

CALIFORNIA SCHOOLS

VEBA

YOUR HEALTH, OUR PURPOSE



2024
ANNUAL
REPORT



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WHY IT MATTERS

Our Ripple Effect

Dear Valued Partners and Community Leaders,

We are honored to share our inaugural annual report with you. With much to celebrate from this past year, we could not have done it without your partnership, collaboration, and support. Together, we are not just improving health care; we are transforming lives.

We are thrilled to share our successes for 2024 in supporting our nearly 160,000 members, which extends beyond administering health benefits. We recognize the critical role the educators and public sector employees we serve play in nurturing over 800,000 students across California. By prioritizing their health and well-being, we enable them to inspire and engage students, fostering thriving school communities and preparing future generations for success. This support creates a ripple effect, benefiting local communities and society as a whole.

Our commitment to breaking down barriers and expanding access to quality health care allows our members to focus on their vital work without health-related distractions. By providing comprehensive support and resources, we help them maintain their well-being, leading to improved educational outcomes and enriched learning experiences for students.

The positive impact of our efforts is evident in the strengthened communities and enriched lives resulting from our members' dedication. As they nurture the next generation, we remain steadfast in our mission to support them, recognizing that their success is intrinsically linked to the future success of the students they serve.

On behalf of the California Schools VEBA Board of Directors, thank you for your steadfast support and collaboration. Your dedication to our shared mission is invaluable, and we look forward to our continued success partnering together.

Sincerely,



Brian Duffy

Management Co-Chair, California Schools VEBA
Superintendent, Julian Union Elementary School District



Robin Watkins

Labor Co-Chair, California Schools VEBA
Representative, American Federation of Teachers, Local 1931

Meet Our BOARD OF DIRECTORS

Driven By Our Members

Our Board of Directors is the cornerstone of our success, driving every initiative with visionary leadership and unwavering commitment. This dedicated group of volunteers ensures that CalVEBA provides accessible, top-quality health care at low member costs. They craft every benefit and resource with the well-being of the CalVEBA community as the top priority, rather than profit.

Comprised of equal labor and management representation, the Board directly reflects the core segments of our member population. Their balanced structure ensures diverse perspectives are integrated into decision-making to effectively address member needs.

We extend our deepest gratitude to the Board for their unwavering vision and dedication.



Moises Aguirre
Superintendent, Sweetwater
Union High School District



Dr. Fabi Bagula
Interim Superintendent, San Diego
Unified School District



Michael Breyette
Executive Manager, California
School Employees Association



Tina Douglas
Assistant Superintendent,
La Mesa Spring Valley Schools

**Management
Vice Co-Chair**



Brian Duffy
Superintendent, Julian Union
Elementary School District

**Management
Co-Chair**



Helen Farias
Negotiations Specialist,
California Teachers Association



Clark Hampton

Representative, California Schools
Benefits Trust, Capistrano Unified
School District



Espie Medellin

Field Director, California School
Employees Association



Jonathon Mello

Communications Organizer,
California Teachers Association

Labor Vice Co-Chair



James Messina

President, Grossmont
Education Association,
California Teachers Association



Jon Petersen

Superintendent, Escondido Union
High School District



Gregg Robinson

Representative, American
Federation of Teachers,
Local 1931



Betty Robles-Leal

Assistant Vice Chancellor,
Employee Services, San Diego
Community College District



Debra Schade

President-Elect, California School
Boards Association



Michael Simonson

Deputy Superintendent, Chief
Business Official, San Diego
County Office of Education



Ahmad Swinton

Regional Representative 52,
California School
Employees Association



Ronda Walen

Representative, California Schools
Benefits Trust, California School
Employees Association



