

# County of San Diego 2026 Open Enrollment

*September 18<sup>th</sup>, 2025*

CALIFORNIA SCHOOLS  
**VEBA**  
YOUR HEALTH, OUR PURPOSE



# Today's AGENDA

## JOINING YOU TODAY

**Matt Ogden**

*VEBA Account Manager*

01

Welcome & Overview

02

2026 Changes

03

2026 Available Benefits

04

Expanded Access to  
CalVEBA Resources

05

Health & Well-being  
Resources

06

Additional CalVEBA  
Benefits

07

Questions & Answers



CALIFORNIA SCHOOLS  
**VEBA**

YOUR HEALTH  
OUR PURPOSE



CALIFORNIA SCHOOLS  
**VEBA**

# VISION

At California Schools VEBA (CaIVEBA), our vision is for all Californians to have accessible and equitable health care.

# MISSION

To build strong communities through a healthy, engaged, and emboldened membership that enjoys a total state of well-being.



# 2026 CHANGES

**Effective: January 1, 2026**



# *New Fertility Coverage* **CA MANDATE SB 729**

## **WHAT'S CHANGING?**

California law now requires fertility benefits to be included in your medical plan if you're enrolled in a CalVEBA HMO.

## **WHAT THIS MEANS FOR YOU:**

If you're enrolled in a CalVEBA HMO plan **[SIMNSA]**, fertility services like IVF and IUI will now be part of your core medical coverage. You no longer need to access these services separately through Kindbody.

## **QUESTIONS?**

Visit [Kindbody.com/VEBA](https://www.kindbody.com/VEBA) or contact your health plan for details.



# WHAT THIS MEANS FOR MEMBERS ENROLLED IN HMOs

Current		2026 Changes		
Carrier	Current	Core Fertility Services	Additional Kindbody Services	Transition Support
<b>SIMNSA</b>	Covered under Kindbody	Covered under core medical benefits (not through Kindbody)	<p><b>NEW!</b> KindMan – Male diagnostic &amp; fertility services</p> <p><b>NEW!</b> KindDoula – Virtual care with doula specialists</p> <p><b>NEW!</b> Fertility Preservation</p> <p>Up to a 20% self-pay discount at Kindbody Signature clinics + access to the following Kindbody services:</p> <p>Holistic Health</p> <p>Menopause – Virtual care &amp; support</p>	Continuity of care for members in the middle of treatment with Kindbody will be available through Q1 2026



# HOW TO ACCESS *Fertility Benefits*

## HMO MEMBERS

Continuity of care for those in treatment

Support for transition from Kindbody to  
embedded benefits (HMO)

### WHO DO YOU CONTACT?

Your health plan carrier



# 2026 Available Benefits

**Effective: January 1, 2026**



**Your Health Comes  
First!**

**Presented by:  
Esmeralda Beltran  
Open Enrollment  
Engagement Specialist**



# SIMNSA HMO Plan



## The Plan

- The first and most comprehensive cross-border health plan licensed with the California Department of Managed Health Care
- Largest provider network in Northern Baja with over 600 board certified providers
- 3 convenient locations for cross-border population walking distance from the US-Mexico Border, they include Tijuana, Mexicali and Tecate
- All care is rendered in-network in Mexico
- SIMNSA offers coverage anywhere in the world for Emergency and Urgent Care



# SIMNSO HMO Plan



**SIMNSA  
Website**

Please visit **[www.simnsa.com](http://www.simnsa.com)** for more information, including:

- List of providers
- Benefits summary
- Evidence of coverage
- Forms
- Wellness information
- To view My SIMNSA Health
- Download SIMNSA App





