



CALIFORNIA SCHOOLS

VEBA

YOUR HEALTH, OUR PURPOSE

2025 | IMPACT
REPORT

MARILYN
Member Since 2017

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MEMBER MOMENT

Meet Marilyn

Member Since 2017

Front cover

▶ WATCH VIDEO

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WHY IT MATTERS

Dear Valued Partners and Community Leaders,

As we reflect on 2025, one principle continues to guide our work: when we invest in the well-being of the people who serve our communities, the impact reaches far beyond health care.

As a nonprofit trust, CalVEBA reinvests resources back into the people we serve. Rather than generating profit, our model prioritizes prevention, early intervention, and access to care that supports long-term health and stability. This approach improves health outcomes while also reducing the need for costly, complex care over time, making it a fiscally responsible way to support members while protecting long-term affordability.

This year, nearly **160,000 MEMBERS** across California accessed care and resources through CalVEBA, supporting more than **800,000 STUDENTS** statewide. When health concerns are addressed earlier, members experience less disruption to daily life and more time with their families — benefits that ripple outward to classrooms and communities.

Thank you for your continued partnership and trust as we build healthier futures together. Together, this impact is made possible by a model intentionally designed to put members first. We invite you to read on and learn more about who we are, what we believe, and how those principles guide every decision we make.

In good health,



BRIAN DUFFY

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



ROBIN WATKINS

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

MEET OUR 2025 BOARD OF DIRECTORS

DRIVEN BY OUR MEMBERS

CalVEBA's Board of Directors provides strategic oversight and stewardship, ensuring decisions reflect the needs of the members and communities we serve.

With equal labor and management representation, the Board brings diverse perspectives to benefit design, financial decisions, and long-term planning, this helps ensure resources are reinvested where they deliver the greatest impact.

We extend our gratitude to the Board for their continued leadership and commitment.



MOISES AGUIRRE

Superintendent, Sweetwater
Union High School District



DR. FABI BAGULA

Superintendent, San Diego
Unified School District



MICHAEL BREYETTE

Field Director, San Diego
Unified School District



TINA DOUGLAS

Assistant Superintendent,
La Mesa Spring Valley Schools

Management Vice Chair



BRIAN DUFFY

Superintendent, Julian Union
Elementary School District

Management 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 Chair



JAMES MESSINA

President, Grossmont
Education Association,
California Teachers Association



JON PETERSEN

Superintendent, Escondido Union
High School District



MARK REAGLES

Regional Representative, Region 15 &
Chapter President, Cajon Valley 179,
California School Employees Association



GREGG ROBINSON

Representative, American
Federation of Teachers,
Local 1931



BETTY ROBLES-LEAL

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



DR. DEBRA SCHADE

President, California School
Boards Association



MICHAEL SIMONSON

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



RONDA WALEN

Representative, California Schools
Benefits Trust, California School
Employees Association



ROBIN WATKINS

Representative, American
Federation of Teachers, Local 1931

Labor Chair

WHO WE ARE

Founded in 1993, CalVEBA is a joint labor-management trust created to improve access to care and address rising health care costs for public sector employers. Today, **CalVEBA is the fourth-largest health care purchaser in California, partnering with more than 80 public sector employers to serve over 160,000 members statewide.**

WHAT WE BELIEVE

These principles guide how we invest in member health and access.

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 THAT 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.

A NOTE FROM THE GENERAL MANAGER

In 2025, CalVEBA focused on turning intention into action—directing resources where they could make the greatest difference for members and the communities they serve.

As a nonprofit trust, every decision we make is grounded in expanding access, addressing concerns earlier, and protecting long-term health outcomes. This allows us to address health needs before they become more serious and more costly, ensuring resources are used efficiently, effectively, and sustainably.

This year, we welcomed eight new clients, strengthened long-standing partnerships, and continued scaling programs that help members connect to care before challenges become crises.

