



Benefits designed with care

Harmony

California Schools VEBA

Contact us:

whyuhc.com/csveba

1-888-586-6365 TTY 711

vebauhc@uhc.com








**United
Healthcare**



CALIFORNIA SCHOOLS
VEBA

Review what's covered by the Harmony health plan

The UnitedHealthcare 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	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](https://www.justplainclear.com)

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

With a PCP, there's a doctor in your corner

Your primary care physician (PCP) is your health guide—someone who can help connect you to the care you need and help you avoid cost surprises. Your health plan option requires you to select a network PCP* for you and each covered family member.

More good reasons to have a PCP



They know your health history and health goals



They provide routine care, such as annual checkups, which may help identify potential health issues earlier



They advise you when to see a specialist and provide referrals if needed**

It's easy to browse network PCPs

- Go to [uhc.com/providersearch](https://www.uhc.com/providersearch) > **Medical Directory** > **All UnitedHealthcare Plans** > **Shopping Around** (if applicable)
- Choose the name of the health plan you're considering
- Select the appropriate calendar tile
- Choose **People** > **Primary Care** > **All Primary Care Providers**
- Change your location to search providers near you
- From the provider listing, click on the name of the PCP you'd like to select and write down the 14-digit Provider ID number—you'll need it when you enroll

*Some health plans may allow you to choose a facility rather than a doctor as your PCP. Some states allow you to choose a specialist, like an OB/GYN, as your PCP.

**Some health plans may require a referral prior to seeing another network physician or specialist.

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 makes 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:

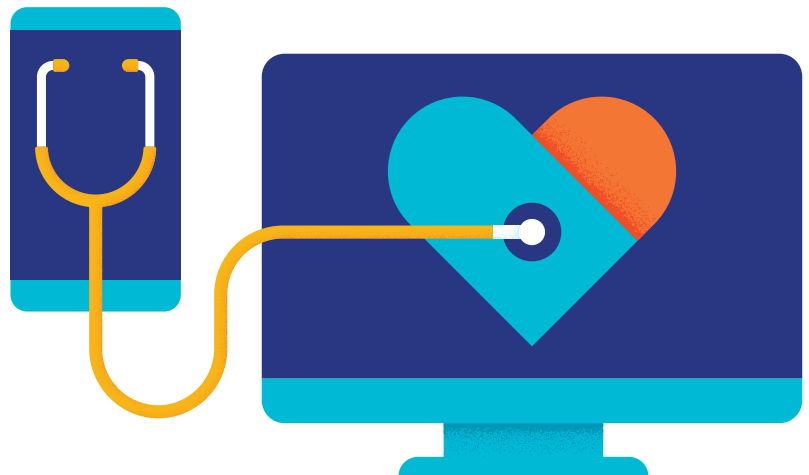
- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7



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



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—all at no additional cost to you.



Rally

Rewards for well-being

Have fun and get healthier with Rally®. Get a quick assessment of your overall health by taking the Health Survey to get your Rally AgeSM. Then get personalized support to help you achieve your health goals, join missions and complete activities to earn Rally Coins that you can use for a chance to win rewards.

To access Rally, follow these simple steps:

1. Sign in at myuhc.com
2. In Quick Links, select the “Visit Rally Health and Wellness” icon
3. Register for Rally and take the Health Survey
4. Download the Rally app



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, visit myuhc.com.

More health and wellness benefits to explore



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/test.



Peloton digital membership

Access a 1-year membership

UnitedHealthcare is bringing quality digital fitness classes right to your fingertips, and it's available at no additional cost. Your plan includes 1 year of Peloton® digital membership (a \$155 value). It's a single, comprehensive offering for various fitness levels, with no equipment required.

- Access to Peloton's digital fitness and meditation classes
- Convenient to jump into a workout anywhere, anytime, from a phone, tablet or TV
- Flexibility that may fit any schedule with classes from 5 to 90 minutes
- Help for achieving goals through progress tracking with workout metrics
- Motivating challenges and training programs
- Engaging social features to connect with others



Apple Fitness+

Journey to a healthier body & mind

UnitedHealthcare is committed to providing a variety of health and wellness options. Your plan includes 12 months of Apple Fitness+SM at no additional cost. Get ready for a different type of fitness experience with welcoming trainers who work hard to help bring out the best in you.

Apple Fitness+ brings to life real-time fitness metrics from Apple Watch® to your iPhone®, iPad® and Apple TV®—and helps keep you motivated with:

- 11 workout types, ranging from HIIT to Pilates to strength to yoga, lasting from 5 to 45 minutes
- Handpicked music from your favorite artists to help keep you going
- A subscription that can be shared with up to 5 family members at no additional cost. A \$79.99 value (Apple Watch required)

Get started at uhc.com/apple-fitness-plus.