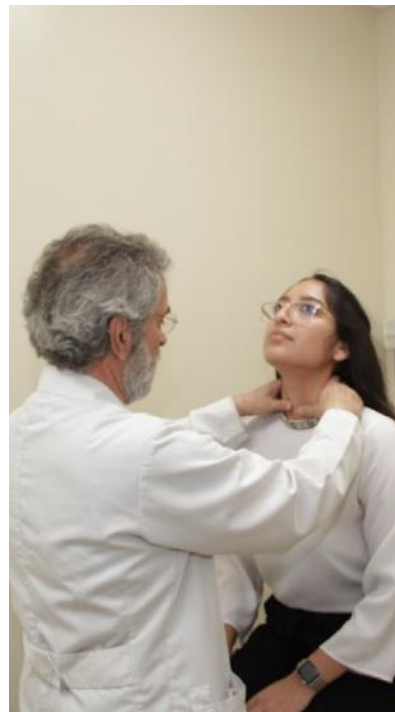
INTEGRATED  
HEALTH  
SYSTEM



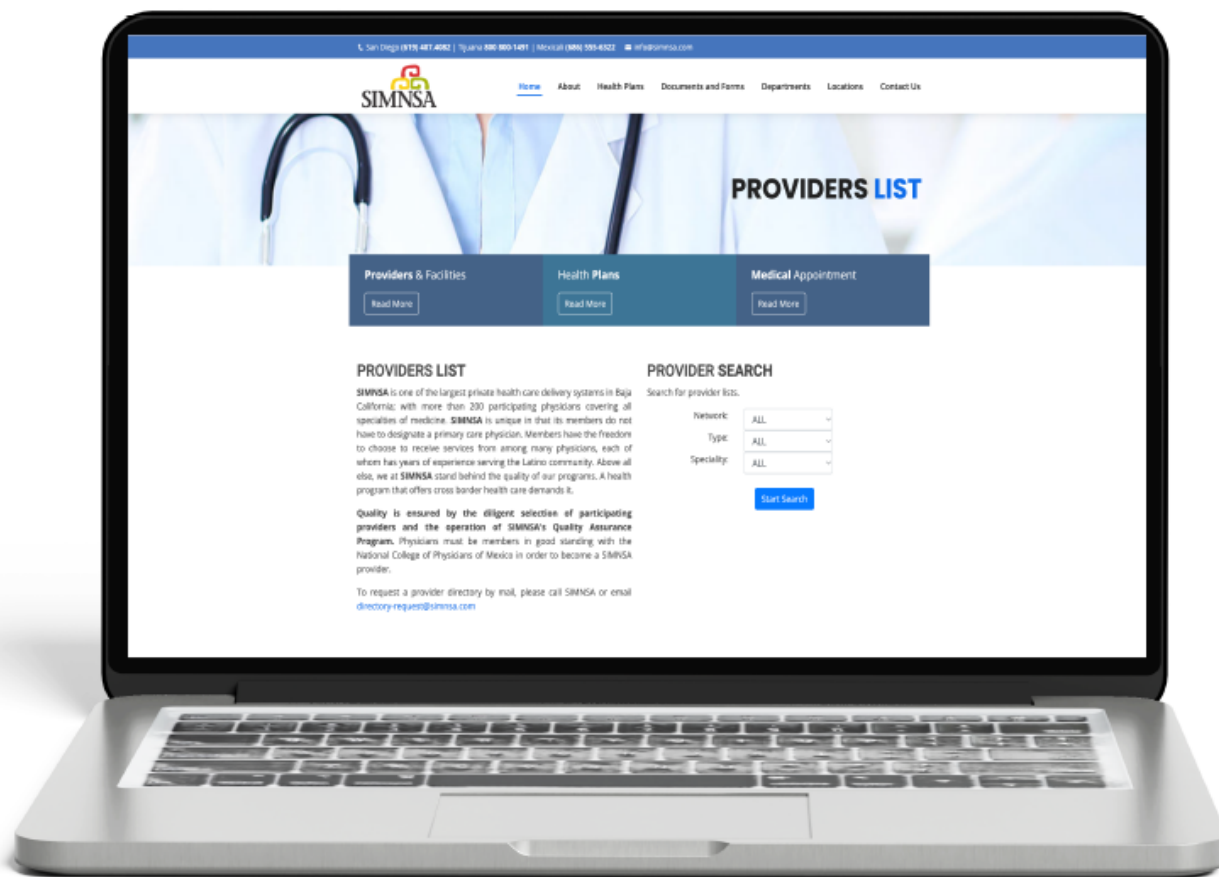
One Stop-Shop Medical Campus

## • All-in-One-Medical Campus

- At SIMNSA, we offer a comprehensive range of healthcare services, all conveniently located within the same medical campus. Our commitment to excellence is reflected in our interconnected network of clinics, designed to provide quality and efficient healthcare experience.



