



# Journey Plan

WHEREVER LIFE TAKES YOU

**Coverage for Today +  
Wealth Building for  
Tomorrow**

[journeyplan.org](http://journeyplan.org)



SignatureValue® Harmony



**WELCOME**

[journeyplan.org](https://journeyplan.org)



**UnitedHealthcare**<sup>®</sup> SignatureValue<sup>®</sup> Harmony

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.

# INNOVATION

[csveba.welcometouhc.com](https://csveba.welcometouhc.com)  
for providers and hospitals.

The all new **Journey Plan** offers a unique approach to health care. In addition to covering everyday medical expenses, the **Journey Plan** helps you build wealth for long-term protection. That's the **Journey Plan** difference.

- **First-dollar coverage** for routine care like office visits, lab work, X-rays and prescription drugs
- **Choice of providers** through UnitedHealthcare's Harmony HMO network, including:
  - Sharp Rees-Stealy Medical Group
  - Sharp Community Medical Group
  - UCSD
- **Lowest premiums** of any plans offered through VEBA
- **Wealth building** with annual deposits to Gallagher HealthInvest HRA you can use now or save for later—even if you leave the plan or change jobs



Go to [JourneyPlan.org](https://JourneyPlan.org) to learn more about same-day appointments, online scheduling, walk-in clinics, and women's and infant services.



# IS IT RIGHT FOR YOU?



The **Journey Plan** is designed to have the lowest premiums of any of the VEBA medical plan designs. This is made possible by introducing a deductible on infrequent medical care like hospitalization and surgery. Remember, you can use your HRA money to reimburse your out-of-pocket medical care costs.

This innovative design is a great option if you:

- 01** Are enjoying a **healthy lifestyle** and only expect to use the plan for prescription drugs or a random illness or injury like strep throat or a sprained ankle;
- 02** Are most interested in **essential coverage** for unexpected events and are okay with higher out-of-pocket costs if something happens; and
- 03** Want to build up an **HRA (savings account)** for current or future medical care expenses. **The money is yours to keep—even if you leave the plan or change jobs.**

# FREEDOM FOR YOUR LIFESTYLE

Not everyone needs frequent medical care. Some just need help with an occasional illness or the bumps and bruises of an active lifestyle. With the all-new **Journey Plan**, you get the protection you need, but you don't pay for coverage you might not use.



### Full Coverage

with out-of-pocket limits that cap the total amount you might have to pay if you become seriously ill or injured.



### Annual Deposits

to a portable HRA to help pay for any major or unexpected medical expenses. Any unused HRA funds stay with you for use in future years—even if you leave the plan or change jobs!



### Freedom

to deal with short-term illness and injury with set copays for routine expenses like doctor visits, lab work, X-rays and prescription drugs.



### Easy Access

to a broad network of doctors and hospitals through UnitedHealthcare's Harmony HMO network.



### Convenience

with online scheduling, same-day appointments and handy urgent care centers in many cases.



# DIFFERENT KIND OF HRA



[healthinvesthra.com](https://healthinvesthra.com)

In addition to covering everyday medical expenses, annual deposits to a **Gallagher HealthInvest HRA** (health reimbursement arrangement) help you build wealth for long-term protection. Your HRA is a tax-free account with real money for out-of-pocket medical bills. You get to control and use your HRA money whenever you choose.

- HRA deposits occur every March. (amount depends on your single, two-party, or family Journey Plan coverage election).
- HRA money can be used right away or saved up to cover out-of-pocket medical bills.
- Unused HRA money rolls over and accumulates from year to year.
- You can invest your HRA money (similar to a 403(b) plan).
- You get to keep and use your HRA even if you change jobs or medical plans.
- Your HRA covers you, your spouse and dependents.
- HRA deposits, investment earnings (if any), and withdrawals (claims) are all tax free.

# HOW THE PLAN WORKS



The **Journey Plan** provides first-dollar coverage for routine care like office visits, lab work, X-rays and prescription drugs. Below is a high-level look at the benefits under the Journey Plan. Refer to your district's open enrollment materials and official plan documents for more information.



## SignatureValue® Harmony Network

<b>Annual HRA Deposit</b>	\$1,000 Individual   \$1,600 Two-party   \$2,200 Family  <i>This is the amount you'll get in your HRA every March.</i>
<b>Annual Out-of-Pocket Maximum</b>	\$3,500 Individual   \$7,000 Family  <i>This is the most you would ever have to pay for medical care during the plan year.</i>
<b>Frequent-use Expenses</b> (no annual deductible)	<p style="text-align: center;">                     Preventive Care: <b>\$0</b>                      Primary Care Physician (PCP) or                      Mental Health Office Visit: <b>\$25</b>                      Specialist Visit: <b>\$40</b>                      Urgent Care: <b>\$25</b> In network   <b>\$50</b> Out of network                      Retail EAN Rx*: <b>\$10/\$30/50%</b>                      Mail Order Rx : <b>\$20/\$60/50%</b>                      Lab Work: <b>No charge</b>                      Standard Radiology: <b>\$0</b>                      Complex Radiology (PET, MRI): <b>\$100</b> </p> <p style="text-align: center;"><i>These are the amounts you'll pay for everyday medical care, if any. You don't have to pay an annual deductible first.</i></p> <p style="text-align: center;"><small>*An EAN surcharge of \$5 will apply for any retail prescription filled at a non-EAN pharmacy.</small></p>
<b>High-intensity Expenses</b> (annual deductible applies)	<p style="text-align: center;">                     Annual Deductible:                      \$2,000 Individual   \$4,000 Family                       Outpatient Surgery: 20%                      Inpatient Hospital: 20%                      Emergency: 20%                      Durable Medical Equipment: 20%                 </p> <p style="text-align: center;"><i>These are the amounts you'll pay for unexpected medical care, if any, AFTER paying the annual deductible.</i></p>