Robin Watkins

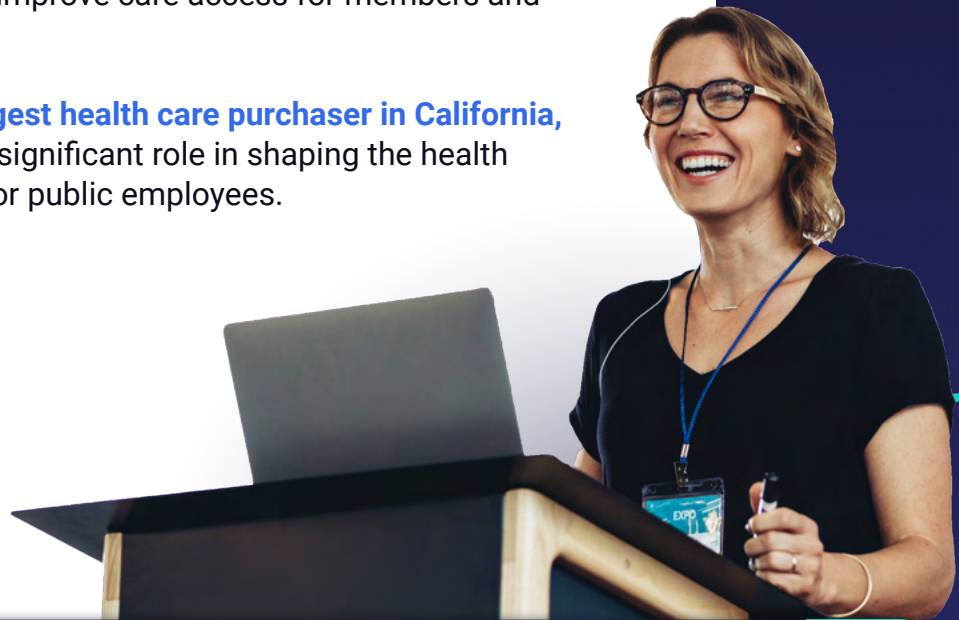
Representative, American
Federation of Teachers, Local 1931

Labor Co-Chair

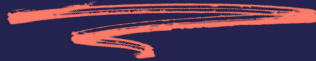
WHO WE ARE

Founded in 1993, California Schools VEBA (CalVEBA) is a joint labor-management trust established by the County Office of Education, employee associations, and district management to innovate health care purchasing, manage rising costs, and improve care access for members and their families.

As the fourth largest health care purchaser in California, CalVEBA plays a significant role in shaping the health care landscape for public employees.



More than **70 public sector employers** currently partner with CalVEBA to provide benefits for nearly **160,000 members**, who, in turn, support the education of **800,000+ students** in California.



VISION:

At California Schools VEBA, 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.



VALUES:

We believe health is universal: We are committed to breaking down the barriers of achieving optimal health because everyone deserves access to quality care.

We value people and promote equity, always: We are in the business of people and embrace unique perspectives, backgrounds, and situations.

Our members are the purpose behind everything we do: As a nonprofit trust, we do the right thing, for the right reason, every single time.

We believe there is a better way: We work tirelessly to build an integrated health care system that delivers personalized care at an affordable cost.

“

Our collaboration with California Schools VEBA is one of the most essential partners that we have, not just as educators, but as community members. [Cal]VEBA has been a partner alongside us for many, many years, taking care of us, making sure we're healthy and well. When we are healthy and well, we're able to serve and support our communities with love and joy.

Dr. Gloria Ciriza

San Diego County Superintendent of Schools

LETTER FROM THE GENERAL MANAGER





Dear Valued Partners and Community Leaders,

In 2024, California Schools VEBA (CalVEBA) strengthened its role as the fourth largest health care purchaser in California, adding over 5,000 new members and forming key partnerships.

Our VEBA Direct program pilot launched on January 1, 2024, which not only enhances cost transparency but also leads to improved care delivery, better clinical outcomes, and supports significant long-term cost savings, as evidenced by the **\$1 million saved in its first year.**

We were excited to launch new services like Kindbody fertility and menopause benefits and Whole Health Coaching as a direct result of member and client feedback. Community engagement flourished with a 32% increase in Resource Center visits and a 58% rise in client event attendance, reflecting our commitment to member well-being and strategic collaborations.

At CalVEBA, our core identity is deeply rooted in our unwavering commitment to our members and their families. We are dedicated to **meeting people where they are** and offering top-quality services and resources that are easily accessible, whenever and wherever they are needed. Whether in-person or virtual, at our site or yours, we are committed to continuous innovation and the creation of solutions that support our shared member community.

Thank you for being an integral part of our vision. The power of our partnership allows us to leverage our collective strengths and continue to work towards ensuring accessible and equitable health care for all Californians.

We are excited for the future as we continue to advocate for our members in 2025 and beyond.

In Good Health,

Laura Josh
General Manager, California Schools VEBA

IMPACT IN ACTION

Member Moments

See how our services have supported our members in reclaiming their health and transforming their lives — ***watch their inspiring stories now.***



**MEET MARILYN,
GINGER & AIMEE:**
Support for Your Unique Journey

Marilyn and Ginger recovered from serious health challenges discovered through CalVEBA screenings, while Aimee took advantage of wellness resources to lose 30 pounds and change her life.



