

# Coverage for out-of-area students enrolled with PacifiCare and living in California (with access to PacifiCare HMO network)



Southern California Schools VEBA and PacifiCare are committed to providing you and your eligible dependants with the best health care services, even when all family members are not living under the same roof.

If you have an eligible dependent student who lives in California, but outside of San Diego County, and has access to the PacifiCare Signature Value HMO network, he or she is allowed to choose a full-network PacifiCare plan that corresponds to the Signature Value Advantage network plan you elect as a VEBA member enrolling in medical coverage. In this case, plan features and the way services are covered would be the same as the PacifiCare plan in which you are enrolled.

#### Definition of eligible student dependent

Your child is deemed an eligible dependent student if he or she is:

- Unmarried
- At least 19 years of age, but less than 25
- Primarily dependent on you for support and maintenance
- A full-time student carrying at least 12 units and attending an accredited college, university, or a State Department of Education-approved vocational/technical school.

You must take the following steps to allow your eligible dependent student to choose a primary care physician (PCP) in the area in which he or she lives (see tips below).

1. Contact PacifiCare at 800-624-8822 to confirm that the PCP is accepting new patients and provide additional information.
2. Contact the VEBA Advocacy Programs office at 619-278-0021, Monday through Friday.
3. Ask the representative to change your eligible dependent student's medical plan from "Signature Value Advantage" to "Signature Value."

#### Tips for choosing a primary care physician

A PCP coordinates all medical care, including necessary referrals within the medical group. Selecting a PCP who understands your child's needs is very important. Below are a few tips to help you and your child select a PCP who will be a good match.

- Define what traits are important in a physician — for example, specialty, years of experience, culture and background, gender.
- Inquire with your family members, friends and child's counselors for referrals in the area.
- Check the online provider directory at [www.pacificare.com](http://www.pacificare.com) for a list of in-network doctors available in your child's area. (Click on "Find a Doctor" under the "Tools" section. When asked to select a plan, click "Signature Value HMO.")
- Meet with and evaluate the doctor. Ultimately, the decision comes down to personal rapport.

#### An example scenario

You are an employee of a VEBA-participating school district and live in San Diego. You have enrolled yourself and all eligible family members in the PacifiCare Signature Value Advantage *Value Network* HMO 5. Your son, Robert, is attending college this fall in San Francisco. In order for Robert to select a PacifiCare HMO provider in the San Francisco area, you need to notify the VEBA Trust Administrator to manually change your son's plan to the PacifiCare Signature Value *Full Network* HMO 5 by following the steps previously listed.

**Please note:** If you are currently enrolled in the PacifiCare Deductible/Full Network plan, your eligible dependents already have access to the Signature Value network, and you won't need to make any changes to allow your out-of-area dependent to choose a PCP. Simply call PacifiCare at 800-624-8822 to confirm that your eligible dependent student's PCP is accepting new patients and provide additional information.

#### About VEBA

*Southern California Schools VEBA is a cooperative labor-management trust program that manages health care benefits for participating districts and associations by positively influencing the quality, affordability, and accessibility of care delivered by contracted health plans and their providers. Learn more about Southern California Schools VEBA at [www.vebaonline.com](http://www.vebaonline.com) or call 619-278-0021.*

This summary is merely a brief description of the major benefits of the plan(s) and is not intended to alter or expand benefits rights or liabilities as set forth in the official plan documents and contracts. Additionally, the plan options available to you are based on the plans bargained by your district or association.