# Searching for a Provider Made Easy!



To find a doctor, hospital, lab and other providers in your network on [simnsa.com](http://simnsa.com) follow these steps:

- 1) Go to [www.simnsa.com](http://www.simnsa.com)
- 2) From the Home Page - Select **Provider and Facilities.**
- 3) Click on **Provider Search - All or Tijuana Network.**
- 4) You will View all PCP and Specialists.



# SIMNSA HMO Plan



Benefit Summary	SIMNSA HMO
<b>Deductible</b> (individual/family)	None
<b>Medical Out-of-Pocket Maximum</b> (individual/family)	\$6,350 / \$12,700
<b>RX Out-of-Pocket Maximum</b> (individual/family)	N/A
<b>PCP Office Visit</b>	\$7 copay
<b>Specialist Office Visit</b>	\$7 copay
<b>Preventive Care</b>	No charge
<b>Inpatient Hospital Care</b>	No charge
<b>Urgent Care</b> (your medical group/other medical group)	\$25 copay (provider in Mexico) \$50 copay (provider outside Mexico)
<b>Emergency Room</b> (copay waived if admitted)	\$250 copay in Mexico / \$250 copay (U.S. or out of plan area)
<b>Short-Term Prescription Drugs</b>	\$10 copay
<b>Long-Term Prescription Drugs/Mail Order Delivery</b>	Not available

- Medical centers in Tijuana, Mexicali and Tecate
- Clinics are open 6 days a week
- “One stop” clinic where all services can be rendered
- Telehealth services available with SIMNSA doctors and specialists with an applicable copayment. Visit [telemedicina.simnsa.com](http://telemedicina.simnsa.com)







## Health & Wellness SIMNSA

Your well being is our priority!

At **SIMNSA Health Care**, we are committed to promoting prevention and comprehensive health care. Discover our educational tools and resources, specifically designed to support our members' health and wellness journey: *Health & Wellness Talks Calendar*.

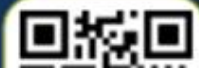


- Scan the QR code to view the full calendar.
- Choose the events that interest you.
- Register online through the calendar page or join directly if open to the public.

### Follow Us on Social Media

Stay updated on our prevention campaigns and community events, such as:

- Preventive care services covered by your plan (checkups, screenings, vaccines)
- Weight management and nutrition tips



### Dermalife by SIMNSA

- Enjoy access to Massage Therapy as a covered benefit with a \$10 copay. Acupuncture applies as well with a referral.





# GLP-1 Medications: Current Indications

GLP-1 therapies have four approved indications, with dosage depending on the patient's condition:

- ❖ 1. Weight Management
- ❖ 2. Treatment of Diabetes
- ❖ 3. Cardiovascular risk reduction in patients with heart disease
- ❖ 4. Recently approved for non-alcoholic fatty liver disease

Before initiating GLP-1 Treatment, patients with obesity are first supported through our **metabolic syndrome clinics**, where they work closely with a nutritionist and psychologist to ensure a comprehensive approach to weight management and overall health.

Only After completing this evaluation is GLP-1 therapy considered appropriate.



# SIMNSA SENTRI - Reimbursement / Medical Pass



To Reimburse 50% of the expenses incurred by obtaining the SENTRI pass,

Follow these requirements:

- Submit the written application
- Must attach the following information with your application:
- Legible Copy of the SENTRI Card
- Legible copies of payments made (for the appt & the card once it has been approved)
- The reimbursement will only apply to the insured subscriber (not his/her dependents)
- Deliver documents to our Administrative Building on 5th floor in Medical campus in Tijuana (Refund will be processed within 15 business days)

## Medical Pass-

- The availability of medical passes will depend on the cars registered in the municipal system at the time of your request.
- As a result, the passes will be limited in if there is no border wait.
- For members requesting a pass, SIMNSA will absorb the majority of the cost enforced by the municipality, and members will be responsible for a \$15 fee
- These passes can be obtained at our Customer Service Desk on the Main Lobby on the 2nd Floor



# PREFERRED URGENT CARE Providers in the USA

At SIMNSA, we're committed to safeguarding your health, whether you're in Mexico or USA. To secure your safety and convenience, we've established strategic partnerships with a network of clinics within San Diego County and Imperial Valley with an applicable copay.

"These trusted partnerships ensure that you have access to preferred urgent care providers, delivering quality healthcare services when you need them most."



