



CALIFORNIA SCHOOLS  
**VEBA**



# VEBA OVERVIEW

# Agenda

- VEBA Overview
- VEBA Program
  - Approach to Health Care
  - VRC
  - Rating Methodology
- Questions
- Appendices

## Follow-Up Questions?

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# VEBA Overview

- Founded in 1993
- 501(c)(9) Non-Profit Health Care Trust
  - All funds must be spent on member benefits and health improvement
- Governed by a Board of Directors made up of both Labor and Management representation.
- VEBA pooled purchasing arrangement offers employers better pricing, enhanced access, unique products, more stable renewals through personalized solutions.



# VEBA Overview

## Sampling of current VEBA Membership



CSVEBA – Community College Districts

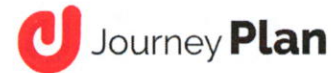


# VEBA Program - Approach to Health Care

VEBA takes a customized and holistic approach to the health & welfare of each of its participating groups. This supports our philosophy *Improving Quality to Reduce Costs*.

## Increased Choice and Access for Members through Innovation

- Journey Plan
- Performance HMO
- Funded HRA
- Carrum Health – PPO Surgery Benefit
- SaveOnSp – Specialty Medication Financial Assistance
- Livongo and Virta – Diabetes Management Programs
- Heal – Chronic Illness Support through Home Visits
- Next Generation Contracting
- Mandating Quality from Partner Providers



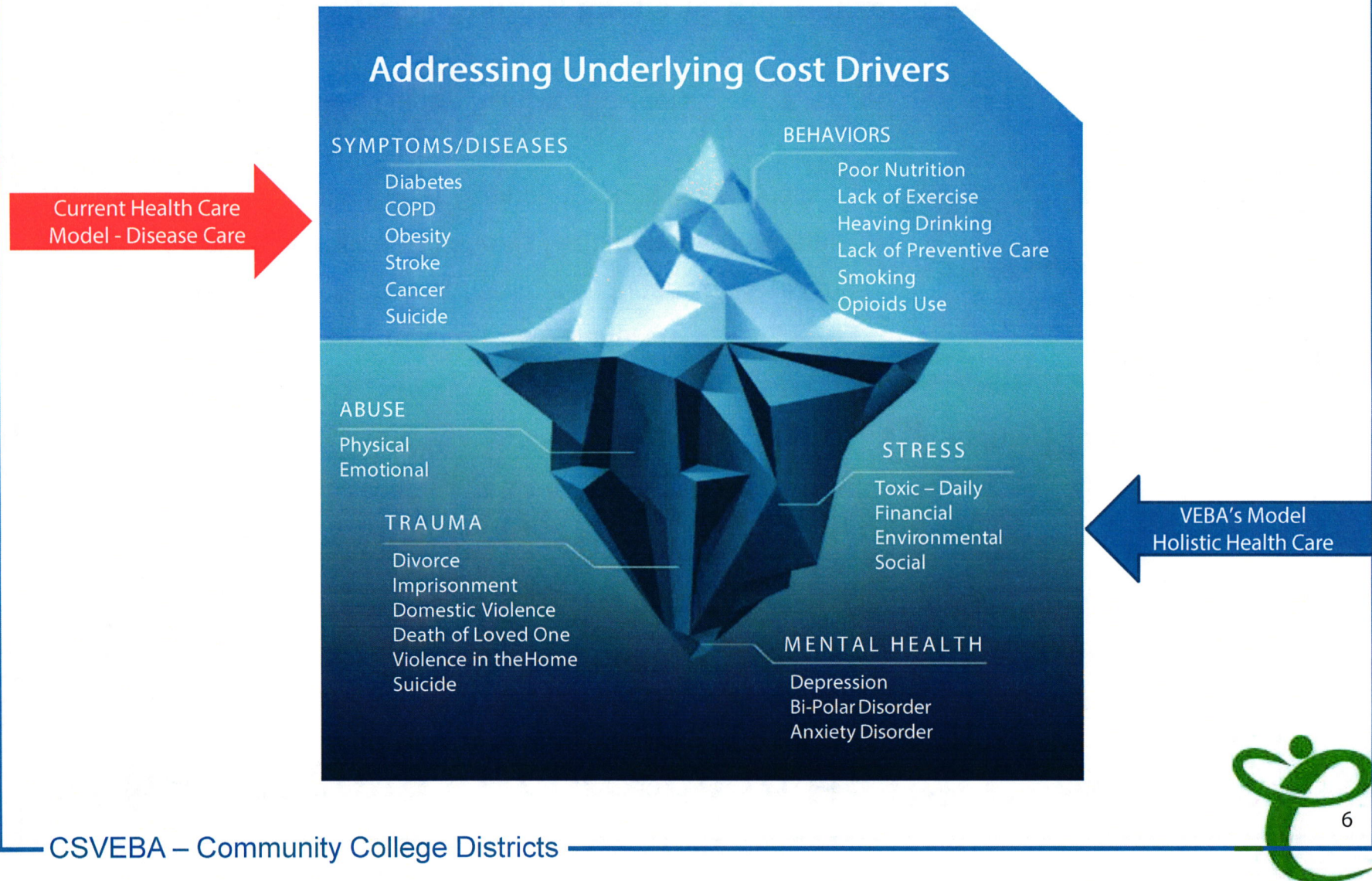
## VEBA Resource Center – Shifting Focus to Customized Care

