

**Prescription services may not be available in all states.

As per state telehealth rules and regulations. Certain prescriptions may not be available, and other restrictions may apply.

Support for emotional well-being

Emotional Wellbeing Solutions (EWS)	<p>Receive confidential support available 24/7 for short-term needs, at no cost to you and your household members.</p> <p>EWS provides services for:</p> <ul style="list-style-type: none"> • Family and relationship support • Anger management • Marital problems • Legal/financial services • Child care and elder care • Addiction/recovery support • Life transitions 	<p>Call 1-888-625-4809 TTY 711 or visit liveandworkwell.com</p>
Live and Work Well	<p>Creating a healthy work-life balance can be challenging. Live and Work Well offers support for stressful situations such as:</p> <ul style="list-style-type: none"> • Anxiety and stress • Alcohol and drug use • Grief and loss • Marital problems • Eating disorders • Compulsive spending or gambling • Medication management 	<p>Visit liveandworkwell.com</p>
Talkspace	<p>Communicate with a licensed therapist via text or live video using your phone or desktop. No office visit is required and you can start therapy within hours of choosing a therapist. It's confidential and convenient. Your behavioral health benefit applies as an office visit for each week of unlimited texting via Talkspace.</p>	<p>Register at talkspace.com/connect</p>
Behavioral health support	<p>From everyday challenges to more serious issues, you can receive confidential help from a psychiatrist or therapist for:</p> <ul style="list-style-type: none"> • Depression, stress and anxiety • Substance use and recovery • Eating disorders • Parenting and family problems <p>You can schedule a visit in person or virtually.</p>	<p>Virtual behavioral health visits:</p> <ul style="list-style-type: none"> • Sign in to liveandworkwell.com • Select Find a Resource > virtual visits • Choose “Get Started.” You can schedule an appointment online or by phone. <p>In person: Search for a provider near you on liveandworkwell.com</p>
Self Care by Calm Health	<p>Calm Health is available to eligible employees and their dependents (16 years or older) at no additional cost. Calm is a widely recognized mental well-being app with resources for sleep, meditation and mindfulness. Calm Health is a new well-being app that provides members access to content from Calm in addition to new features and benefits – including mental health screenings, self-guided learning modules, evidence-based content and referrals.</p>	<p>Download the app at myuhc.com</p>
ABA therapy	<p>Applied behavior analysis (ABA) therapy – included as part of your benefits* – uses behavioral principles to teach children skills and behaviors they may not otherwise learn on their own.</p>	<p>Call 1-888-625-4809, TTY 711</p>
Substance use disorders	<p>If you or someone you love is struggling with substance use, call the Substance Use Treatment Helpline. It's available 24/7 as part of your benefits and is completely confidential—you can even remain anonymous.</p>	<p>To speak with a recovery advocate who will listen, provide support and develop a personalized recovery plan, call 1-855-780-5955. Or visit liveandworkwell.com/recovery to find care options and resources.</p>

*Pre-certification is required. If your child has already been diagnosed with autism and is receiving treatment, your provider may already be approved.