# Digital SIMNSA ID Card



Now Members can view  
their card digitally  
on our **SIMNSA APP**

**Download Today!**



Available on the  
**App Store**

GET IT ON  
**Google Play**

[www.simnsa.com](http://www.simnsa.com)  
[/simnsahealthplan](https://www.facebook.com/simnsahealthplan)  
[/simnsahospital](https://www.instagram.com/simnsahospital)  
[/simnsa\\_health\\_care](https://www.instagram.com/simnsa_health_care)  
[\(800\) 424-4652](tel:8004244652)

Get your **SIMNSA Digital ID**  
Card here



Download the APP  
from de QR Code and register  
in the **SIMNSA APP**



**SISTEMAS MEDICOS  
NACIONALES S.A.**

Your Health Plan  
will be canceled  
immediately if  
you allow an  
unauthorized  
person to use  
your card

Name  
**JUAN SMITH**

ID Number  
**270200-00**

Medical plan  
**P-X-XX-250**

Dental plan  
**P-X-XX-250**

Out of Pocket Maximum	Deductible	In-network urgent care	Out-of- network urgent care
<b>\$XX.XX</b>	<b>\$0</b>	<b>\$XX</b>	<b>\$XX</b>

Group	Consultation fee	Hospital	Emergencies DlIs.	Medication DlIs.
<b>XXX</b>	<b>\$X.00</b>	<b>\$0</b>	<b>\$250.00</b>	<b>\$X.XX</b>

**Customer service: 800-424-4652**





## PHONE DIRECTORY

YOUR  
**HEALTH**  
COMES FIRST

Call us at **1(800) 424 4652** or **(619) 407 4082**  
and schedule your appointment today or dial the extension to  
speak directly to any of the listed areas.

📞 SIMNSA Tijuana OPTION 1. 📞 SIMNSA Mexicali OPTION 2.

📞 English OPTION 5.

### Phone extensions

#### SIMNSA Tijuana

• Appointments	Ext.1	• Rejuvimed	Ext.6
• Information	Ext.2	• Mexsalud	Ext.7
• Interlab	Ext.3	• Surgical Center	Ext.8
• Imaging	Ext.4	• SIMNSA corporate	Ext.9
• Dermalife	Ext.5	• Speak to a representative	Ext.0

### Phone extensions

#### SIMNSA Mexicali

• Medical appointments	Ext.1
• Dental appointments	Ext.2
• Information	Ext.3
• Interlab	Ext.4
• Imaging	Ext.5
• Rehabilitation and Physical Therapy	Ext.6
• Administration	Ext.7
• Speak to a representative	Ext.0

Visit us at: Ave. Paseo Tijuana #406, Edificio SIMNSA, Tijuana, B.C.  
[www.simnsa.com](http://www.simnsa.com)



**SIMNSA Customer Service Member Line-** At SIMNSA we are here to  
support your health every step of the way

**Call Center – Call 1-800-424-4652 for assistance!**

- Our Call Center operates around the clock, 24 hours a day , 7 days a week
- Bilingual Agents
- Schedule, Reschedule or Cancel Appointments
- Ask Questions/Concerns
- Member Website- [www.simnsa.com](http://www.simnsa.com)





# THANK YOU

OPEN ENROLLMENT Presentation

[www.simnsa.com](http://www.simnsa.com)



# EXPANDED ACCESS TO CaIVEBA RESOURCES

FREE RESOURCES FOR CaIVEBA MEMBERS





# CALVEBA RESOURCES

## VIRTUAL, ON-DEMAND & IN-PERSON



01

### ON-DEMAND VIDEOS

Access anytime, anywhere. Enjoy a variety of workouts and wellness practices at your fingertips.

Visit [VebaResourceCenter.com/Video-Library](https://VebaResourceCenter.com/Video-Library).

02

### COOKING & NUTRITION

Take classes that equip you with skills to improve your confidence in the kitchen, nutrition knowledge, and overall health.

Visit [VebaResourceCenter.com/Cooking-Nutrition](https://VebaResourceCenter.com/Cooking-Nutrition).

03

### STRESS MANAGEMENT

Relax and relieve anxiety with acupuncture and acupressure, meditation, yoga, and group counseling.

Sign up at [VebaResourceCenter.com/Calendar](https://VebaResourceCenter.com/Calendar).