MEET SHAUNA:
It's Never Too Late!

Shauna spent her entire career in education, and now in retirement attends CalVEBA's on-demand and in-person classes, including one she calls life-changing.

“

I was feeling sluggish and doubtful of my abilities. Using [Cal]VEBA resources, I was able to create the balance and knowledge I needed to find myself. Working with the Care Navigator made a huge difference in my life.

Aimee Martinez
Member Since 2013



“

I was diagnosed with endometrial cancer stage 1. I'm very lucky. I'm fortunate with the [Cal]VEBA benefits that I have received and the care that I received from my doctor – I'm cancer free.

Ginger Southwood

Member Since 2013



MEET DUANE:
From Couch to Running
the Mountain

See how Duane used CalVEBA programs and support as his catalyst to get moving, revamp his diet, lose weight, and live a more active lifestyle.

OUR MEMBERS ARE THE PURPOSE
BEHIND *Everything* WE DO

BETTER TOGETHER

Changing Lives Through The Power Of Partnership

Providing accessible care to members **wherever they are** would not be possible without the **Power of Partnership** with our client leaders. By working together, we have been able to identify and implement creative solutions to better support our membership.



LOVE IN ACTION



NAVY BRIDGE RUN



JULIAN UNION
SCHOOL DISTRICT
HEALTH FAIR CARAVAN

“

California Schools VEBA's been wonderful for our organization. They do a really good job, not just in terms of administering health benefits, but all of these other wraparound services.

Joel Garcia, Ed.D.

Assistant Superintendent of Human Resources
San Marcos Unified School District

Member Since 2023



California Schools VEBA has truly transformed the way we approach employee wellness and care. In an era when health care costs continue to rise, [Cal]VEBA has consistently worked to offer cost effective plans that don't compromise on quality of care.

[Cal]VEBA is much more than a benefits provider, it's a partner in health, a champion of wellness, and a pillar of support for our educators and school staff. Having a trusted ally like [Cal]VEBA ensures that our educators can focus on what they do best shaping the future knowing that their health and well-being are in good hands.

Monica Montgomery Steppe

San Diego County Supervisor

Thank You TO OUR COMMUNITY PARTNERS!

AMR Ambulance
City of Coronado Fire Department
County of San Diego Health and Human Services
Falck Ambulance
Kaiser Permanente
Live Well San Diego
Optum Emotional Wellbeing Solutions
San Diego County Office of Education
The San Diego National Association of Hispanic Nurses
University of California San Diego
UnitedHealthcare

STRATEGIC MILESTONES

Fourth Largest Health Care Purchaser in California

While our size provides stability, we remain agile enough to build creative solutions for any challenges our members and clients face.

In 2024, we welcomed
**5,374 new members
& four new clients:**

Brentwood Union School District
California Labor Federation
Compton Unified School District
Morgan Hill Unified School District

BUILDING STRONG RELATIONSHIPS THAT LAST

99%

retention over the
past **10 YEARS**

21%

of our members have
been with us for
OVER 20 YEARS

100%

retention for 2025
Open Enrollment



NOTABLE INITIATIVES

Innovating for a Better Tomorrow



VEBA Direct exemplifies CalVEBA's innovative spirit by leading **California's first direct contracting pilot**. On January 1, 2024, VEBA Direct launched, and now serves over 4,400 members across 15 school districts.

This initiative allows CalVEBA to directly contract with medical groups and hospitals, fostering a transparent and collaborative health care model. By strengthening the connection between purchasers and providers, VEBA Direct aims to improve care delivery, enhance clinical outcomes, and boost member satisfaction, all while achieving cost transparency and savings. By partnering with local medical groups, VEBA Direct aims to reduce health care costs and improve patient outcomes. In its first year, **CalVEBA reported \$1 million in savings**.

As a 501(c)(9) nonprofit trust, CalVEBA ensures every dollar is dedicated to member benefits. We keep excess savings within the trust instead of going towards carrier profit. These reserves are used to enhance member health and reduce long-term health care costs, with savings reinvested into additional member benefits.



Governor Gavin Newsom's 2024 signing of AB 2063 extends our pilot program, ensuring its four-year completion and reinforcing California's commitment to value-driven health care.

With oversight from the Department of Managed Health Care (DMHC), the pilot focuses on improving outcomes and accountability. The AB 2063 extension provides the runway to build on successes, aiming to lower costs and enhance patient care.