VEBA Direct delivered strong results in its second year by improving care coordination and transparency while keeping savings within the trust to support member benefits. We also completed development of the Chula Vista Resource Center, which opened in early 2026 to expand access for South Bay and border communities.

Throughout the year, our investments focused on areas where earlier care meaningfully changes health outcomes, and where timely support makes the greatest difference in members' lives.

In Good Health,
LAURA JOSH

*General Manager
California Schools VEBA*



We are equipping our employees so that
**THEY CAN FULFILL THEIR
PASSION AND PURPOSE,**
while we're also giving them the tools to
take care of themselves while they do it.

DR. ZANETA ENCARNACION

Chief of Staff, Southwestern College

Member Since 2016



BREAKING BARRIERS

EQUITY BEGINS WITH ACCESS

Access to care depends not only on what is offered, but whether members can realistically participate. Time constraints, scheduling, and competing responsibilities can all impact whether someone engages with their health.

CalVEBA works closely with clients to address these barriers through intentional program design by bringing services on-site, offering flexible scheduling and support, even during the workday, so care is easier to access and part of everyday life.

For many members, these strategic choices make participation possible:

Having free childcare was important for me being able to even walk through the door. As working parents, we could both come in and work on our own individual goals at the same time. I don't know if we would have been able to do it without that.

JUSTIN

Member Since 2024

Understanding our members' experience is as important as expanding access. To ensure we meet member needs in meaningful ways, we continuously listen and learn from those we serve.

LISTENING TO MEMBERS: 2025 Member Survey

Our members are
the purpose behind
everything we do.

In 2025, CalVEBA launched a comprehensive member survey to better understand member experience across access to care, satisfaction, and benefit awareness. Conducted by an independent partner to ensure confidentiality and unbiased insights, this provides a trusted way for members to inform future decisions.

More than **3,700 MEMBERS** participated, highlighting both progress, such as improved satisfaction and access to care, and opportunities to strengthen awareness of available benefits and resources.

These insights directly inform Board decisions and guide how CalVEBA reinvests in programs and benefits, ensuring resources remain aligned with what members need most.

2025 MEMBER SURVEY HIGHLIGHTS



3,763 members
participated across
65 employer groups



94% of surveyed members
reported satisfaction with
their benefits in 2025



Ease of accessing
providers, primary care,
and specialty care improved
by 22% since 2022

The background features a series of concentric circles in various shades of blue and teal. A large, stylized number '5' is centered in the background, composed of two overlapping shapes: a darker blue one and a lighter teal one.

HEALTH IMPACT AREAS

*Where earlier care makes the **greatest** difference*

HEALTH IMPACT AREAS

Our members are at the heart of every decision we make. Their feedback helps shape how benefits evolve and where resources are directed.

In response, CalVEBA focuses on five health impact areas where timely support can **meaningfully improve outcomes and reduce long-term health needs.**



▶ WATCH VIDEO

MEMBER MOMENT

Meet Kristen

Member Since 2011

*CalVEBA gives me the **support I need** to show up every day in one of the most demanding jobs there is.*





CalVEBA goes above and beyond for these screenings.

I ended up being diagnosed with papillary thyroid carcinoma. I had no symptoms. Without this screening, who knows when I would have found out.

HEALTH IMPACT AREAS

PREVENTATIVE CARE

WHY IT MATTERS

Chronic conditions account for nearly

90% OF U.S. HEALTH CARE COSTS,

averaging



\$17,000
PER EMPLOYEE
ANNUALLY.

Early screening reduces hospitalization risk by up to **38%***

Earlier detection leads to less intensive treatment, faster recovery, and lower overall costs.

**Sources: CDC; RAND, Avalere Health via Cigna*

MEMBER SUPPORT IN ACTION

Preventive screenings are delivered on-site through health fairs, supporting early detection and increasing participation. These offerings include blood pressure checks, biometric and thyroid screenings, and education that helps members identify concerns and connect directly to next-step care. For many members, prevention is an essential first step with proactive support playing a critical role in managing long-term health risks.



