

ABOUT VEBA



MAKING HEALTH CARE BETTER FOR EVERYONE

Since 1993, the California Schools VEBA has been providing effective management of southern California's largest fully-funded trust that specializes in providing health care benefits for education employees. VEBA was created as a voluntary joint labor-management benefits organization and was established through the combined efforts of school superintendents and representatives of both the California Teachers Association (CTA) and the California School Employees Association (CSEA).

OUR PILLARS OF SUCCESS

School districts, employee organizations and associations work together through VEBA to resolve employee benefit issues and seek to provide quality health and welfare benefits at the lowest possible cost. Compared to what districts would have had to pay if they bought benefits on their own, the year-to-year savings they realize through VEBA is huge. We accomplish this by providing:

■ Improved Quality

Our innovative health plans and partnerships have helped reduce district premiums by \$50 million in 2010 and 2011.

■ Superior Service

Our knowledgeable VEBA-dedicated staff members will assist your district with a variety of free services including: customer service, advocacy, communications and IT.

■ Streamlined Administration

Our online administration system is easy for your staff to use, plus it increases accuracy and takes less time during open enrollment and throughout the year.



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

VEBA— By The Numbers

- \$400 million saved in benefit renewals since 1993
- \$50 million saved through the Performance HMO, over a two-year period
- \$2.8 million saved through Best Doctors second opinion program
- 20% of our districts developed Workplace Wellness programs with our help
- Spearheading the Medical Appropriateness Project to help reduce premiums by 30% within next 3 to 5 years

HOW VEBA WORKS

With more than 41 participating school districts and 89,000 members, VEBA pools school district resources to create a larger group of participants. This lowers health care premiums and allows you to provide more comprehensive benefits to your employees.

The advantages of VEBA membership include:

■ Stable Rates

Our large risk pool helps create a more stable environment for contract negotiations by providing more than 20 health plan options that balance cost and quality. In addition, all rates are quoted for the entire plan year with no hidden increases.

■ Buying Power

We leverage our negotiating power with carriers, providers and vendors to help all districts (both large and small) get better rates and better benefits to meet their unique needs.

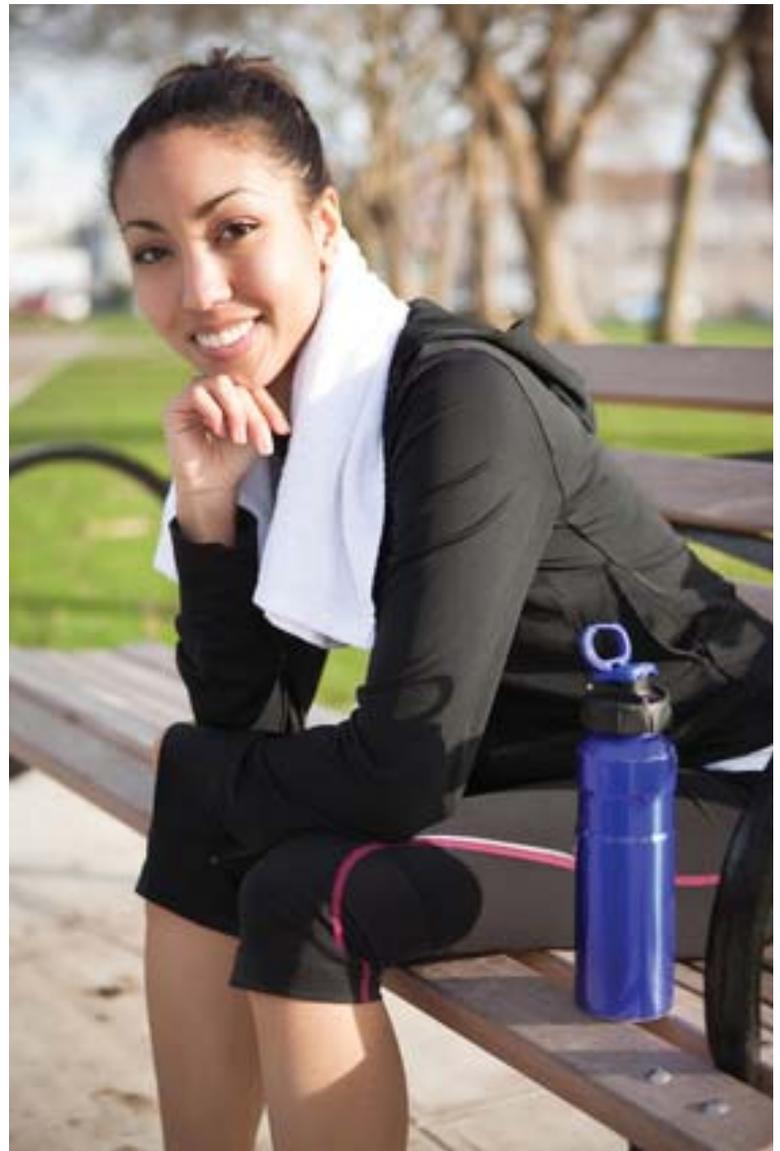
■ Large Provider Network

To make sure we can provide benefits to all of your employees, our carrier provider networks extend throughout southern California to include the following counties:

- Imperial
- Kern
- Los Angeles
- Orange
- Riverside
- San Bernardino
- San Diego
- Santa Barbara
- Ventura

STRATEGIC PARTNERSHIPS

Behind VEBA's success are the strategic partnerships we've developed with medical groups, health systems, insurance carriers and consultants working together to help improve health care quality and keep rates stable from year to year. Through contract negotiations and leveraged buying power we are able to meet our goals and help make health care better for everyone.



“Rising health costs led me to enroll in an HMO for the first time. I was surprised by the high level of benefits and quality of doctors I received through the VEBA Performance HMO Plan. In addition to the great service and ease of use, I still can’t get over how affordable the copays are.”

— Tom, VEBA member