- Filling in the gaps in the traditional health care model
- Addressing underlying cost drivers - CDC-Kaiser Permanente Adverse Childhood Experiences (ACE) Study



# VEBA Program

*A New Model for Health – Improving Quality to Reduce Costs*





# VEBA Resource Center

*Improving Quality to Reduce Costs - Targeted Individual Resources*

## Best Doctors

Expert 2<sup>nd</sup> opinion service to ensure the member is getting the best course of treatment.

## Well-Being Program

Customized wellness program.

## Employee Assistance Program

Assist members with life's Everyday challenges.

## VEBA Online & Mobile Resources

Take your health on the go.



## Care Navigator

A registered nurse that supports members who need the greatest amount of help via a tailored health management plan.

## VEBA Advocacy Services

Team dedicated to assisting the member navigate the health care system.

## Virtual Care

Telemedicine – Virtual Visits

## Mobile Health Screenings

Onsite comprehensive body composition testing.



# VEBA Program

## *Rating Methodology*

- VEBA's renewals have consistently outperformed the market due to our focus on cost-savings through quality improvement.
- Each individual group is underwritten coming into the Trust and then receives the pooled increase upon renewal.
- VEBA's renewal is released in July for a 1/1 effective date.
- The renewal is pooled based on product with slight variations based on region.
- Negotiating Group Specific Discounts and Network Discounts

Year	Aggregated Renewal
2020	3.29%
2019	4.29%
2018	3.99%
2017	4.90%
2016	6.10%
2015	3.03%





# VEBA Program

## Customized Approach

- Flexible plan designs –
  - Medical: HMO, PPO, HRA compatible HMO and PPO plans, Performance HMO, Journey Plan, and Early Retiree & Medicare Retiree plans.
  - Dental: PPO & DHMO
  - Vision: PPO
  - Multiple carrier options
  - Accommodating effective dates
- No enrollment requirements or opt-out penalties

## Dedicated Support

- Dedicated account management team
- Online benefits administration and consolidated billing
- Customized communication
- Onsite educational and enrollment meetings
- EAP Critical Incident Debriefings, lunch & learns, management trainings and referrals

## Specialized Programs

- Customized wellness program consulting and implementation
- Personalized programs to enhance the health of the individual employee
- VEBA Resource Center





