

Benefits designed with care

Signature Value Harmony

California Schools VEBA

Contact us:
whyuhc.com/csveba
1-888-586-6365 TTY 711

United Healthcare®

CALIFORNIA SCHOOLS VEBA
YOUR HEALTH, OUR PURPOSE

Review what's covered by the Signature Value Harmony health plan

The UnitedHealthcare Signature Value Harmony 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	Signature Value Harmony
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.	✓

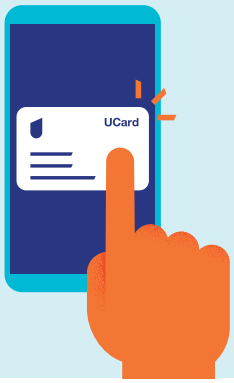


justplainclear.com

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:

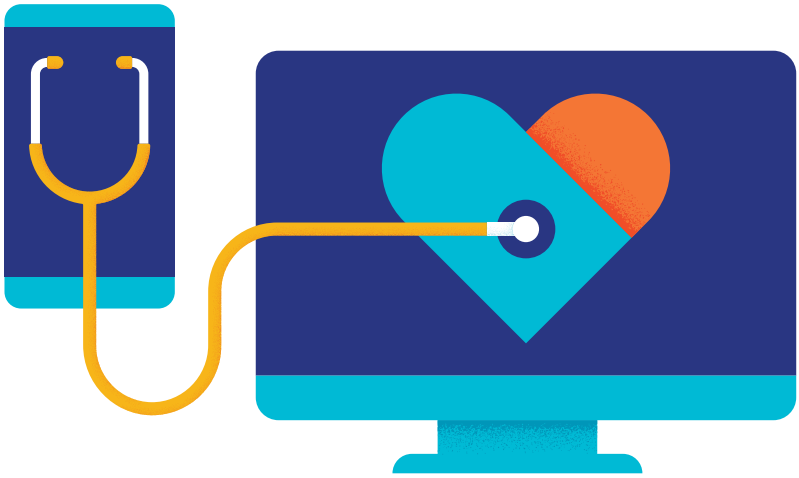
- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7

Download on the App Store | GET IT ON Google Play

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



Apple, App Store and the Apple logo are registered trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google LLC

Make the most of your new UnitedHealthcare plan

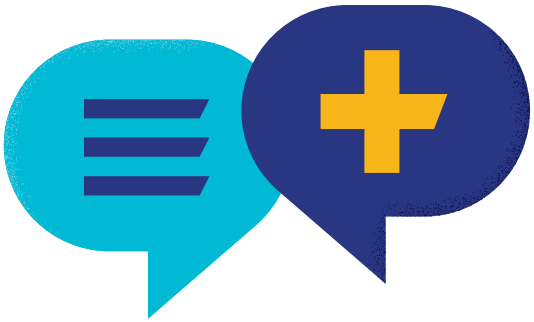
Do you need assistance with:

- 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 support 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 Select

Join a subscription fitness network

One Pass Select™ 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 Select 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."

Call **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	• Bladder infection • Bronchitis • Cold/flu	• Fever • Pink eye • Sinus problems	**$**
	**Convenience care** Clinic treatment that's nearby	• Earache • Flu shot	• Minor injuries • Skin rash	**$$**
	**Urgent care center** Quicker after-hours care	• Infections (skin, eye, ear/nose/throat, genital-urinary) • Low back pain • Minor injuries (burns, stitches, sprains, small fractures)	• Respiratory (cough, pneumonia, asthma) • Stomach (pain, vomiting, diarrhea)	**$$$**
	**Emergency room (ER)** For serious, immediate needs	• Chest pain • Kidney stones • Major burns	• Severe asthma attack • Severe injuries • Shortness of breath	**$$$$**

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
- Cancer screenings
- Cholesterol and blood pressure screenings
- Immunizations – including flu shots
- Pap tests and mammography for women
- Prostate screenings for men

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

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.

amwell® Teladoc HEALTH™ dr. on demand

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.