▶ WATCH VIDEO

MEMBER MOMENT

Meet Jasmin

Member Since 2023

Jasmin's cancer was identified through an on-site screening, allowing her to access care early—before the condition progressed or required more intensive treatment.

WEIGHT MANAGEMENT AND DIABETES

WHY IT MATTERS

Employees with diabetes incur **2.3 TIMES HIGHER INPATIENT HOSPITAL COSTS**

contributing to an average annual cost of



\$16,000 PER AFFECTED EMPLOYEE.

Evidence-based diabetes management programs reduce emergency room visits by **25–30%**, and weight management support returns

\$2.30 FOR EVERY \$1 INVESTED.*

Early engagement helps members reduce complications and avoid avoidable emergency care—supporting better health outcomes before more intensive treatment is required.

MEMBER SUPPORT IN ACTION

Members access weight management and diabetes support through personalized coaching, nutrition guidance, and programs like Omada and Whole Health Coaching. These approaches help members manage risk factors early and build sustainable habits that support long-term health.

*Sources: CDC, ADA, Diabetes Care Journal, NIH



I wanted to reframe my relationship with food, instead of letting it control me. What I learned through Whole Health Coaching was the idea of self-awareness and taking that into every aspect of my life.



▶ WATCH VIDEO

MEMBER MOMENT

Meet Justin

Member Since 2024

Through Whole Health Coaching, Justin built sustainable habits that improved his health and reduced long-term risk.

HEALTH IMPACT AREAS

MENTAL HEALTH

*I wanted more energy, I didn't want to hurt as much,
and I wanted to sleep better. I learned how to clear
out the noise and distractions. Little by little.
I started feeling better.*



▶ WATCH VIDEO

MEMBER MOMENT

Meet Ellie

Member Since 1993

After years of prioritizing others, Ellie reached a point where stress and exhaustion had become her baseline. With CalVEBA support, Ellie rebuilt emotional balance and resilience through small, sustainable changes.

WHY IT MATTERS

Untreated anxiety and depression cost employers approximately



\$1,500 PER
AFFECTED EMPLOYEE
EACH YEAR.

and are a leading driver of avoidable medical and productivity expenses.

Organizations that support mental health see **41% LESS ABSENTEEISM** and **9% FEWER HEALTH CLAIMS**. For every **\$1 INVESTED IN MENTAL HEALTH**, research shows a **\$4 RETURN**.*

Early mental health support helps members navigate challenges before they escalate, reducing the likelihood of crisis and supporting steadier daily functioning at work and at home.

MEMBER SUPPORT IN ACTION

Mental health support is built into benefits through accessible therapy, care navigation, and emotional well-being programs. These services are designed to be confidential, stigma-free, and easy to access, helping members receive support earlier—before stress and anxiety escalate into crisis. The principle of early intervention applies to some of the most serious conditions members face.

*Sources: Integrated Benefits Institute, Talkspace

CANCER CARE

WHY IT

Cancer is one of the costliest and most disruptive health conditions. Cancer related disability claims cost employers an estimated

MATTERS

\$4.2 BILLION ANNUALLY, with an average annual cost of  **\$30,000** PER AFFECTED EMPLOYEE.

Employers who offer strong cancer support see up to a **20% REDUCTION** IN ABSENTEEISM

and approximately **\$3,000** IN ANNUAL SAVINGS PER IMPACTED EMPLOYEE.*

Earlier detection reduces treatment intensity, shortens recovery timelines, and helps members maintain stability during an otherwise overwhelming experience. This means more time with loved ones, more laughter, and more peace of mind.