# VEBA Program - Our Partners

## Medical



## Dental



## Prescription Drugs



## Vision



## Mental Health, EAP, Chiro & Acupuncture



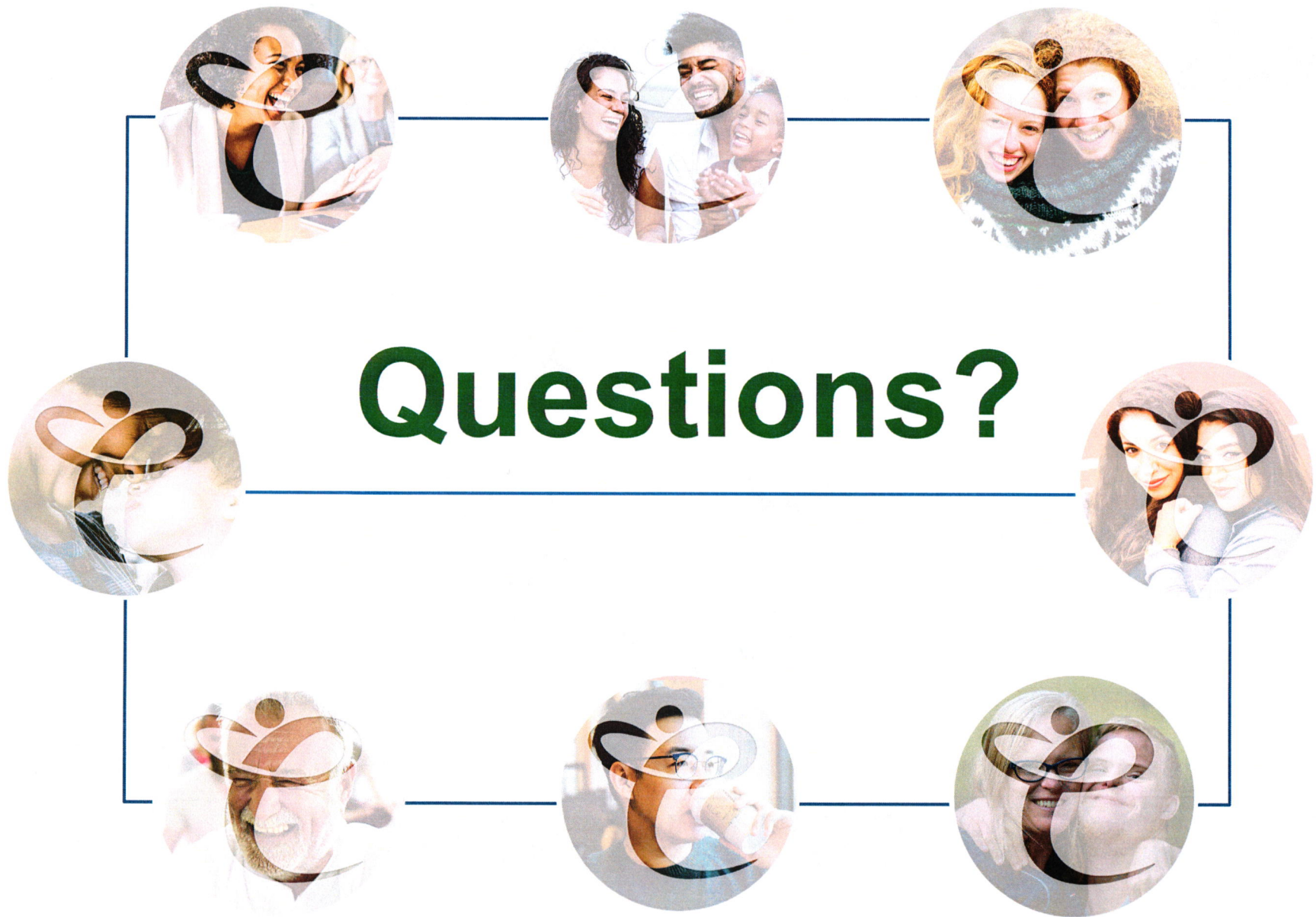
## 2<sup>nd</sup> Opinion Services



## Life Insurance







# APPENDICES





# VEBA Program

## *Empowering VEBA Members*



### VEBA Resource Center

The VEBA Resource Center offers a variety of resources to help support and encourage your journey to a healthier and happier life:

- **Movement:** An assortment of fitness programs to fit your style. From yoga and circuit exercise to strength training and more, we'll help you get moving.
- **Nutrition & Cooking:** Hands-on cooking classes, nutrition counseling and healthy recipes. A healthy diet is key to your good physical and mental health.
- **Stress Reduction:** Services to help you reduce the stress in your life. They include acupuncture, mindfulness, meditation, counseling and self-advocacy.
- **Education:** A wide array of educational classes intended to address everyday problems and determine a call to action.



# VEBA Program

*Empowering VEBA Members*



## Care Navigator

The Care Navigator is there to support VEBA members who need the greatest amount of help. Care Navigators develop a tailored care management plan and keep members engaged and accountable in their health care.

Some of the services the Care Navigator will provide:

- Conduct an integrative health and well-being assessment
- Co-create a tailored care plan with the member to address their needs and goals (e.g. physical, psychosocial, financial and legal)
- Guide members to find appropriate resources
- Motivate members to overcome obstacles or barriers to becoming their healthiest selves



# VEBA Program

*Empowering VEBA Members*



## VEBA Advocacy Services

Navigating the health care system can be a confusing and complicated experience.

The VEBA Advocacy Department is a dedicated in-house service team that lends a hand to VEBA members to resolve issues with their insurance carrier or health care providers.

