



ABCs *of* VEBA

Making Health Care Better for Everyone



8885 Rio San Diego Drive, Suite 300 • San Diego, CA 92108
vebaonline.com • 888-276-0250



The California Schools Voluntary Employees Benefits Association (VEBA) is a joint labor-management trust.

Through VEBA, school districts and employee organizations and associations work to resolve employee benefit issues and seek to provide quality health and welfare benefits at the lowest possible cost.

VEBA Vision: *To enable California public employees and their families to achieve and maintain wellness.*

VEBA Mission: *To collaboratively provide health care benefits and related services that are effective, affordable, and of the highest quality and value.*



VEBA helps members resolve health care issues.

- Billing questions
- Network concerns
- Access problems

Advocacy



VEBA combines district and association resources to get the best pricing from carriers.

- 60+ school districts
- 120,000+ members

Buying Power



VEBA challenges policies that drive up health care costs.

- Joined “*Fight the 40*”—a bipartisan coalition in Washington, D.C. to repeal the 40% Cadillac tax
- Recognized for involvement on *Marketplace Public Radio*

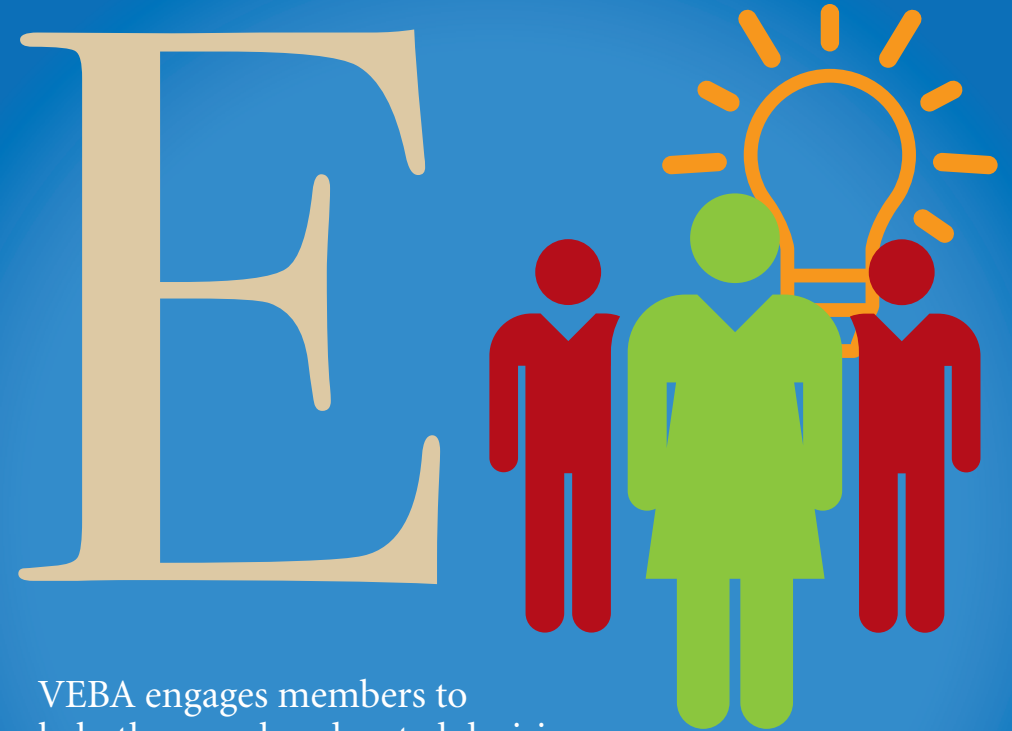
Challenges



VEBA provides dedicated customer support.

- Ombudsman
- Account Executives
- Customer Service Representatives

Dedicated Support



VEBA engages members to help them make educated decisions.

- 84% select highest performing providers
- 88% use generic drugs

Engagement



VEBA takes its fiduciary responsibility seriously.

- 98.8% of all premiums collected go toward employee benefits
- Annual financial audits ensure accuracy and stability

*Fiduciary
Responsibility*



VEBA continues to grow, which increases purchasing clout and innovation with carriers. In past 5 years:

- 18 new school districts
- More than 35,000 new members

Growth



VEBA develops health plans that give employees incentives to choose highest quality, lowest cost options.

- Lower copays for high-performing providers
- Lower copays for generic drugs
- Lower copays for network pharmacies

Health Plans



VEBA is
nationally recognized
for innovation.