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 through Rally on myuhc.com. Monthly membership charges apply.

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 keep your body running strong. Also, because many health conditions have no symptoms, preventive care can 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 uhcpreventivecare.com.

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.**

And with a UnitedHealthcare plan, your cost is \$50 or less.

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 on 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

Employee Assistance Program (EAP)	<p>Receive confidential support available 24/7 for short-term needs, at no cost to you and your household members.</p> <p>EAP 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>
Sanvello™ app	<p>Get tips on how to dial down the symptoms of stress, anxiety and depression. Premium access is available at no extra cost as part of your behavioral health benefit.</p>	<p>Download the app at sanvello.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*

Group name	Group #	Group name	Group #
Los Angeles County			
Canopy Health - Dignity Health Medical Network-Santa Cruz	031954	Optum-Los Angeles/San Gabriel Valley/Orange County	028391
Canopy Health - Hill Physicians Medical Group East Bay	030403	Optum-Los Angeles/San Gabriel Valley/Orange County	028459
Canopy Health - Hill Physicians Medical Group San Francisco	030459	Optum-Magan Medical Clinic	028445
Canopy Health - Hill Physicians Medical Group Solano	030461	Orange County	
Canopy Health - John Muir Physician Network	030431	Edinger Medical Group	026621
Canopy Health - Meritage Medical Network	030432	GNP - Long Beach	026678
Canopy Health-Santa Clara County IPA	031242	GNP- Saddleback	026693
Optum - Bixby Knolls	028435	GNP-Orange Coast	026695
Optum - Long Beach	028455	Memorialcare Medical Group	025679
Optum - Los Angeles	028463	Optum Care Network Applegcare Select	025327
Optum - Orange County	028427	Optum Care Network Monarch	021963
Optum - San Fernando	028440	Riverside County	
Optum - San Fernando Valley	028442	Optum Care Network-Corona	005232
Optum - San Gabriel	028764	Optum Care Network-Desert Cities	018657
Optum - South Bay	028403	Optum Care Network-Hemet Valley	009023
Optum - Valencia	028414	Optum Care Network-Riverside	008331
Optum Care Network - Arcadia	028404	Optum Care Network-Southwestern Valleys	006657
Optum Care Network - Arta Health	029878	Optum Care Network-Sun City	004140
Optum Care Network - Burbank/Glendale	028401	San Bernardino County	
Optum Care Network - Citrus	028428	Beaver Medical Group	027825
Optum Care Network - East LA	028399	Optum Care Network-Citrus Valley	021243
Optum Care Network - East West	028411	Optum Care Network-Inland Valley	006045
Optum Care Network - Glendale/Verdugo	028437	Optum Care Network-Moreno Valley	003111
Optum Care Network - Huntington Memorial	028434	Optum Care Network-Redlands	001026
Optum Care Network - LA County	028393	Optum Care Network-San Bernardino	019383
Optum Care Network - Little Company of Mary	028436	Optum Care Network-Valley Physicians	026405
Optum Care Network - Long Beach	028454	Primecare Medical Group of Chino Valley	004661
Optum Care Network - Methodist	028451	San Diego County	
Optum Care Network - Northridge	028416	Optum Care Network-N County SD Harmony	032236
Optum Care Network - Pasadena	028410	SCMG Arch HealthPartners	028360
Optum Care Network - San Dimas	028419	Sharp Community Medical Group	004395
Optum Care Network - San Fernando Valley	028423	Sharp Community Medical Group-Graybill North Coastal	025448
Optum Care Network - San Fernando Valley West	028460	Sharp Community Medical Group/Chula Vista	006129
Optum Care Network - San Gabriel Valley	028422	Sharp Community Medical Group/Coronado	014128
Optum Care Network - South Bay	028417	Sharp Community Medical Group/Grossmont	006130
Optum Care Network - South Coast	028461	Sharp Community/Graybill	015882
Optum Care Network-Montebello	028388	Sharp Community/Inland North	014174
		Sharp Rees-Stealy Medical Group	001035
		UCSD Harmony Administrative Dec	031399
		UCSD Med Group Affiliates - Harmony	031407
		UCSD Medical Group Harmony	031402

*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
<http://www.hhs.gov/ocr/office/file/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 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.

ةيوغلا ددعاسملا تامدخ ناف، (Arabic) ةيبرعلا اشدحت تنك اذا: ةيبنت
ىل ع جردملا يناملا فتالملا مقرب لاصتال اى جري. لكل ةحاتم ةيناملا
كعب فصاخلا فيرعتلا اق اطب

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.

توجه: 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 yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nít'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béesh 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 go to 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



United Healthcare

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.

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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