### Contact VEBA Advocacy When You...

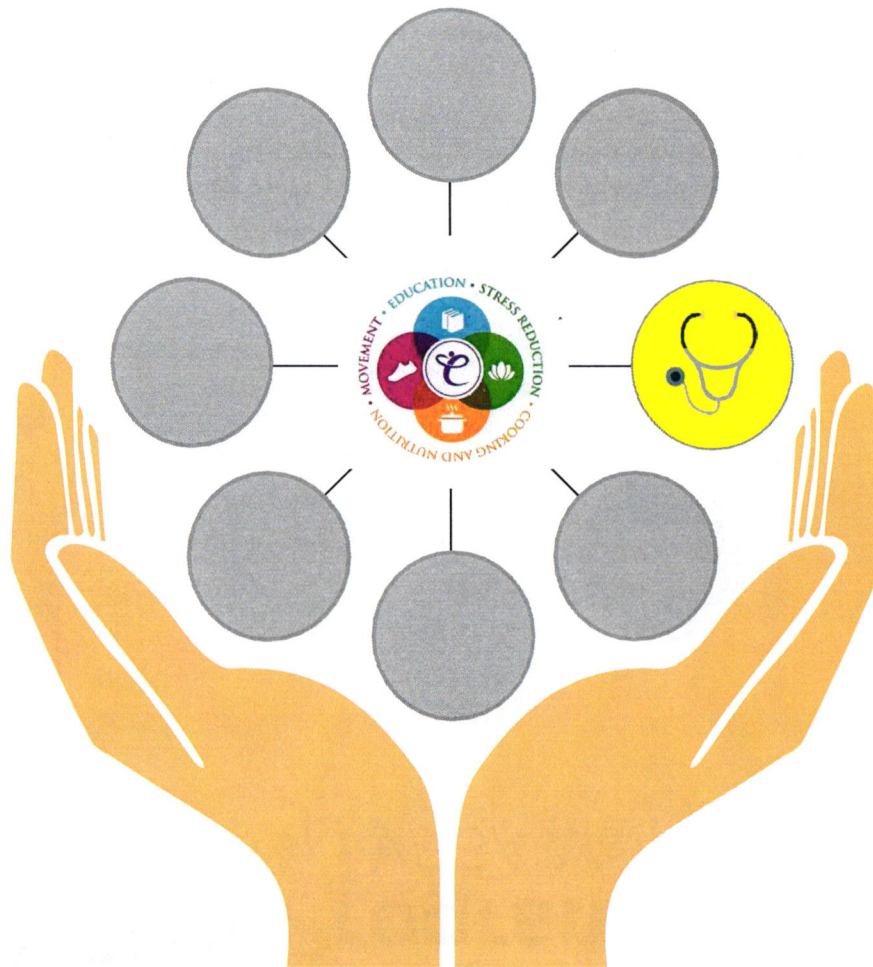
- Are experiencing trouble with a doctor or insurance carrier
- Need help getting a referral or second opinion
- Have quality of care or other escalated issues
- Need help resolving a medical bill or claim issues
- Open enrollment support

Call: **888-276-0250** or email:  
**VEBAadvocacy@mcgregorinc.com**



# VEBA Program

*Empowering VEBA Members*



## Virtual Care

### **Virtual Visits** (*UHC members*)

- A virtual visit lets you see and talk to a doctor from your mobile device or computer. Cost share will vary depending on your plan.

Visit: [doctorondemand.com](http://doctorondemand.com) [amwell.com](http://amwell.com)

### **Kaiser Telehealth** (*Kaiser members*)

- Schedule a phone or video appointment to connect to a doctor at your convenience. Your regular office copay will apply

Visit: [kp.org/getcare](http://kp.org/getcare)





# VEBA Program

*Empowering VEBA Members*



## Mobile Health Screenings

**Mobile Medical Grade SECA Machine -**  
Over 20 non-invasive assessments, including:

- Body fat
- Muscle mass
- Fluid levels
- Visceral fat

Results and consultation provided onsite by medical professionals.

# VEBA Program

*Empowering VEBA Members*

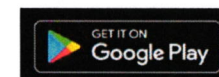
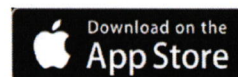


## VEBA Online and Mobile Resources

Logon to [VEBAonline.com](http://VEBAonline.com)

Or Download the app:

- Take your health care on the go! Your one-stop shop for all of your benefit information.
- Get personalized information about your plan
- Engaging well-being content and videos
- Track and get reminders about your upcoming health events.





