



2019 Renewal

CHULA VISTA ELEMENTARY
SCHOOL DISTRICT

Certificated



**VEBA District Information Sheet
2019 Preliminary Rates**

Rates Effective January 1, 2019 – December 31, 2019

Prepared For: Chula Vista Elementary School District
Bargaining Unit: Certificated

Rate Structure: Actives: **Monthly**

Early Retirees: **Monthly**

Instructions

- The plans listed below represent the plans offered to active employees and early retirees by the district and/or bargaining unit for the 2018 plan year.
- The available plans and rates for your district and/or bargaining unit are included in this package for the 2019 renewal.
- If your district and/or bargaining unit are making no plan changes, check the **“No Change”** box on the following page.
- If your district and/or bargaining unit chooses to make a plan change, check the **“Add/Change from 2018 plans”** and write in the change for the 2019 plan year. **You may only select one of each of the following: UHC HMO, UHC PPO, UHC Alliance, Kaiser Permanente, SIMNSA and a Bronze plan.**
 - Medicare and Out-of-Area plans are standard VEBA plans that are available to all districts and bargaining units and do not need to be selected or returned.
 - If your district and/or bargaining unit would like to add acupuncture, check the **“Add/Change from 2018 plans”** and write Acupuncture. Selection of acupuncture cannot be limited to one plan type and must be applied to all plan selections with the exception of SIMNSA, Medicare and Out-of-Area plans.
 - The acupuncture benefit is included as standard for all California PPO plans.
- **If no plan selection is received by November 1, 2018, your district and/or bargaining unit will be defaulted to the 2019 plans which most closely resemble your 2018 current plans.**
- Authorized district and/or bargaining unit signatories must sign on the next page for your 2019 plan selections to be completed and valid.

2018 Plans	2019 VEBA Tier	2018 Included Benefits				
		Medical	Rx	Chiro	Acu	EAP
Performance HMO Package A	9	UHC	ESI	Yes	Yes	Yes
Signature Value Alliance HRA \$1200 Rx: \$10/\$30/50% Retail	10	UHC	ESI	Yes	Yes	Yes
Select Plus PPO (SD) 80/50 - No HRA Rx:\$10/\$30/50%	10	UHC	ESI	Yes	Yes	Yes
Kaiser 10-100 day Rx: \$10/\$10, 100-Day Drug	Standard	Kaiser	Kaiser	Yes	Yes	Yes
SIMNSA \$5	N/A	SIMNSA	SIMNSA	N/A	N/A	Yes
2018 Ancillaries						
MES						

Important Note: Plans references are included for information only and are not intended to supersede, alter or expand benefits rights or liabilities as set forth in the official plan documents.

Rates and benefits provided in this renewal are bound by the following terms and conditions:

- Your district and/or bargaining unit may select one of each of the following plan types: Performance HMO, Kaiser, PPO, Alliance HMO, SIMNSA, and Bronze. **Service area restrictions may apply.**
- Preliminary rates are listed for selection only and will not be valid until VEBA receives your plan selection with the appropriate district and labor signatures. You will then receive the final Exhibit "C" to amend your contract for the 2019 plan year.
- All benefit references are for informational purposes only and do not alter or supersede carrier contracts.
- Rates are valid for active employees, dependents of active employees and under 65 retirees. Rates do not apply for AB528, AB1401, Medicare-eligible retirees or Medicare-eligible dependents of retirees unless stated. Retirees and dependents of retirees over the age of 65 whom are not Medicare-eligible and wish to remain on an active employee plan will be required to pay a non-Medicare surcharge up to 330% of the traditional premium.
- Acupuncture rates are in addition to medical rates and are provided through Optum Health. The selection of acupuncture cannot be limited to one plan type and must be applied to all plan selections. SIMNSA, Medicare and Out-Of-Area plans are not eligible for acupuncture benefits. Acupuncture is included in all Select Plus PPO plans at no additional cost. The district-specific renewal does include acupuncture premium change if your district and/or bargaining unit selected the benefit in 2018. **The medical premiums in the Plan and Rate Alternatives section do not include acupuncture.**
- United Healthcare and Kaiser Bronze plans available on a 100% employee-paid basis to non-eligible, 30 hour employees who are not eligible for benefits. Bronze plans are not available to retirees over the age of 65.
- "Out-of-Area" PPO plans are only available to employees and dependents who reside outside of California. Out-of-State dependents, where the subscriber resides inside California, will be placed on a "Dependent Only Plan."
- Short-term prescription drug copays reflect generic/preferred brand/non-preferred brand utilizing Express Scripts Advantage Network.
- Employees must have Medicare parts A&B to enroll in Kaiser Permanente Senior Advantage (KPSA), Medicare Advantage HMO (MAPD HMO) and Medicare Advantage PPO (MAPD PPO). Medicare eligibility is determined by Centers for Medicaid and Medicare. Submission of application does not guarantee enrollment.
- Chiropractic and acupuncture benefits are not available for: Kaiser Permanente Senior Advantage (KPSA), SIMNSA and Out-Of-Area
- Medicare Advantage HMO (MAPD HMO) and Medicare Advantage PPO (MAPD PPO) prescription coverage is provided by Optum Rx.
- In most cases, the KPSA plans mirror the active benefits available to the district and/or bargaining unit. However, KPSA 30 plan not available. KPSA members of districts and/or bargaining units on KPSA 30 will be enrolled in the KPSA 20 plan. KPSA 10 with Vision is not available. KPSA members of districts and/or bargaining units on KPSA 10 With Vision will be enrolled in KPSA 10, \$10/\$20, 30-Day Drug and will not have a vision benefit.
- All appropriate **tenthly** and **monthly** rates will be provided on Final Exhibit "C." To estimate a tenthly rate multiple a monthly rate by 1.2. To ESTIMATE a monthly rate, divide a tenthly rate by 1.2.



