

County of San Diego 2026 HMO Plans



Benefit Summary Effective January 1, 2026	UHC CS VEBA Performance HMO	UHC CS VEBA Alliance HMO	UHC Harmony HDHP HMO
Deductible			
Single*	\$0	\$0	\$2,700*
Family	\$0	\$0	\$3,400
Office Visit			
PCP	\$25	\$25	10% coinsurance (after deductible)
Specialist	\$25	\$40	10% coinsurance (after deductible)
Out-of-Pocket			
Single	\$2,000	\$2,000	\$3,400
Family	\$6,000	\$6,000	\$6,000
Preventive			
Well-child/Immunizations	No charge	No charge	No charge
Well-women	No charge	No charge	No charge
Adult Periodic Exams	No charge	No charge	No charge
Preventive Diagnostic X-ray/Lab	No charge	No charge	No charge
Hospital			
Inpatient	\$200 per admit	\$200 per admit	10% coinsurance (after deductible)
Outpatient Surgical	No charge	\$100 copay	10% coinsurance (after deductible)
Urgent/Emergent Care			
Urgent Care	\$25	\$25	10% coinsurance (after deductible)
Emergency Room	\$125 (waived if admitted)	\$125 (waived if admitted)	10% coinsurance (after deductible)
Mental Health			
Inpatient	\$200 per admit	\$200 per admit	10% coinsurance (after deductible)
Outpatient	\$25	\$25	10% coinsurance (after deductible)
Substance Abuse			
Inpatient	No charge	No charge	10% coinsurance (after deductible)
Outpatient	No charge	No charge	10% coinsurance (after deductible)
Outpatient Rehabilitative			
Physical, Occupational, Speech Therapies	\$25	\$25	10% coinsurance (after deductible)
Chiropractic/Acupuncture**	\$20 unlimited	\$20 unlimited	10% coinsurance (after deductible)
Prescription Drugs***			Rx copays apply after medical deductible
Retail			
Generic	\$10	\$10	\$10
Brand	\$20	\$20	\$20
Non-Formulary	\$35	\$35	\$35
Mail-order			
Generic	\$20	\$20	\$20
Brand	\$40	\$40	\$40
Non-Formulary	\$60	\$60	\$60

*Single deductible within a family is a \$3,400 embedded individual deductible.

**Chiropractic and Acupuncture services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from OptumHealth.

***Copays waived for preferred generic hypertension, hypoglycemic and cholesterol medications purchased by mail. This does not include normal retail use or brand drugs.

Disclaimer: Prepared by RPA San Diego on behalf of CS 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.

Medical Groups

UHC CS VEBA Performance HMO	UHC CS VEBA Alliance HMO	UHC Harmony HDHP HMO
Borrego Springs Direct Contracting Network PCPS	Greater Tri-Cities IPA Medical Grp Inc.	Optum Care Network - North County SD Harmony
Optum Care Network - North County SD	Mercy Physicians Medical Group - Scripps Care Affiliate	Sharp Community Medical Group
Optum Care Network - North County SD Encinitas	Optum Care Network - North County SD Alliance	Sharp Community Medical Group - Chula Vista
Rady Children's Health Network	Rady Children's Health Network	Sharp Community Medical Group - Coronado
Sharp Community Medical Group	Scripps Clinic	Sharp Community Medical Group - Graybill North Coastal
Sharp Community Medical Group - Chula Vista	Scripps Coastal Medical Center	Sharp Community Medical Group - Grossmont
Sharp Community Medical Group - Coronado	UC San Diego Medical Group - Alliance	Sharp Community Medical Group - Inland North
Sharp Community Medical Group - Graybill North Coastal		Sharp Community Medical Group - Palomar Health Medical Group
Sharp Community Medical Group - Grossmont		Sharp-Rees Stealy Medical Group
Sharp Community Medical Group - Inland North		UC San Diego Medical Group Affiliates - Harmony
Sharp Community Medical Group - Palomar Health Medical Group		UC San Diego Medical Group Harmony
Sharp Rees-Stealy Medical Group		
<u>Imperial County:</u> Premiere Patient Care IPA		

Medical groups shown are San Diego County only. These HMO networks include many more medical groups throughout the State of California.

For a full list of medical providers and medical groups:

1. Go to <https://www.whyuhc.com/cosd>
2. Click on "Health Plans" in the main navigation menu
3. Select "Search for Network Providers"
4. Find the specific plan you are interested in
5. Click "Open the Directory"
6. Click "Continue" to Search by Name, Specialty or Medical Groups