

IMPROVED QUALITY



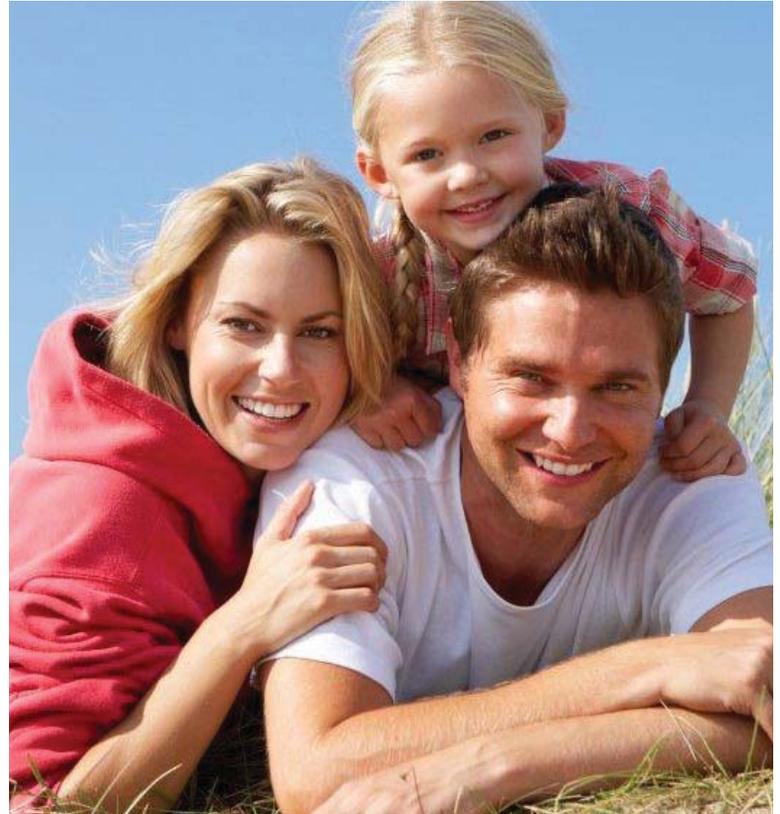
With 20% of your population driving 80% of your health care costs, you need more than a quick fix— such as a temporary reduction in premium amounts and/or a reduction in benefits—to address your actual cost drivers. VEBA provides long-term solutions that improve the quality of care. This makes health care more affordable, keeps benefits intact and in many cases, actually provides more comprehensive benefits. Our success is a result of our innovative health care products, reliable advocacy solutions and meaningful wellness programs.

INNOVATIVE HEALTH CARE PRODUCTS

We recognize that educated health care consumers make better decisions, use their benefits more efficiently and as a result, help drive down benefit costs. VEBA has always been committed to helping employees become better health care consumers. We do this by offering products that encourage them to make important health care decisions. Here's a snapshot of the products we offer.

■ **Performance HMO Plan.** Our performance-based, 3-tiered HMO plan was the first in the nation. The plan, offered through UnitedHealthcare, ranks medical groups on how well they perform on clinical measures established by the California Office of the Patient Advocate and what their costs are, based on actual claims data. Employees are encouraged to choose high-performing providers and are rewarded with lower premiums and richer benefits when they do. In addition, as a result of making good provider choices, employees are more likely to be rewarded with higher quality of care and better health outcomes.

■ **Large Choice of HMO, PPO and Retiree Plans.** Because of the size of the VEBA Trust and our long-term relationships with insurance carriers, we will offer your district a variety of comprehensive health plan designs at a much more affordable cost than if you purchased them on your own. All of our plans include advocacy services (EAP and Best Doctors) and can be customized to include chiropractic care and acupuncture services.



For more information about how **VEBA is Making Health Care Better through Improved Quality**, please contact John Stultz at 619-398-2825 or jstultz@mcgregorinc.com

“As a small school district, we get the best of all worlds from VEBA. We can offer our employees the same comprehensive benefits that our much larger counterparts provide. But through VEBA, we can do it at a much more affordable cost than if we bought them on our own.”

—Kevin Ogden, Superintendent,
Julian Union School District

RELIABLE ADVOCACY SOLUTIONS

In today's complex health care environment, employees need an advocate they can rely on when their doctor or health plan can't answer their questions. In addition to VEBA's on-staff registered nurse and knowledgeable professionals who can provide reliable advocacy assistance, we include the following advocacy programs as part of the employee health benefits we provide.

- **The Employee Assistance Program (EAP)** can help employees with life's issues 24 hours a day, 7 days a week, through a wide-range of confidential services including face-to-face counseling sessions or a referral to community resources to help with relationship, legal, financial, parenting and/or eldercare problems and much more.
- **Best Doctors** is a medical case review program, started by Harvard physicians, that gives employees access to medical experts to make absolutely sure they have the right diagnosis and treatment for their situation.

MEANINGFUL WELLNESS PROGRAMS

Through VEBA, employees have access to the most current health improvement initiatives with a variety of our partners. These programs help improve employee health, increase productivity, reduce absenteeism, and as a result, reduce health care expenses. As part of your VEBA membership, your employees can participate in the following free programs.

- **VEBA's Health and Fitness Challenges.** These ongoing challenges create health awareness and promote healthy behavioral change among your employees. Not only will employees enjoy the rewards of good health when they complete a challenge but they'll earn reward points they can use to purchase free health items.
- **VEBA's Workplace Wellness Program.** We provide all the information and tools your district needs to start your own workplace wellness program.
- **VEBA's Health Coaching Program.** This service is designed to help employees with certain health risks to take steps toward managing their risks and improving overall health.
- **VEBA's Pilot Health Programs.** VEBA participates in a variety of innovative pilot health programs that are free to at-risk employees and have a significant impact on their health. We offer programs that address sleep apnea, workplace stress & depression and diabetes. We even offer genetic testing to help at-risk employees have greater success in weight loss.



www.vebaonline.com

The Medical Appropriateness Project

The common perception is that more medicine relates to better care. However, studies show that unnecessary medical care exposes patients to the risk of harm from medical complications and actually reduces positive health outcomes.

To determine the impact of inappropriate care on our members, VEBA is working with a variety of partners to conduct the Medical Appropriateness Project. This project aims to identify certain quality issues in health care including identifying major cost-drivers. It expects to accomplish this by identifying high-performing physicians whose patients have consistently good outcomes, resulting from appropriate diagnoses and best treatment protocols. The overall study objective is to reduce health care premium costs for members by 30% within the next 3 to 5 years.

Research shows that the United States spends 40 million dollars a year treating diseases patients don't have:

- 20% of all serious medical care is medically unnecessary
- One in five diagnoses is wrong
- 60% of treatment protocols are either outdated or ineffective

VEBA is improving quality and reducing costs by identifying inappropriate, wasteful medical care and responding with innovative programs and partnerships.