MEMBER SUPPORT IN ACTION

Cancer related support is embedded in CalVEBA member benefits. Through Teladoc Medical Experts, members can access specialist second opinions from a global network of more than 50,000 experts, while care navigation and emotional wellbeing services provide guidance and support through diagnosis, treatment, and recovery. This effort highlights the importance of addressing health needs across life stages, particularly where early care can significantly improve outcomes.

*Sources: National Cancer Institute, American Cancer Society, Journal of Occupational and Environmental Medicine



They call thyroid cancer ‘the silent killer’ — there are no symptoms. [Cal]VEBA had a huge impact in saving my life because I don’t know how long I would’ve had this before it became a major emergency.”



▶ WATCH VIDEO

MEMBER MOMENT

Meet Danielle

Member Since 2006

Danielle’s cancer was detected during an on-site CalVEBA screening, allowing her to access timely care and avoid more aggressive treatment. Today, she is cancer-free and back to focusing on her family.

HEALTH IMPACT AREAS

WOMEN'S HEALTH



I stopped riding my bike. I stopped going for long walks. I wasn't even walking around my classroom. I just always wanted to go home and curl up in a blanket. It was hard to be a good teacher - the type of teacher I wanted to be.

WHY IT MATTERS

Menopause related symptoms alone account for an estimated **\$1.8 BILLION IN LOST WORK TIME EACH YEAR,**

and nearly



60% OF WOMEN EXPERIENCING MENOPAUSE REPORT MISSING WORK DUE TO SYMPTOMS.

At the same time, early detection dramatically improves outcomes: for example, breast cancer identified at Stage I has a **99% SURVIVAL RATE.**

Research shows that **EVERY \$1 INVESTED IN WOMEN'S HEALTH YIELDS A \$3 RETURN,** driven by earlier intervention, improved functioning, and fewer long-term complications.*

MEMBER SUPPORT IN ACTION

Through this approach, we support women's health at every life stage by integrating education, navigation, and specialized care into member benefits. Through trusted partners like Kindbody and in-house programs, members can access reproductive, menopause, and whole-person support, along with personalized coaching that helps women manage changing health needs with confidence.

*Sources: Mayo Clinic, National Breast Cancer Foundation, Women's Health Investment Consortium (via the World Economic Forum)

MEMBER MOMENT

Meet Mary

Member Since 2017



▶ WATCH VIDEO

Mary had been living with persistent pain and fatigue that made it harder to stay active and fully present in her day. Unsure where to start, she questioned whether what she was experiencing was simply something she had to manage on her own. Through CalVEBA programs, Mary accessed support that improved her mobility, energy, and quality of life.

HEALTH IMPACT AREAS

IMPACT RECAP

When care happens
earlier, outcomes
improve for everyone.



For members, earlier access means fewer health crises, less intensive treatment, and faster recovery. This means more time with family and more birthdays celebrated, and in turn, the local community at large is healthier and more resilient. Earlier care reduces disruption, preserves stability, and supports peace of mind.

THESE OUTCOMES ADD UP. By addressing concerns earlier, CalVEBA helps limit the need for intensive treatment, emergency care, and extended absences, creating a more sustainable model for members and employers alike.

Guided by this model, CalVEBA continues to reinvest in member benefits and programs, supporting members when it matters most while strengthening long-term sustainability. The impact of earlier care is both felt and measurable.

EARLY DETECTION SNAPSHOT

WHAT *ONE* PREVENTIVE EFFORT REVEALED

A single preventive screening effort can reveal far more than immediate results—it can uncover potential health risks early, when intervention is less disruptive, and outcomes are stronger.

The snapshot highlights findings from one screening event, illustrating how early access helps identify concerns before they escalate.



SCREENING RESULTS

Thyroid Cancer: 49

Normal: 28
Borderline: 11
Abnormal: 10

Dermatology: 33

Normal: 25
Borderline: 5
Abnormal: 3

Stroke Risk: 49

Normal: 32
Mild-Moderate: 12
Moderate: 5
Moderate-Severe: 0
Severe: 0

Bone Density: 33

Normal: 29
Possible Osteopenia (*low bone density, early sign of bone loss*): 4
Possible Osteoporosis: 0

Blood Pressure: 45

Normal: 12
Elevated: 6
Stage I: 17
Stage II: 10

Behind every data point is a network of people and partnerships working together to make early access possible.