# VEBA Program

*Empowering VEBA Members*



## Employee Assistance Program

Get through life's challenges with counseling, budgeting and legal advice, child and eldercare support, and more.

- **100% Confidential** in-person, online and telephonic support
- Available 24/7, 365 days a year
- 5 free consulting visits per incident
- Legal counseling and mediation services
- Financial counseling and coaching
- WorkLife Services:
  - Convenience Services
  - Adult / Elder Services
  - Child / Parenting Services
  - Chronic Condition Support
  - Life Learning

Call: **888-625-4809** or  
visit: **LiveAndWorkWell.com**



# VEBA Program

*Empowering VEBA Members*



## Onsite Well-Being Program

VEBA Wellness Consultants fund, build and support customized, onsite employer wellness programs.

### Bringing wellness to your site:

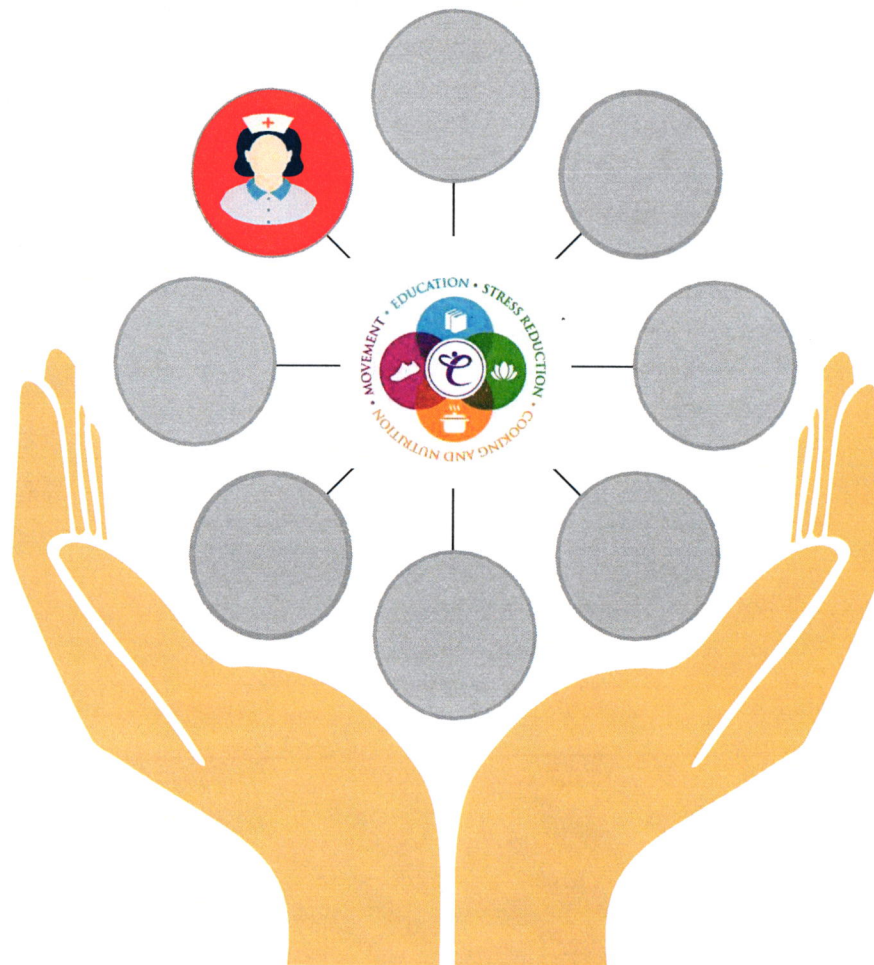
- Population Mental Health Support
- Stress Management
- Fitness Classes
- Health Coaching
- Health Screenings
- Healthy Cooking Demos
- Financial, Nutrition and Health Education





# VEBA Program

*Empowering VEBA Members*



## Best Doctors

### **In-Depth Expert Second Opinion Services**

A review of your medical case by a world-renowned expert physician who specializes in your condition. The expert will ensure your diagnosis is accurate and you have the best treatment options.

### **Ask the Expert™**

Provide personalized response when you have a question about a medical condition, treatment option or symptom.

### **Critical Care Support™**

Guidance if you experience a medical event that requires emergency treatment, intensive care or an extended hospital stay. An expert will immediately get involved in your case and work with your local medical team to get you the best care.



**Best Doctors®**

Call: **866-904-0910** or  
visit: **members.bestdoctors.com**