CALIFORNIA SCHOOLS
VEBA

District Name: Chula Vista Elementary School District
 Bargaining Unit: Certificated
 Effective Dates: January 1, 2019 - December 31, 2019
 Frequency: Monthly (Actives)

UHC Performance HMO Package A Network 1 (Tier 9) With Acupuncture

Tier	Enrollment	2018 Monthly	2019 Monthly	% Change
Single	259	\$707	\$739	4.53%
Two Party	59	\$1,227	\$1,282	4.48%
Family	55	\$1,682	\$1,758	4.52%

UHC Performance HMO Package A Network 2 (Tier 9) With Acupuncture

Tier	Enrollment	2018 Monthly	2019 Monthly	% Change
Single	15	\$899	\$940	4.56%
Two Party	1	\$1,781	\$1,861	4.49%
Family	0	\$2,501	\$2,614	4.52%

UHC Performance HMO Package A Network 3 (Tier 9) With Acupuncture

Tier	Enrollment	2018 Monthly	2019 Monthly	% Change
Single	2	\$1,085	\$1,137	4.79%
Two Party	0	\$1,924	\$2,015	4.73%
Family	0	\$2,641	\$2,768	4.81%

UHC Select Plus PPO 80/50- No HRA With Acupuncture (Tier 10) With Acupuncture

Tier	Enrollment	2018 Monthly	2019 Monthly	% Change
Single	17	\$919	\$958	4.24%
Two Party	0	\$1,757	\$1,835	4.44%
Family	1	\$2,413	\$2,517	4.31%

UHC Signature Value Alliance HMO HRA \$1200 (Tier 10) With Acupuncture

Tier	Enrollment	2018 Monthly	2019 Monthly	% Change
Single	4	\$742	\$768	3.50%
Two Party	0	\$1,407	\$1,457	3.55%
Family	0	\$1,952	\$2,023	3.64%

Kaiser 10 Rx: \$10/\$10 100-Day Drug With Acupuncture

Tier	Enrollment	2018 Monthly	2019 Monthly	% Change
Single	420	\$602	\$629	4.49%
Two Party	169	\$1,142	\$1,193	4.47%
Family	160	\$1,564	\$1,634	4.48%

SIMNSA \$5

Tier	Enrollment	2018 Monthly	2019 Monthly	% Change
Single	1	\$225	\$231	2.67%
Two Party	5	\$394	\$405	2.79%
Family	12	\$580	\$597	2.93%



CALIFORNIA SCHOOLS
VCBA

District Name: Chula Vista Elementary School District
 Bargaining Unit: Certificated
 Effective Dates: January 1, 2019 - December 31, 2019
 Frequency: Monthly

Out-of-Area

UHC Out-of-Area Choice Plus PPO

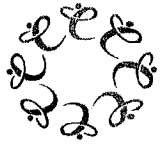
Tier	2018 Monthly	2019 Monthly	% Change
Single	\$1,426	\$1,481	3.86%
Two Party	\$3,012	\$3,130	3.92%
Family	\$4,069	\$4,233	4.03%

UHC Out-of-Area Non-Differential PPO

Tier	2018 Monthly	2019 Monthly	% Change
Single	\$1,588	\$1,651	3.97%
Two Party	\$3,360	\$3,496	4.05%
Family	\$4,547	\$4,737	4.18%

UHC Out-of-Area EPO

Tier	2018 Monthly	2019 Monthly	% Change
Single	\$1,462	\$1,520	3.97%
Two Party	\$2,909	\$3,026	4.02%
Family	\$4,027	\$4,194	4.15%



CALIFORNIA SCHOOLS
VCBA

District Name: Chula Vista Elementary School District
Bargaining Unit: Certificated
Effective Dates: January 1, 2019 - December 31, 2019
Frequency: Monthly

Vision

Medical Eye Services (MES)

Tier	2018 Monthly	2019 Monthly	% Change
Single	\$8.22	\$8.22	0.00%
Two Party	\$16.37	\$16.37	0.00%
Family	\$20.83	\$20.83	0.00%

2019 Plan and Rate Alternatives

- The plans and rates in the following section are alternatives available to your district and/or bargaining unit for the 2019 plan year.
- Acupuncture rates are additives for the medical rates. To calculate the total premium, including acupuncture, add the acupuncture rate to the corresponding medical rate. All rate alternatives, in this section, are provided net of acupuncture additives regardless of 2018 plan selections.
- If your district and/or bargaining unit would like to see additional alternatives, please contact your VEBA Account Manager.