THE POWER OF PARTNERSHIP

At CalVEBA, partnerships are critical to supporting member health outcomes. They shape how solutions are designed to meet our shared members' needs.

Through close coordination with employer leaders, CalVEBA helps design and deliver tailored programs that support employee health in meaningful, accessible ways—from on-site wellness classes and care navigation to mental health support and specialized services that meet employees where they are.

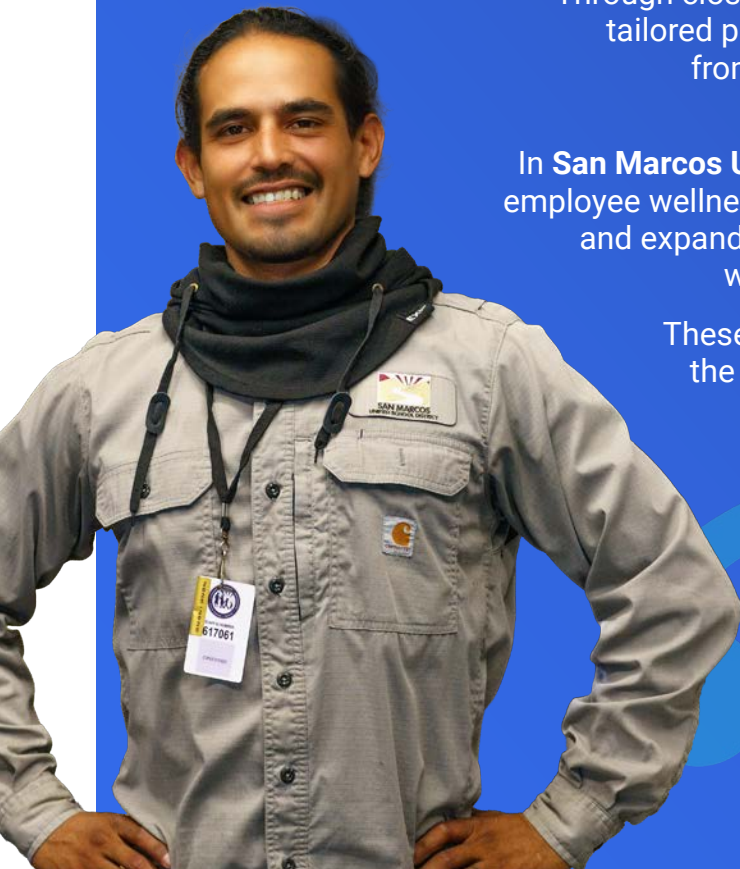
In **San Marcos Unified School District**, this partnership has helped build a culture where employee wellness is a shared priority. By integrating resources directly into the workday and expanding access to holistic support including physical, mental, and emotional wellbeing, employees are better supported in their roles and in their lives.

These efforts reflect a simple but powerful idea: when organizations invest in the health and well-being of their people, they strengthen the foundation for everything they do. This approach drives measurable growth, long-term sustainability, and most importantly improves our member experience.

When the yoga classes first started, it was just two to three people. To see the group grow and how excited everyone is—it's been great. I'm by far more flexible than I was just a few months ago.

SERGIO

Member Since 2022





[Cal]VEBA's been really creative partners with us in helping bring things to our staff that are really meaningful and important to them.

These wellness efforts give our people a little bit of rest, a little bit of a workout so they're coming in with a full gas tank and they're ready to do good work for kids, and

I just don't see how we would ever do this without that support.

ANDY JOHNSEN

*Ed.D, Superintendent, San Marcos Unified School District
Member Since 2010*

Watch how CalVEBA partnered with San Marcos Unified School District to bring this approach to life.