04

### MOVEMENT

Beginner to advanced, stay active and healthy with classes such as strength training, dance fitness, HIIT cardio, and more!

Sign up at [VebaResourceCenter.com/Calendar](https://VebaResourceCenter.com/Calendar).



*Expanding Access*

## CHULA VISTA RESOURCE CENTER

CALIFORNIA SCHOOLS  
VEBA

**COMING 2026:** To better serve South Bay and border communities, CalVEBA is launching a new Resource Center focused on:

### KEY BENEFITS:

- 📍 Expands access to underserved areas
- ❤️ Supports chronic condition management
- 💰 Drives long-term health care savings
- 🏥 Promotes early intervention & preventive care
- 🌐 Enhances virtual services for remote members

### WHY IT MATTERS:

Improving member health reduces high-cost care—for example, lowering expenses from \$1M to \$200K—benefiting the entire CalVEBA pool, not just individual groups.





# CARE NAVIGATION

**Getting started can be the hardest part!** Care Navigators are holistic nurses who work one-on-one with you, refer you to resources, and provide support and guidance to create a tailored plan for your overall health goals.

Care Navigation is a **free, confidential** service for CalVEBA members that includes:

- ▶ A comprehensive health and well-being assessment
- ▶ A personalized health and well-being plan
- ▶ Follow up appointments to monitor progress



Go to: [VebaResourceCenter.com/Care-Navigation](https://VebaResourceCenter.com/Care-Navigation)