CALIFORNIA SCHOOLS
VEBA

Plan Name: VEBA Acupuncture Additive Rates

Effective Dates: January 1, 2019 - December 31, 2019

Frequency: Monthly/Tenthly

UHC Performance HMO Package A & B

Tier	Network 1 (Monthly)	Network 1 (Tenthly)	Network 2 (Monthly)	Network 2 (Tenthly)	Network 3 (Monthly)	Network 3 (Tenthly)
Single	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Two Party	\$2.00	\$3.00	\$2.00	\$2.00	\$1.00	\$1.00
Family	\$3.00	\$4.00	\$2.00	\$2.00	\$2.00	\$2.00

UHC Performance HMO Package D & E

Tier	Network 1 (Monthly)	Network 1 (Tenthly)	Network 2 (Monthly)	Network 2 (Tenthly)	Network 3 (Monthly)	Network 3 (Tenthly)
Single	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Two Party	\$2.00	\$2.00	\$1.00	\$1.00	\$1.00	\$1.00
Family	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00

Signature Value Alliance (500 & 1200)

Tier	(Monthly)	(Tenthly)
Single	\$1.00	\$1.00
Two Party	\$1.00	\$1.00
Family	\$2.00	\$2.00

Kaiser Permanente

Tier	\$0,\$5,\$10 (Monthly)	\$0,\$5,\$10 (Tenthly)	\$15, \$20 (Monthly)	\$15, \$20 (Tenthly)	\$30 (Monthly)	\$30 (Tenthly)
Single	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Two Party	\$2.00	\$3.00	\$1.00	\$2.00	\$1.00	\$1.00
Family	\$3.00	\$4.00	\$2.00	\$2.00	\$1.00	\$2.00



CALIFORNIA SCHOOLS
VEBBA

District Name: Chula Vista Unified School District

Bargaining Unit: Certificated

Effective Dates: January 1, 2019 - December 31, 2019

Frequency: Monthly

UHC Performance HMO Package A

Tier	Network 1 (Monthly)	Network 1 (Tenthly)	Network 2 (Monthly)	Network 2 (Tenthly)	Network 3 (Monthly)	Network 3 (Tenthly)
Single	\$738	N/A	\$939	N/A	\$1,136	N/A
Two Party	\$1,280	N/A	\$1,859	N/A	\$2,014	N/A
Family	\$1,755	N/A	\$2,612	N/A	\$2,766	N/A

UHC Performance HMO Package B

Tier	Network 1 (Monthly)	Network 1 (Tenthly)	Network 2 (Monthly)	Network 2 (Tenthly)	Network 3 (Monthly)	Network 3 (Tenthly)
Single	\$738	N/A	\$901	N/A	\$1,138	N/A
Two Party	\$1,280	N/A	\$1,789	N/A	\$2,042	N/A
Family	\$1,755	N/A	\$2,514	N/A	\$2,808	N/A

UHC Performance HMO Package D

Tier	Network 1 (Monthly)	Network 1 (Tenthly)	Network 2 (Monthly)	Network 2 (Tenthly)	Network 3 (Monthly)	Network 3 (Tenthly)
Single	\$715	N/A	\$866	N/A	\$1,102	N/A
Two Party	\$1,253	N/A	\$1,716	N/A	\$1,948	N/A
Family	\$1,723	N/A	\$2,410	N/A	\$2,676	N/A

UHC Performance HMO Package E

Tier	Network 1 (Monthly)	Network 1 (Tenthly)	Network 2 (Monthly)	Network 2 (Tenthly)	Network 3 (Monthly)	Network 3 (Tenthly)
Single	\$687	N/A	\$841	N/A	\$1,091	N/A
Two Party	\$1,197	N/A	\$1,664	N/A	\$1,923	N/A
Family	\$1,642	N/A	\$2,337	N/A	\$2,641	N/A



CALIFORNIA SCHOOLS
VCBA

Plan Name: UHC Bronze, Kaiser Permanente Bronze
Effective Dates: January 1, 2019 - December 31, 2019
Frequency: Monthly/Tenthly

UHC Bronze

Tier	2019 Monthly	2019 Tenthly
Single	\$754	\$905
Two Party	\$1,494	\$1,793
Family	\$2,101	\$2,521

Kaiser Permanente Bronze

Tier	2019 Monthly	2019 Tenthly
Single	\$745	\$894
Two Party	\$1,474	\$1,769
Family	\$2,080	\$2,496