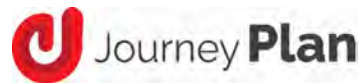




## WHICH HEALTH REIMBURSEMENT ACCOUNT (HRA) IS RIGHT FOR YOU?

In 2021, you will have two available plans with a health reimbursement account (HRA). Need some help in deciding which one is right for you? Here is a comparison of both plans and HRAs.



### UHC SignatureValue Alliance \$1,800 HRA

UHC SignatureValue Alliance HMO Plan is an innovative health plan offering a distinct network of physicians from the UnitedHealthcare full HMO network. These physicians work together with you to make informed decisions about your health and help you save money.

Available medical groups under this plan, as well as benefit highlights, are listed on the reverse side of this flyer.

### Journey Harmony HRA with HealthInvest HRA

The Journey Harmony HMO Plan uses the UHC Harmony network to give you quality care while offering a smart and affordable solution to the traditional plans. Coupled with Journey is the HealthInvest HRA, which lets you build wealth for long-term protection.

For a sampling of medical groups and a breakdown of the benefits, turn this flyer over.

## Health Reimbursement Account (HRA) Comparison

	UHC Alliance \$1800 HMO HRA	Journey Harmony HMO Plan w/ HealthInvest HRA
Plan Design	Copays and Deductibles	Copays and Deductibles
Funding	VEBA Contributions	VEBA Contributions
Roll-Over to the next Plan year	Up to \$500 (in unused funds)	Yes (all unused funds)
Potential to earn additional funds	No	Yes
Investment Options	No	Yes
Portability	No	Yes, you keep all funds if you change plans, change employers or retire



# WHICH HEALTH REIMBURSEMENT ACCOUNT (HRA) IS RIGHT FOR YOU?

## 2021 Plan Comparison

Benefit Summary	UHC SignatureValue Alliance HMO with \$1800 HRA	UHC Journey Harmony HMO with HealthInvest HRA
Deductible (individual/family)	\$2,000/\$2,000	\$2,000 / \$4,000
Medical Plan Out-of-Pocket Maximum (individual/family)	\$3,000/\$6,000	\$3,500 / \$7,000
Health Reimbursement Account	\$1,800	\$1,000 single \$1,600 two-party \$2,200 family
PCP Office Visit	\$35 copay	\$25 copay
Specialist Office Visit	\$50 copay	\$40 copay
Preventive Care	No charge	No charge
Complex Radiology (PET and MRI)	20% coinsurance (after deductible)	\$100 copay
Outpatient Surgery	20% coinsurance (after deductible)	20% coinsurance (after deductible)
Inpatient Hospital	20% coinsurance (after deductible)	20% coinsurance (after deductible)
Emergency Room (Copay waived if admitted)	\$300 copay (after deductible)	20% coinsurance (after deductible)
Available Medical Groups*	Mercy Physicians, Primary Care Associates, Rady Children's Health Network, Scripps Clinic, Scripps Coastal Medical Center, Scripps Physicians Medical, UCSD Medical	Sharp Rees-Stealy, Sharp Community Medical Group, UCSD Medical

### How to Find a Provider<sup>1</sup>

\* For a full listing of participating UHC medical groups near you, please follow the instructions to the right.

### To find a provider or facility:

1. Go to [csveba.welcometouhc.com](https://csveba.welcometouhc.com).
2. Scroll down to chose from the plan options.
3. Choose the appropriate network: UHC SignatureValue Alliance or Harmony and click "Search the network."
4. Click "okay."
5. Click "continue."

<sup>1</sup> Members may change their Medical Groups and/or Primary Care Physicians within the network, including UCSD, throughout the year.

**Disclaimer:** Prepared by Gallagher Benefit Services, Inc. on behalf of California Schools VEBA.

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.