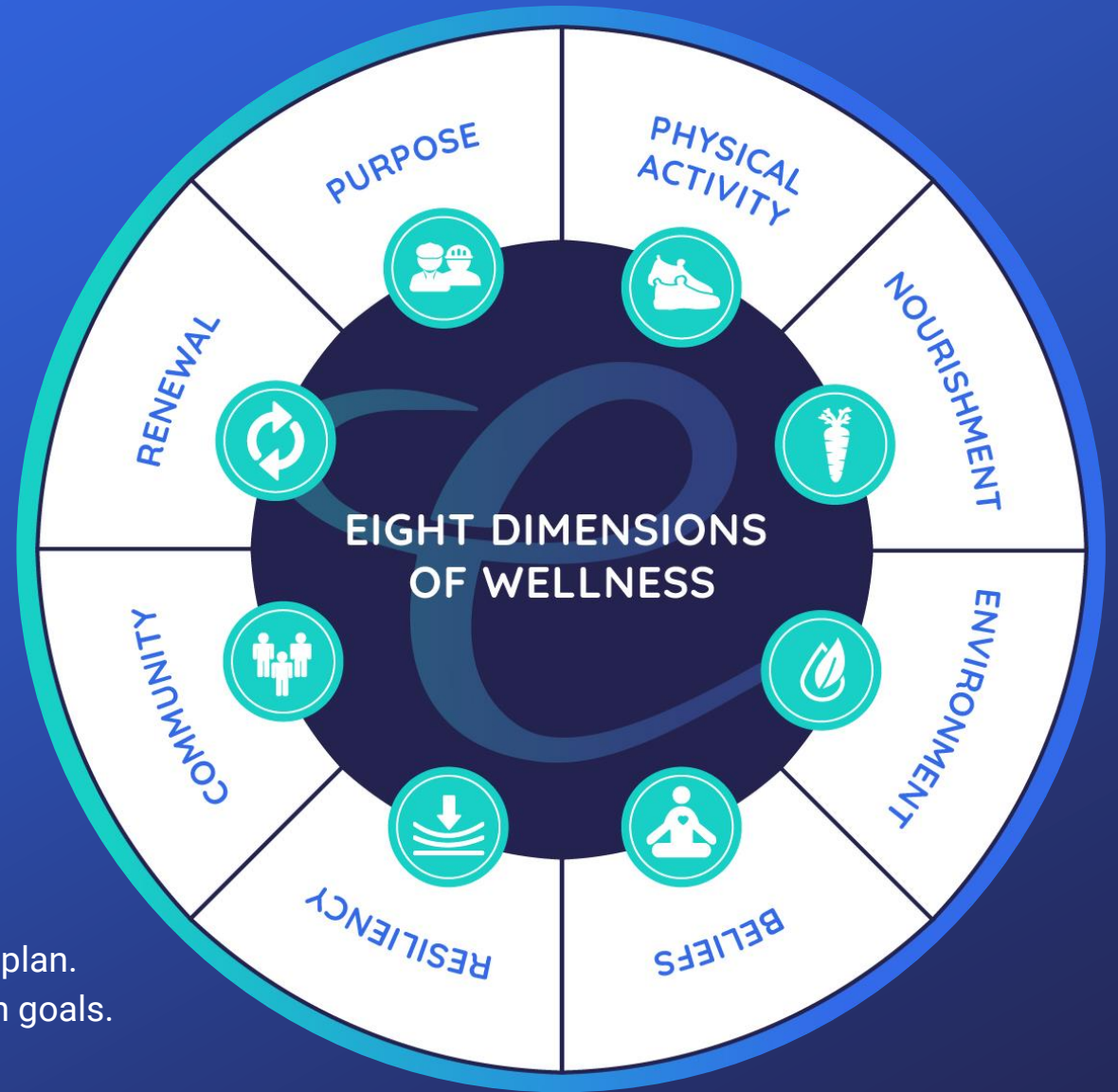
# New: WHOLE HEALTH COACHING PROGRAM

## YOUR PERSONALIZED PATH TO WELLNESS

The Whole Health Coaching program is designed to help you become your best self. Working with a Whole Health Coach, you'll explore the eight interconnected dimensions of wellness to identify key health goals and then work towards building the healthy, balanced life you envision.

### Whole Health Coaching Includes:

- ▶ *Initial Program Consultation:* A health and wellness assessment with a Care Navigator, a holistic Registered Nurse.
- ▶ *A Personalized Wellness Plan:*
  - Over multiple sessions, develop a practical, flexible, sustainable plan.
  - Receive ongoing guidance and support for your attainable health goals.



### LEARN MORE:

*Start your journey to a healthier, happier you.*

Visit [VebaResourceCenter.com/Whole-Health-Coaching](https://VebaResourceCenter.com/Whole-Health-Coaching)





# NAVIGATING LIFE TRANSITIONS

*Support Group*

## EMBRACE CHANGE WITH CONFIDENCE

Led by a licensed therapist, this supportive, confidential group helps you navigate life's changes with resilience.

### Whether you're:

- ▶ *Preparing for marriage*
- ▶ *Adjusting to parenthood*
- ▶ *Facing unforeseen challenges*

You don't have to go through it alone!

Join **any or all** eight sessions, virtually or in-person.

Set goals that align with personal priorities, leading to long term success and fulfillment.

### Learn More:

[VebaResourceCenter.com/Navigating-Life-Transitions](https://VebaResourceCenter.com/Navigating-Life-Transitions)



# COOKING & NUTRITION HUB

Make informed choices about your dietary and lifestyle choices, for better health and well-being. Find resources to prioritize your gut health, enhance your cooking skills, and improve your eating habits.

## What's Available:

- ▶ Gut Check: Your Essential Starter Kit
- ▶ Healthy Recipes and Tools for Success
- ▶ Supportive Care Navigation Services
- ▶ Featured Classes, Videos, & Articles



Go to: [VebaResourceCenter.com/Cooking-Nutrition](https://VebaResourceCenter.com/Cooking-Nutrition)



# ADDITIONAL CALVEBA BENEFITS

CALIFORNIA SCHOOLS  
**VEBA**





# ADVOCACY

## YOUR DEDICATED GUIDE

Navigating the healthcare system can be challenging, but the Advocacy team is here to support you every step of the way.

The California Schools Advocacy team can help:

- Resolve benefit-related issues
- Answer prescription and co-pays questions
- Schedule appointments or treatment
- Get a second opinion on a diagnosis or treatment plan
- Find chiropractic, acupuncture, or mental health services
- And more!



**888-276-0250**



**VEBAOnline.com/contact**

**Important note:** Advocacy Team responses are encrypted for HIPAA protection. Members may be asked for their date of birth (DOB), Social Security Number (SSN), or other personal details.



**LEARN MORE**



# TELADOC MEDICAL EXPERTS

- ▶ Access to 50,000+ of the world's best doctors at your fingertips
- ▶ Free services from Teladoc medical experts include:
  - Expert second opinion
  - Ask the expert
  - Medical review
  - Specialist search
- ▶ All services are available by phone or online

## GET CONNECTED

- ▶ Download the Teladoc Medical Experts app
- ▶ Call 800-Teladoc (835-2362)
- ▶ Visit [teladoc.com/medicalexperts](https://teladoc.com/medicalexperts)





*Available to All CalVEBA Members*

# INSIDE RX PETS

## CARING FOR YOUR FURRY FAMILY MEMBERS

By leveraging pooled purchasing power, we reduce costs for your pet expenses.