STRATEGIC MILESTONES

Fourth-Largest Health Care Purchaser in California

Our size provides stability and stronger purchasing power, while remaining agile enough to build creative solutions for our members and clients.

In 2025, we welcomed **eight new clients with 4,573 new members:**

- Byron Union School District
- Castro Valley Unified School District
- City of Beaumont
- Oakley Union Elementary School District
- Sonoma County Fire District
- Sonoma Valley Fire District
- Stanislaus Consolidated Fire Protection District
- Washington Unified School District



BUILDING STRONG RELATIONSHIPS *That Last*

99% client retention over the past **10 years**

40% of our clients have been with CalVEBA between 10-20 years

2026 OPEN ENROLLMENT

100% client retention

90% member retention

VOICES FROM THE ADVISORY COUNCIL

SHAPING THE FUTURE TOGETHER

Each year, CalVEBA's Advisory Council brings together employer leaders, labor representatives, and benefits professionals to share perspectives, discuss emerging needs, and explore long-term financial strategies that support member benefits and affordability.

Through these collaborative discussions, CalVEBA partners with employers to help inform future planning, support sustainable benefit strategies, and strengthen the long-term health of our shared member community.



*Change isn't always easy. I did a lot of stuff on the back end to make it as smooth as possible for all our employees. But I do have to say through the whole process and even after the process, **(Cal)VEBA has been the best decision our district ever made.***

LISA SHAW

Senior Account Clerk, Benefits and Voluntary Payroll Benefits
Brentwood Union School District
Member Since 2025



▶ WATCH VIDEO

WATCH THE HIGHLIGHTS

2026 Advisory Council Recap

Scan the QR code to hear firsthand from Advisory Council participants about the value of partnership, collaboration, and how CalVEBA continues to support members and employers across California.

NEW SERVICES & PROGRAMS

PROGRAM LAUNCHES

Metabolic Reset

This holistic wellness program supports metabolic health through acupuncture, Whole Health Coaching, nutrition education, and movement-based classes. It's designed to help members build sustainable habits that support energy, digestion, and overall well-being in a supportive, community-based environment.

BENEFIT ENHANCEMENTS

Kindbody

As fertility care requirements expanded across California, fertility benefits were embedded across all HMO medical plans. Beyond this expanded access, enhancements through Kindbody add support across additional reproductive and life stages, including virtual menopause support, KindMan, and KindDoula services.

Together, these enhancements delivered **\$3.4 million in total member value** in 2025 while connecting members to a partner that **outperformed national averages**.

IVF Quality Measure	Kindbody	National Average
Clinical Pregnancy Rate	59%	47%
Live Birth Rate	51%	38%
Single Embryo Transfer Rate	98%	86%

Omada

A diabetes and weight management program partners with Express Scripts (ESI) prescription benefits offering personalized coaching, smart tools for easy monitoring, and guidance from specialists.



RESOURCE CENTER EXPANSION: CHULA VISTA RESOURCE CENTER

CalVEBA expanded access in the South Bay by laying the foundation for a new Resource Center in Chula Vista, opening in early 2026. With programs available in Spanish and English, free parking, and free childcare, this location will make wellness more accessible for the **40,000 members who live within 10 miles** of the facility.

The location also reflects a clear community health need: Chula Vista has the highest age-adjusted heart disease death rate in the South Region, where heart disease is the #2 leading cause of preventable death.

By bringing preventive care, wellness programs, and whole-person support closer to members, the Resource Center helps address local health risks earlier and in a more accessible way. At the same time, CalVEBA continues to evolve how care is delivered by advancing new models designed to improve care coordination, transparency, and affordability.



▶ WATCH VIDEO

MEMBER MOMENT

Meet Gabriel & Janice

Members Since 2015

Being able to have all those resources in Chula Vista, in our neighborhood, makes a big difference. It's going to be a big increase in our quality of life.