Participating medical groups*

VEBA Performance HMO Network

Group name	DEC #	Group name	DEC #
Imperial County		Optum Care Network - East LA	028399
Premier Patient Care IPA	034300	Optum Care Network - East West	028411
Los Angeles County		Optum Care Network - Glendale/Verdugo	028437
Allied Pacific of California IPA	012244	Optum Care Network - Huntington Memorial	028434
AltaMed Health Services Corporation	028951	Optum Care Network - LA County	028393
AltaMed Health Services Corporation	028928	Optum Care Network - Little Company of Mary	028436
High Desert Medical Group	003804	Optum Care Network - Long Beach	028454
Lakeside Medical Group Central - Burbank/ North Hollywood	024664	Optum Care Network - Methodist	028451
Lakeside Medical Group Central - Central Valley	024670	Optum Care Network - Monarch Long Beach	027882
Lakeside Medical Group Central - Glendale	024662	Optum Care Network - Montebello	028388
Lakeside Medical Group Central - North Valley	024671	Optum Care Network - Northridge	028416
Lakeside Medical Group Central - Santa Clarita	024677	Optum Care Network - Pasadena	028410
Lakeside Medical Group Central - Verdugo Hills	024681	Optum Care Network - San Dimas	028419
Lakeside Medical Group East - Glendora	024674	Optum Care Network - San Fernando Valley	028423
Lakeside Medical Group East - Pomona	024679	Optum Care Network - San Fernando Valley West	028460
Lakeside Medical Group East - San Gabriel Valley	024686	Optum Care Network - San Gabriel Valley	028422
Lakeside Medical Group East - West Covina	024675	Optum Care Network - South Bay	028417
Lakeside Medical Group West - Agoura Hills	024672	PIH Health Physicians Downey	033200
Lakeside Medical Group West - Tarzana	024684	Regal Medical Group - Burbank/Glendale	017556
Lakeside Medical Group West - West Hills/ Canoga Park	024683	Regal Medical Group - Central Valley Region	012410
MemorialCare Medical Group	025679	Regal Medical Group - Downey	017547
Omnicare Medical Group	014498	Regal Medical Group - Downtown Los Angeles Region	014163
Optum - Bixby Knolls	028435	Regal Medical Group - East San Gabriel	017555
Optum - Long Beach	028455	Regal Medical Group - Glendale Physicians Alliance	023187
Optum - Los Angeles	028463	Regal Medical Group - Greater Covina	017778
Optum - Los Angeles/San Gabriel Valley/ Orange County	028391	Regal Medical Group - Long Beach	017552
Optum - Los Angeles/San Gabriel Valley/ Orange County	028459	Regal Medical Group - San Gabriel Region	014888
Optum - Magan Medical Clinic	028445	Regal Medical Group - St. Francis	017551
Optum - San Fernando	028440	Regal Medical Group - West Valley	017554
Optum - San Fernando Valley	028442	Regal Medical Group - Whittier	017550
Optum - San Gabriel	028764	Seoul Medical Group Inc.	019881
Optum - South Bay	028403	Sierra IPA	023025
Optum - Valencia	028414	Sierra Medical Group Clinic	023023
Optum Care Network - AppleCare Select	025327	Sierra Medical Group - Santa Clarita	029357
Optum Care Network - Arcadia	028404	St. Vincent Medical Group IPA	014697
Optum Care Network - Burbank/Glendale	028401	Torrance Memorial IPA	026488
Optum Care Network - Central LA	005273	Orange County	
Optum Care Network - Citrus	028428	ADOC - Fountain Valley Division	025400
		ADOC - Los Alamitos Division	025401

*For the most up-to-date listing of participating medical groups near you, visit whyuhc.com/csveba or call our customer service team at 1-888-586-6365.