*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)	Receive confidential support – available 24/7 for short-term needs, at no cost to you and your household members. EWS provides services for: • Addiction/recovery support • Anger management • Child care and elder care • Family and relationship support • Legal/financial services • Life transitions • Marital problems	Call **1-888-625-4809** TTY **711** or visit **liveandworkwell.com**
Live and Work Well	Creating a healthy work-life balance can be challenging. Live and Work Well offers support for stressful situations such as: • Alcohol and drug use • Anxiety and stress • Compulsive spending or gambling • Eating disorders • Grief and loss • Marital problems • Medication management	Visit **liveandworkwell.com**
Behavioral health support	From everyday challenges to more serious issues, you can receive confidential help from a psychiatrist or therapist for: • Depression, stress and anxiety • Eating disorders • Parenting and family problems • Substance use and recovery You can schedule a visit in person or virtually.	**Virtual behavioral health visits:** • Sign in to **liveandworkwell.com** • Select **Find a Resource > virtual visits** • Choose "**Get Started.**" You can schedule an appointment online or by phone. **In person:** Search for a provider near you on **liveandworkwell.com**
Calm Health	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 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.	Download the app at **myuhc.com**
ABA therapy	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.	Call **1-888-625-4809,** TTY **711**
Substance use disorders	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.	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.

*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*

Group name
Los Angeles County
MemorialCare Medical Group
Optum - Alhambra
Optum - Bixby Knolls
Optum - Long Beach
Optum - Los Angeles
Optum - Los Angeles/San Gabriel/Orange County
Optum - Magan Medical Clinic
Optum - Monrovia
Optum - San Fernando
Optum - San Fernando Valley
Optum - San Gabriel
Optum - South Bay
Optum - Valencia
Optum Care Network - AppleCare Select
Optum Care Network - Arcadia
Optum Care Network - Burbank/Glendale
Optum Care Network - Central LA
Optum Care Network - Citrus
Optum Care Network - East LA
Optum Care Network - East West
Optum Care Network - Glendale/Verdugo
Optum Care Network - Huntington Memorial
Optum Care Network - LA County
Optum Care Network - Little Company of Mary
Optum Care Network - Long Beach
Optum Care Network - Methodist
Optum Care Network - Monarch
Optum Care Network - Montebello
Optum Care Network - Northridge
Optum Care Network - Pasadena
Optum Care Network - San Dimas
Optum Care Network - San Fernando Valley
Optum Care Network - San Fernando Valley West
Optum Care Network - San Gabriel Valley
Optum Care Network - South Bay
Torrance Memorial IPA

Group name
Orange County
Edinger Medical Group
MCIP- MemorialCare (formly GNP-MemorialCare)
MemorialCare Medical Group
Optum - Orange County
Optum Care Network - Arta Health
Optum Care Network - Monarch
Optum Care Network - South Coast
Riverside County
Optum - Beaver Medical Group
Optum Care Network - Citrus Valley
Optum Care Network - Corona
Optum Care Network - Desert Cities
Optum Care Network - Moreno Valley
Optum Care Network - Riverside
Optum Care Network - Southwestern Valleys
San Bernardino County
Optum - Beaver Medical Group
Optum - Pinnacle Medical Group
Optum Care Network - Inland Valley
Optum Care Network - Redlands
Optum Care Network - San Bernardino
San Diego County
Optum Care Network - North County SD Harmony
Sharp Community Medical Group
Sharp Community Medical Group - Chula Vista
Sharp Community Medical Group - Coronado
Sharp Community Medical Group - Graybill North Coastal
Sharp Community Medical Group - Grossmont
Sharp Community Medical Group - Inland North
Sharp Community Medical Group - Palomar Health Medical Group
Sharp Rees - Stealy Medical Group
UCSD Med Group Affiliates - Harmony
UCSD Medical Group Harmony

*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.**

Take care, take note

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 L□U Ý: N□u quý v□ nói ti□ng Vi□t (**Vietnamese**), quý v□ s□ đ□□c cung c□p d□ch v□ tr□ giúp v□ ngôn ng□ mi□n phí. Vui lòng g□i s□ đi□n thoi mi□n phí □ m□t sau th□ h□i viên c□a quý v□.

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.

ملحوظة: إذا كنت تتحدث العربية (**Arabic**)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج على بطاقة الهوية الخاصة بك.

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisye 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.

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

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

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí ninaaltsoos nitł'izí bee nééhozinígíí bine'dęę' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

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 is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. This program is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

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 Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts sitused in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. 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, digital fitness or grocery services 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 or services under this program, as applicable. One Pass Select is a program offered by One Pass Solutions, Inc. Subscription costs are payable to One Pass Solutions, Inc..

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.

Brought to you by UnitedHealthcare for California Schools VEBA
Administrative services provided by United HealthCare Services, Inc. or their affiliates.

© 2025 United HealthCare Services, Inc. All Rights Reserved. (ES25-4394753c)

United Healthcare®