





Your school district is a member of the California Schools VEBA (VEBA). You can choose to cover any eligible dependents in your VEBA benefit plan selection. This includes your dependents who live with you as well as those who live away from home, in another part of California, or in another state. The rest of this flyer describes benefits for your dependents who live out-of-the-area.

About Out-Of-Area Dependent Plan Coverage

While we try to match your out-of-area dependent's health plan as close as possible to the health plan you enroll in, sometimes, we need to place your out-of-area dependents in another plan. That's because we want to make sure they have access to a provider network wherever they live. Here's what you need to know:

- 1. The monthly premium cost for out-of-area dependents is the same as is it is for dependents who live at home.
- 2. The plan we enroll your dependents in is based on their out-of-area address.
- 3. Even if you enroll in an HMO plan, based on your dependent's address, he or she may be enrolled in a different plan—either HMO or PPO plan—with different copays and benefit amounts. Again, it depends on their address.
- 4. You must include your dependent's out-of-area address on the enrollment form. This is so they can be placed in an out-of-area plan that has a local provider network.
- 5. Dependents will remain in their out-of-area plan unless they change their permanent address. This means they cannot switch back to your HMO or PPO plan if they return home for a short period of time such as winter, spring, or summer break.
- 6. Dependents who are enrolled in an HMO plan must choose a PCP within 30 miles of their out-of-area address.

Remember, if you are in an HMO plan, we will try to keep your dependent in an HMO plan. However, based on your dependent's address, we may have to enroll him or her in the out-of-area PPO plan.

The chart below describes what plans are available to your Out-Of-Area Dependents, based on the plan you enroll in and their out-of-area address.

| Your Health Plan | Dependents living IN California but OUTSIDE San Diego Area | Dependents living OUTSIDE California | Dependents visiting other regions (for no more than 90 days) |
|------------------------------|---|--|---|
| Kaiser | Benefits are available if dependent's out-of-area address is within a Kaiser service area If dependent's out-of-area address is outside the Kaiser service area, benefits are available for emergency services only | Benefits are available for emergency services only | If your out-of-area dependent temporarily visits the service area of another Kaiser region (not more than 90 days), you can receive visiting member care from designated providers in that area. Visiting member care and out-of-pocket costs may differ from the covered services and cost sharing described in the plan's <i>Evidence of Coverage</i> . The 90-day limit on visiting member care does not apply to Members who attend an accredited college or accredited vocational school. In addition, the service areas and facilities where out-of-area dependents may obtain visiting member care may change at any time without notice. |
| UnitedHealthcare HMO Plan | Based on dependent's out-of-area address, dependent will be enrolled in either a UnitedHealthcare HMO or PPO plan | Based on dependent's out-of- state address, dependent will be enrolled in a PPO plan | N/A |
| UnitedHealthcare PPO Plan | Your dependent will be enrolled in a UnitedHealthcare California PPO | Based on dependent's address, his or her out-of-area PPO plan may not be the same as yours, meaning network, copayment amounts and deductible amounts may be different from yours | N/A |