- Performance HMO Plan—*Strategic Financial Planning*
- Medical Appropriateness Project—*Public Radio & ABC TV*
- Apex Award—*For excellence and innovation in employee health care benefits*
- Gold Quill Award—*For communications excellence*

Innovation



VEBA's Board Members, comprised of equal representation from labor and management, work together in the best interest of the members.

*Joint Labor-
Management Trust*



VEBA educates district and association leadership on topics affecting health care.

- Affordable Care Act
- COBRA Compliance
- Current Trends
- HIPAA Compliance

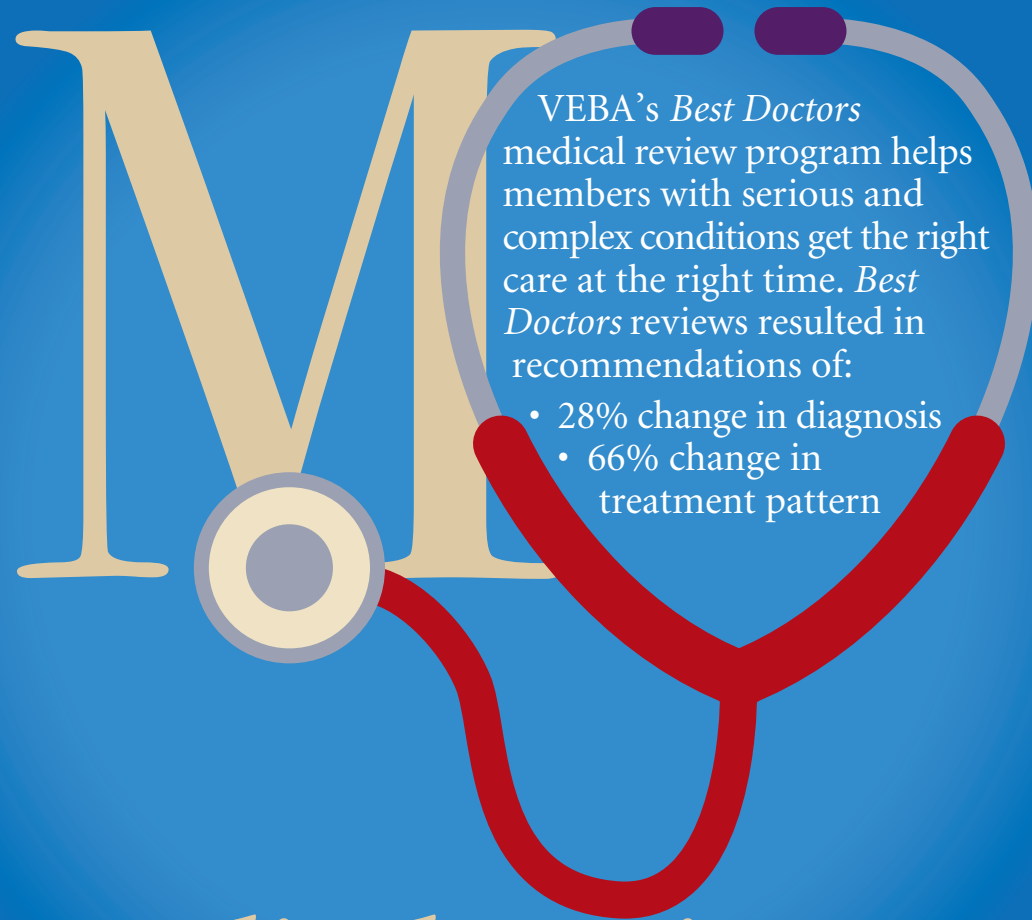
Knowledgeable



VEBA's Performance HMO Plan was among the first in the nation to address health care performance.

- *Quality*: based on California Office of the Patient Advocate scores
- *Cost*: based on provider claims for like services

Leadership



VEBA's *Best Doctors* medical review program helps members with serious and complex conditions get the right care at the right time. *Best Doctors* reviews resulted in recommendations of:

- 28% change in diagnosis
- 66% change in treatment pattern

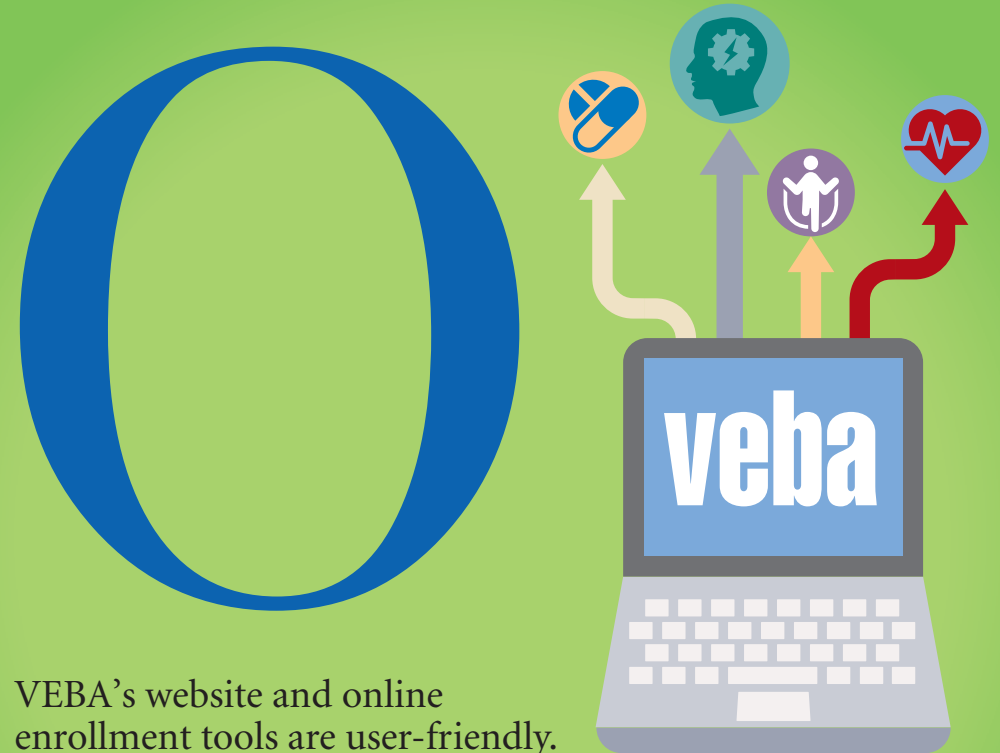
Medical Review



VEBA is committed to ensuring member data security.

- Strict protocols and systems are in place to protect member health information

Network Security



VEBA's website and online enrollment tools are user-friendly.

- *Vebaonline.com*: Provides district plan summaries and benefit materials
- *Online Enrollment*: Improves accuracy and efficiency

Online Resources

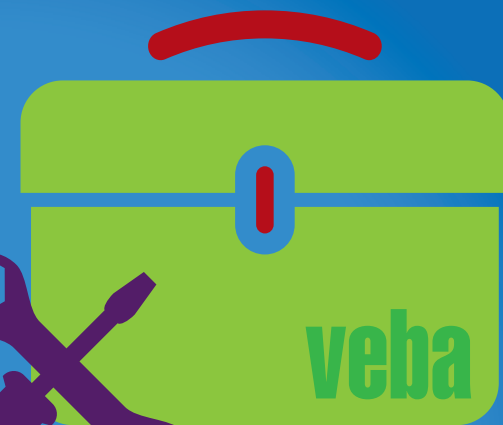
P

VEBA is passionate about its commitment to providing members with the highest quality care at the lowest possible cost.

Passion



Q



VEBA gets members the right care at the right time. We provide access to:

- Tools that identify highest performing providers
- Resources to get expert medical opinions
- Initiatives that promote provider quality

Quality



VEBA provides health plan options to retirees.

- Pre- and Post-65 retiree plans through VEBA districts
- Post-65 plans directly through VEBA

Retirees



VEBA's large purchasing pool ensures long-term stability.

- Spreads risk among more members
- Lowers exposure to large claims
- Maintains comprehensive benefits