NEW PARTNERS

Tailoring Solutions to Member Needs

As a result of member and client feedback, we launched new programs and resources to address common needs we were hearing.

The logo for Kindbody, featuring the word "kindbody" in a lowercase, sans-serif font with a registered trademark symbol, set against a blue rounded rectangular background.

kindbody®

First End-to-End Fertility Benefits Offered to California Public Educators

Provides end-to-end fertility services through dedicated Kindbody care navigation, clinical guidance, digital tools, and education to help members maneuver through reproductive health stages.

The logo for Surest, featuring the word "surest" in a bold, lowercase, sans-serif font with a trademark symbol, set against a blue rounded rectangular background.

surest™

Prioritizing Partners with Better Outcomes

Digital national network PPO; encourages members to choose top-quality providers by reducing costs based on patient satisfaction, efficiency, and care effectiveness.

The logo for LIG SOLUTIONS, featuring the words "LIG SOLUTIONS" in a bold, uppercase, sans-serif font, set against a blue rounded rectangular background.

LIG SOLUTIONS

Support Beyond Membership

No-cost consulting service helps members transitioning out of CalVEBA explore health coverage options, including Individual & Family Plans, COBRA alternatives, and Medicare.

NEW SERVICES & PROGRAMS

Breaking Barriers & Expanding Access

We strive to support members **where they are**. By continually evaluating needs, we are committed to providing accessible, diverse resources to ensure our members can take an active role in their health and wellness journey.

WHOLE HEALTH COACHING

Coaches guide members to identify their health goals, elevate their personal strengths and values, and work toward building the life they envision.

NAVIGATING LIFE TRANSITIONS

With guidance from a licensed therapist, this program provides confidential support and tools for members to navigate life's changes with confidence.

COPING THROUGH THE HOLIDAYS

Led by licensed therapist, this virtual group provides a supportive, confidential environment where members can learn intentional self-care during the holidays and beyond.

CARLSBAD RESOURCE CENTER

The new satellite location expands access to personalized wellness support, offering diverse resources like Care Navigation, Whole Health Coaching, and Auricular Acupuncture.



BY THE NUMBERS

2023 ECONOMIC IMPACT REPORT

For over 30 years, CalVEBA has been committed to enhancing access to quality health care and fostering healthier communities, creating a ripple effect that nurtures vibrant, thriving communities and future generations. An independent study by the **San Diego North Economic Development Council** highlights CalVEBA's significant economic impact on San Diego County, particularly in job creation and local health care benefits.

While the report focuses on San Diego County, CalVEBA's positive influence extends to all communities we serve by equipping members with resources to prioritize their health and inspire those around them. Here are the report's key findings:

In 2023, CalVEBA's expenditures surpassed \$660 million, supporting over **6,800 jobs** and generating a total economic impact of **\$1.15 BILLION** - nearly 10X that of Comic-Con.



Direct Economic Contributions: CalVEBA's health care spending in the county is estimated at \$674.1 million, supporting over 3,900 jobs and significantly contributing to employee compensation and economic output.



Indirect & Induced Economic Activity: Health care expenditures also result in indirect and induced impacts, supporting an additional 2,500 jobs and contributing to the gross regional product.



Direct Contracting Initiatives: The launch of VEBA Direct in 2024 aims to reduce health care costs and improve patient outcomes, with \$1 million in savings reported during the pilot year. VEBA Direct operated at a \$3.8 million surplus in its first year, with additional projected future savings.



Health Care Services: CalVEBA offers over 30 HMO and 9 PPO plans in partnership with top providers like Sharp Healthcare and Rady Children's Hospital, providing more options than large employers and local competitors.



Quite a few of our members were struggling with well-being. The partnership we've had with [Cal]VEBA has been indispensable for what we've needed to do.