- ▶ Save on human medications often prescribed for pets
- ▶ Members save an average of **77%** for generics and **15%** for brands

Getting savings is simple:

- ▶ Go online to see discounted prices available
- ▶ Take your card to over **40,000** pharmacies that accept the Inside Rx Pets discount program



Visit [insiderxpets.com/pets](https://insiderxpets.com/pets) for more information.

### TO PRINT YOUR ID CARD:

- ▶ Visit [insiderxpets.com/pets](https://insiderxpets.com/pets) to print an ID card
- ▶ Or save your card to your Google Play account or Apple Wallet



# STAY CONNECTED

Follow us on our social for new  
resources, helpful tips, and  
CalVEBA news & events.



FACEBOOK

@caschoolsveba



INSTAGRAM

@caschoolsveba



LINKEDIN

California Schools VEBA



YOUTUBE

@caschoolsveba

# Contact INFORMATION

**MEMBERS HAVE MORE WAYS  
TO CONNECT WITH CALVEBA!**

## **ADVOCACY TEAM**

- ▶ **Questions about your VEBA benefits?**  
Visit [VebaOnline.com/Contact](https://VebaOnline.com/Contact) or call  
**888-276-0250** to contact Advocacy.

## **CALVEBA CARRIER CONTACTS**

- ▶ Helpful carrier details can be found  
on your MyVEBA
- ▶ See all carrier information at  
[VebaOnline.com/Benefit-Contacts](https://VebaOnline.com/Benefit-Contacts).



**SCAN HERE**

MEMBER

*We Love*  
YOUR FEEDBACK!



SCAN HERE





## MATT OGDEN

### CALVEBA ACCOUNT MANAGER

Your Account Manager is a VEBA benefit advisor functioning as the account liaison, working with the internal support team, to ensure we are delivering on your service expectations.



**[Matt\\_Ogden@rpadmin.com](mailto:Matt_Ogden@rpadmin.com)**



**mobile:** (949)290-8047  
**direct:** (619)398-2831

## Your VEBA CONTACT

### BENEFIT DEPARTMENT SUPPORT CONTACTS

Account Management

**[Benefits@VEBA-Trust.com](mailto:Benefits@VEBA-Trust.com)**

**Heather Simonson**, *CalVEBA Ombudsman*

**[Heather\\_Simonson@rpadmin.com](mailto:Heather_Simonson@rpadmin.com)**



### ADVOCACY

VEBA Members

Call: (888)276-0250

# THANK YOU!



CALIFORNIA SCHOOLS  
**VCBA**  
YOUR HEALTH, OUR PURPOSE

# DISCLAIMER

**Prepared by Gallagher Risk Program Administrators LLC on behalf of California Schools VEBA.  
© 2024 Arthur J. Gallagher & Co. All rights reserved. Risk Program Administrators LLC, a subsidiary of Arthur J. Gallagher & Co. Insurance brokerage services provided through Arthur J. Gallagher Risk Management Services LLC, a subsidiary of Arthur J. Gallagher & Co.**

*This proposal (analyses, reports, etc.) is not a contract and offers no contractual obligation on behalf of California Schools VEBA. This analysis is for illustrative purposes only and is not a proposal for coverage by California Schools VEBA (or any of its service providers) or a guarantee of future expenses, claims costs, managed care savings, etc. with respect to any plan, program, or arrangement sponsored by, participated in, or otherwise connected thereto. There are many variables that can affect future healthcare costs including, but not limited to, utilization patterns, catastrophic claims, changes in plan design, healthcare trend increases, etc.*

*This analysis does not amend, extend, or alter, in any way, the coverage provided by the actual insurance policies and contracts with respect to any plan, program, or arrangement sponsored by, participated in, or otherwise connected with California Schools VEBA. See your applicable policy or contact us for specific information or further details in this regard. This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company, and as such is not meant to be exhaustive nor a detailed analysis of the proposed coverage. 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 or any plan participant. 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.*