VEBA Performance HMO Network continued

Group name	DEC #	Group name	DEC #
AltaMed Health Services Corporation	029116	Optum Care Network - Inland Valley	006045
AltaMed Health Services Corporation	028928	Optum Care Network - Redlands	001026
AMVI (American Vietnamese)	012130	Optum Care Network - San Bernardino	019383
Family Choice Medical Group Inc.	019394	Providence Affiliated Physicians - St. Mary	027648
Greater Newport Physicians - MemorialCare	026695	Redlands - Yucaipa Medical Group	027828
MemorialCare Medical Group	025679	Regal Medical Group - APSI	020670
Noble AMA IPA	016335	Regal Medical Group - Chino Valley	017553
Optum - Orange County	028427	Regal Medical Group - San Bernardino	020668
Optum Care Network - Arta Health	029878	Victor Valley IPA Medical Group	028857
Optum Care Network - Monarch	021963	San Diego County	
Optum Care Network - South Coast	028461	Borrego Springs DCN PCPS	017812
Prospect Medical OC - Central	034010	Optum Care Network - North County SD	006039
Prospect Medical OC - Irvine Coast	034011	Optum Care Network - North County SD Encinitas	016223
Prospect Medical OC - North	034014	Rady Children's Health Network	028561
Prospect Medical OC - North Coast	034013	Sharp Community Medical Group	004395
Prospect Medical OC - South	034015	Sharp Community Medical Group - Chula Vista	006129
Regal Medical Group - Caduceus	019793	Sharp Community Medical Group - Coronado	014128
Regal Medical Group - Orange County	018831	Sharp Community Medical Group - Graybill North Coastal	025448
Seoul Medical Group - Orange County	029550	Sharp Community Medical Group - Grossmont	006130
Riverside County		Sharp Community Medical Group - Inland North	014174
Desert Oasis Healthcare	021796	Sharp Community Medical Group - Palomar Health Medical Group	015882
Optum - Beaver Medical Group	027825	Sharp Rees - Stealy Medical Group	001035
Optum - California Oaks	026432	Ventura County	
Optum Care Network - Citrus Valley	021243	Dignity - DHMN - Ventura	034490
Optum Care Network - Corona	005232	Lakeside Medical Group West - Simi Valley	024682
Optum Care Network - Desert Cities	018657	Lakeside Medical Group West - Thousand Oaks	024678
Optum Care Network - Moreno Valley	003111	Regal Medical Group Ventura County	021557
Optum Care Network - Riverside	008331		
Optum Care Network - Southwestern Valleys	006657		
Regal Medical Group Riverside	021553		
Regal Medical Group Temecula	020950		
Riverside Medical Clinic Inc.	014897		
San Bernardino County			
Alliance Desert Physicians	024628		
Chaffey Medical Group	027892		
Desert Oasis Healthcare	021796		
Desert Valley Medical Group	027411		
Fenix Medical Group	029490		
Optum - Beaver Medical Group	027825		
Optum - Pinnacle Medical Group	027850		

*For the most up-to-date listing of participating medical groups near you, visit whyuhc.com/csveba or call our customer service team at 1-888-586-6365.

Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at
<https://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

توجّه: إذا كنت لا تتحدث اللغة العربية (**Arabic**)، فسيكون لدينا خدمات مترجمين مجانية. يرجى الاتصال بالرقم المجاني على بطاقة هويتك. كل خدماتنا مجانية.

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisyè sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجّه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníl'ti'go, saad bee áka'anida'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shq'odí ninaaltsos nitl'izí bee nééhozinígíí bine'déé' t'áá jíík'ehgo béesh bee hane'í biká'ígíí bee hodiilnih.

Now you're ready to roll

Review your option(s)

Now that you've had some time to review all the details, you're ready to enroll in the plans that fit you best.

Get ready for coverage to begin

While waiting for your plan date to start, you can search the network for providers near you at uhc.com/providersearch.

Say hello to your benefits

Watch the mail for your welcome kit and health plan ID card— then sign in at myuhc.com and download the UnitedHealthcare app to stay connected.



Get the most out of your plan throughout the year

- Schedule an annual checkup, flu shot or other preventive screening service
- Take advantage of resources and programs to help you stay healthier and save money
- View average costs before you get care, see what's covered, find network doctors and pharmacies and more using myuhc.com or the UnitedHealthcare app

We're here to help

Get even more info about your option(s)

Health plans

whyuhc.com/csveba

1-888-586-6365 TTY 711



Calm Health: Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

These services and programs are for informational purposes only and should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This content is for informational and/or educational purposes only. It is not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Please note that services may be available in person or via telehealth from your primary care provider, treating specialist, or from another contracting health professional, clinic, or health facility. In addition, if your health plan includes out-of-network benefits, these services may be available either via telehealth or on an in-person basis at the out-of-network cost-share, which is generally higher than the in-network cost share, however, the balance billing protections that generally apply if you seek coverage from an in-network provider will typically not apply. Please check your health plan for specific coverage details.

One Pass is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships under this program.

This brochure includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described are subject to change at any time.

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