INNOVATING FOR A BETTER TOMORROW

VEBA Direct is an innovative, self-funded health care model built on partnerships with medical provider groups, designed to deliver coordinated, high-quality care while supporting long-term affordability for CalVEBA members.

Launched in 2024, the model strengthens transparency, care coordination, and accountability between provider groups and CalVEBA. By aligning incentives around quality outcomes and preventive care, VEBA Direct helps ensure members receive timely, effective care while keeping savings within the trust to reinvest in member benefits.

In 2025, the program continued to mature into a more structured and accountable model, serving more than **5,100 members across 23 participating employers**. Early results demonstrate meaningful improvements in preventive care, chronic condition management, and overall population health.

As VEBA Direct evolves, it is well-positioned to expand its impact, advancing a more integrated and member-centered approach to care.

THE IMPACT

DELIVERING MEASURABLE HEALTH OUTCOMES

In 2025, VEBA Direct continued to demonstrate the measurable impact of coordinated, preventive care. Colorectal cancer screening rates increased from 62.2% to 69.3%, while diabetes management improved from 69.9% to 71.1%.

Across all reported quality measures, VEBA Direct exceeded statewide PPO benchmarks and outperformed statewide HMO averages for colorectal, cervical, and breast cancer screenings.

These performance gains mean more members are receiving recommended preventive care and earlier health interventions. Research shows that regular colorectal cancer screenings can prevent one cancer diagnosis for every 455 screenings completed, cervical cancer screenings are associated with an 18% reduction in cervical cancer deaths, and breast cancer screenings save an estimated 9.6 lives per 1,000 women screened.

Together, these results demonstrate the power of an integrated care model that prioritizes prevention, quality, and long-term health improvement.

VEBA DIRECT BY THE NUMBERS

5,100+ Members Served

Across **23** participating employers

100% of Reported Measures Outperformed statewide PPO benchmarks

85.2% Cervical Cancer Screening Rate

Exceeding the statewide HMO average of **76.2%**

83.6% Breast Cancer Screening Rate

Exceeding the statewide HMO average of **80.3%**

71.1% Diabetes Management Performance

Surpassing the statewide HMO average of **63.1%**

WHAT'S AHEAD

We're continually looking for opportunities to support our members by listening to evolving needs and expanding access to care. As we look ahead, this approach will continue to guide upcoming programs and initiatives, helping ensure resources support both individual well-being and the strength of the overall member pool.

EXPANDING HEALTH IMPACT FOCUS AREAS

Loss & Healing (launched in 2026)

Developed in response to member requests for grief support, this upcoming group program will be led by a licensed psychologist and provide space for members to process loss, rebuild routines, and strengthen connections.

***My family and I are proud
CalVEBA members.***

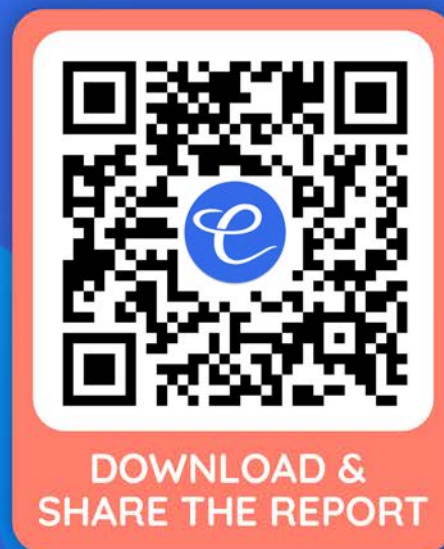
*We really enjoy it because it gives us
this opportunity for physical, mental,
spiritual health that allows us to be
able to do our jobs, be present as
parents, and get the holistic needs
to be successful.*

GABRIEL & JANICE

Members Since 2015



Learn More
ABOUT CalVEBA



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