Dale Pluciennik

Union President,
San Marcos Educators Association

2024 FINANCIAL MILESTONES*

As a 501(c)(9) nonprofit health care trust, reinvesting in programs and resources that support members' health and well-being is a key strategic priority. CalVEBA intentionally allocates most of its budget to reinvest substantial financial resources annually into developing these resources and programs. Key milestones were achieved in 2024:

FIRST YEAR EXCEEDED *\$1.1 billion* IN INCOME

SAVINGS INVESTMENT:

Every dollar of our **\$5.2 MILLION** 2024 cost savings was reinvested into member benefits and resources

Fertility & Healthy Aging Program: Member Support at Any Stage of Life

Expanded Programming: Virtual, On-Demand, In-Person Accessibility

New Free Services: Mental Health, Whole Health Coaching

Efficiency & Strategic Reinvestment

Budget Allocation: 98.2% into member benefits and resources (**\$1.081 billion**)

Operational & Supportive Resource Expenses: 1.7% (**\$19 million**)

**Financial figures based on internal reporting; external audit pending.*

MEMBER SUPPORT

The Advocacy Team

Member-Dedicated Health Care Concierge

Navigating the health care system can be challenging, but the California Schools VEBA Advocacy Team serves as a crucial member resource by providing personalized support, including resolving benefit issues, obtaining referrals, and ensuring efficient access to necessary health services.



Watch the Video



ON THE HORIZON

New for 2025

Omada: Personalized weight loss and diabetes management support to achieve long-term health changes.

New Cost Savings: We combined prescription and medical out-of-pocket maximums in some of our most utilized plans to help reduce member expenses.

New Surest PPO Plans: Innovative digital network PPO that encourages members to choose top-quality providers by reducing costs based on patient satisfaction, efficiency, and care effectiveness.

Expansion of Dental and Vision Plans Including:



New partnership with Jet Dental, a mobile dental office that can conveniently provide dental service at client sites.



New vision plans offered through UnitedHealthcare – expanding access to the largest eye network in the country.



New dental plan options through UnitedHealthcare, offering three levels of copays and coverage to expand selection based on needs.

Expanding Access:

- ▶ **Virtual Services & Resources**
- ▶ **On-Demand Library**
- ▶ **In-Person: Chula Vista Resource Center (Coming Soon!)**

“

California Schools VEBA has been so helpful in getting resources to the school sites. What made a big difference was being able to offer fitness classes to our employees. Here at the district office, we have a workout room, and [Cal]VEBA provides the fitness instructors so all our employees can easily participate in fitness classes on a regular basis...these fitness classes have completely changed lives.

The sky's the limit with [Cal]VEBA's support and the resources are already available – that's significant...the possibilities are endless.

Heather Cruz

Director of Attendance, Wellness & Student Supports
Chula Vista Elementary School District



APPENDIX:



37th Annual Navy Bay Bridge Run/Walk

Watch the Video: <https://youtu.be/71sMCuVP2S0>



Advisory Council & Benefits Expo

Watch the Video: <https://youtu.be/4QCPZ2DVzHk?si=NN-kyIVEktZBUN-g>



Live Well Advance School Summit

Watch the Video: https://youtu.be/6sVo5o0sDI4?si=m5wSO_hvUNRlh-qw



Live Well San Diego Love Your Heart Event

Watch the Video: <https://www.youtube.com/watch?v=sPw5ZN3euUM>



Health Care Roundtable Partnership with Kaiser Permanente, University of California San Diego, Optum Emotional Wellbeing Solutions

Watch the Video: <https://youtu.be/hKx-bP9f23w?si=u6PVU9AsocYPIHhX>



Member Moment Video: Meet Marilyn, Ginger & Amiee: Support for Your Unique Journey

Watch Video: <https://www.youtube.com/watch?v=Wgwm8A-PO9A>



The [Cal]VEBA experience has been a lifesaver. I'm a brain tumor survivor. With the [Cal]VEBA support system, I was able to pick and choose a plan that works specifically for me at a rate that was affordable.

Tamara Otero
Member Since 2018





Member Moment Video: Meet Duane Wilson: From Couch to Running the Mountain

Watch the Video: <https://www.youtube.com/watch?v=zvxW2omQMME>



Member Moment Video: MEET SHAUNA: It's Never Too Late

Watch the Video: https://www.youtube.com/watch?v=VX6duHH5_ds



Mental Well-Being Hub Launch

Visit the Hub: <https://vebaresourcecenter.com/mental-wellbeing/>



Mobile Health Fairs

Watch the Video: <https://www.youtube.com/watch?v=MZ8fCVqunME>



San Diego Pride Parade & Family Picnic

Watch the Video: https://youtu.be/uhpW_Fh_tc



VEBA Direct Launch:

Learn More: <https://youtu.be/kZRWESZtjMg>



VEBA Direct Pilot Extended with Governor Gavin Newsom's Signing of AB 2063

Learn More: <https://bit.ly/42gh0sa?r=qr>

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LET'S CONNECT!



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