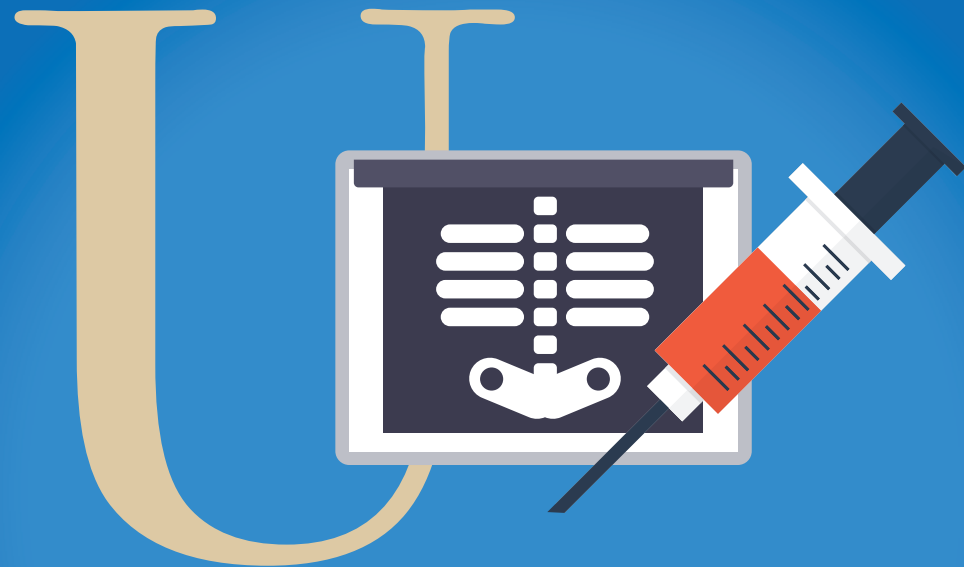
Stability



VEBA serves as a health care watchdog.

- Improves pricing transparency
- Identifies gaps in care
- Helps members get the right care at the right time

Transparency



VEBA closely monitors carriers and providers to make sure members get the most appropriate care. To prevent gaps in care, we check for:

- Adherence to contracts
- Appropriate treatment and pricing

Utilization Review



VEBA's eligibility verification audits eliminate unnecessary expenses and ensure plan dollars are spent on eligible dependents.

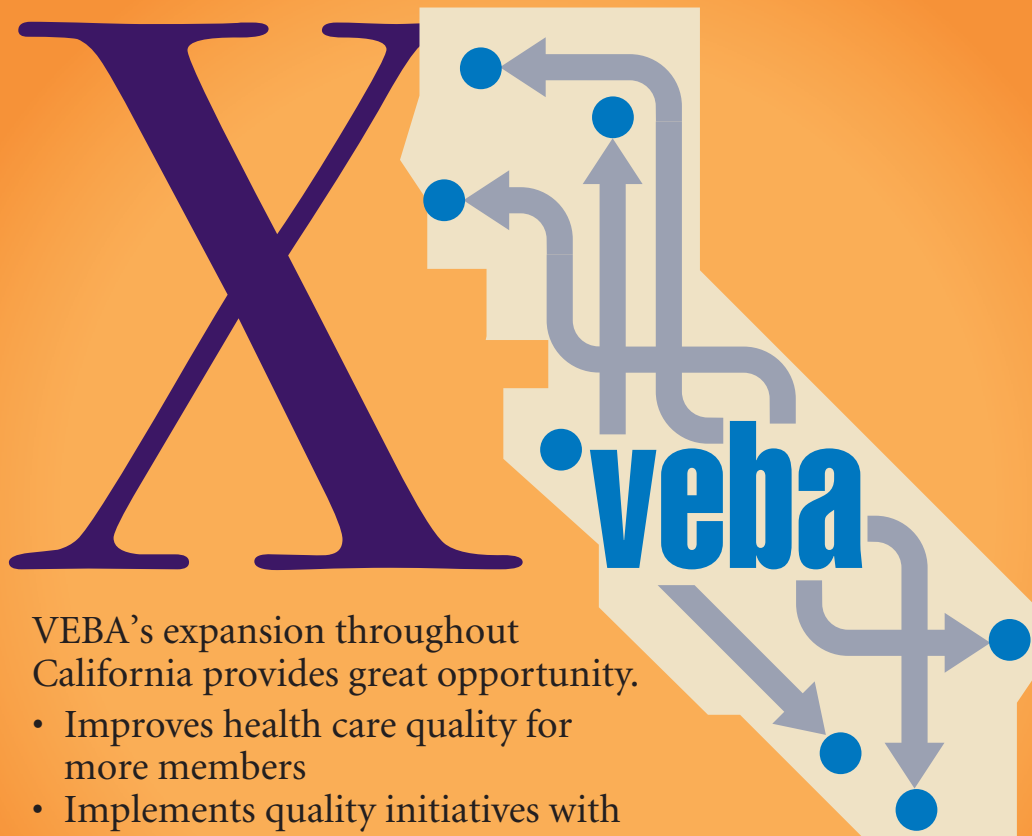
Verification Audits



VEBA invests in member wellness.

- Worksite wellness programs
- Custom health coaching
- Health risk assessments
- Flu shots
- Wellness challenges
- Biometric screenings

Wellness Services



VEBA's expansion throughout California provides great opportunity.

- Improves health care quality for more members
- Implements quality initiatives with more health systems and medical groups

eXpansion



VEBA reviews partners on a yearly basis.

- Compares against highest industry standards
- Selects for commitment to improving care and therefore lowering costs

Yearly Review



VEBA members can
sleep better knowing
VEBA is making health
care better for them.

ZZZs