

The roadmap to living healthy

**A comprehensive guide to
your CSAA Insurance Group
Health Support Benefits**

**Learn about everything
that's available to you and
your eligible dependents**



CSAA Insurance Group,
a AAA Insurer

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It's your life. Live it well.



CSAA IG cares about your well-being. We're here to support all employees and their families with access to inclusive, quality, affordable health care and health-related resources.

As a CSAA IG employee, you and your covered family members gain access to a long list of benefits, many are **available at no extra cost**. A variety of programs are available, including cancer support, tobacco cessation, arthritis care and maternity support. We've outlined the details of each program available to help you better understand them.

From managing stress and losing weight to starting a family and saving money, we have the resources you need to live your best life. Flip through this guide to explore all the ways you can start living healthy! Look for the "U" logo for UnitedHealthcare resources, the Surest logo for Surest resources and the Kaiser Permanente (KP) logo for KP resources.

Key for program and resource offerings:



Indicates program or resource offered by Kaiser Permanente



Indicates program or resource offered by UnitedHealthcare



Indicates program or resource offered by Surest

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STAYING HEALTHY MATTERS

Immunizations KAISER PERMANENTE

Vaccinations are a critical part of living healthy. It's especially important to stay up to date on your child's vaccines, as they can protect young, vulnerable immune systems before they are even exposed to a disease. Additionally, vaccines are rigorously tested to ensure they are safe and effective.



Flu shot

The flu shot is key to safely navigating flu season. Flu shots are covered at 100% through your health plan and are available at network pharmacies, convenience clinics and doctors' offices.

COVID-19 vaccine

FDA-authorized COVID-19 vaccines and the recommended boosters will help protect you, your family and your friends from getting the disease. The U.S. vaccine safety system ensures that all vaccines are as safe as possible. Talk to your health care provider if you have any questions.

You will have \$0 cost-share (copays, deductibles or coinsurance) on the FDA-authorized COVID-19 vaccines when you get your vaccine at network pharmacies. You should not get a bill for the vaccine.

Contact the number on your member ID card or log in to your health plan website myuhc.com[®], benefits.surest.com or kp.org for more information.

Preventive Care **surest**

Is it time for your regular checkup? Regular preventive care can help diagnose and prevent conditions before they become health problems or chronic conditions, and **your health plan covers checkups and routine screenings at 100% when recommended by your network provider.**

UnitedHealthcare includes all network mammograms, including 3D imaging. There is no deductible and no additional cost for mammography screenings at any age when you use a network provider. It's important to know that a diagnostic mammogram — which is intended to help diagnose symptoms that are already present — may have additional out-of-pocket costs. An initial colonoscopy is covered at 100% when you use a network provider, regardless of age or whether it's preventive or diagnostic. Any subsequent provider-recommended colonoscopies would be covered under the diagnostic benefit, with any applicable deductibles, coinsurance or copays.

Primary Care Physician (PCP) **surest**

Your UnitedHealthcare In-Network Plan requires that you select a Primary Care Provider, or PCP, and the UnitedHealthcare HSA Compatible Plan recommends you select a PCP.

When selecting a PCP, look for the Tier 1 blue dot on **myuhc.com** to ensure your health care provider is a Tier 1 provider so you can get the greatest value for your health care dollars. In addition, each family member may select their own unique PCP and will be issued their own health plan ID card, which includes their PCP's name.

Kaiser members can select their PCP or have one assigned to them. Call the number on your ID card or register on **kp.org**.

Surest members, you're **not required** to designate a primary doctor but it is recommended for preventive and ongoing care.

Customer Care **surest**

Looking for a trusted resource to help you stay healthy by getting the most out of your benefits?

UnitedHealthcare **Health Advantage** is a team of advocates here to help you 1-on-1 with all your benefits questions, ranging from claims and referrals to obtaining 1-on-1 support for clinical and complex conditions.

A Health Advantage advocate can be reached at **1-877-835-9856**.

Kaiser Permanente Member Services is your one call for all benefit, resource and program-related questions. KP Member Services can be reached at **1-800-464-4000**.

Surest Member Services can be reached at **1-866-683-6440** or via email at **clinicalcare@surestservice.com**.

24/7 Virtual Visits

Start feeling better faster. With 24/7 Virtual Visits, you can connect with a doctor in minutes by phone or video, and get a prescription if necessary.* A 24/7 Virtual Visit doctor can treat common conditions like cold/flu, pink eye, rash, sinus infection or urinary tract infection. And appointments typically cost less than \$54.

See a doctor now. Just use the **UnitedHealthcare® app** and tap **Find Care**.

* Certain prescriptions may not be available, and other restrictions may apply. Data rates may apply.



Kaiser virtual visits are a convenient way to connect with your own doctor online and are available at no additional cost to members. Visit **mydoctor.kaiserpermanente.org** for more information.

To find the copay amount for a virtual visit with Surest, you can use the Surest app or website **benefits.surest.com** to search for care and see the copay price before your visit.



Telehealth

Many medical and mental health doctors offer care virtually. If available, seeing your regular doctor or therapist via video chat or phone can provide a safe and convenient alternative. The cost is the same as an in-office visit. Copayments, coinsurance and deductibles apply. If this is a preventive exam with your PCP, there is no member cost-share. Contact your doctor or therapist and ask if they offer telehealth or virtual care options.



Mental Well-Being and Work Life Program

also known as Employee Assistance Program (EAP) through SupportLinc

SupportLinc's licensed professional counselors and Work/Life specialists can help with personal, family and work-related issues, ranging from child and eldercare referral services to financial planning or stress management resources.

Access up to 10 free in-person, video, phone or text sessions. This is a confidential service available 24/7/365 to you and your family members.

Learn more or access SupportLinc by calling **1-888-881-5462** or visit **SupportLinc.com** (group code: csaa).

Behavioral Health surest

Behavioral health support is available for individuals with specific diagnoses, such as clinical depression, bipolar disorder or eating disorders. Substance abuse treatment benefits also fall under this category. Behavioral health benefits are available in person or online via a confidential virtual visit with a licensed therapist or psychiatrist.

Talkspace is a therapy option that is exclusively conducted virtually, including real-time audio/video appointments. Included as part of your behavioral health benefit, you can register at **talkspace.com/connect**, then download the Talkspace app.

Behavioral health treatment is generally for longer-term support than the company's mental well-being and work life program, also known as Employee Assistance Program (EAP) through SupportLinc, which deals with shorter-term needs and everyday work and home challenges. SupportLinc is often a good place to start and is available at no additional charge.

Personal issues that may be covered include:

- Alcohol abuse
- Anger management
- Anxiety and stress
- Clinical depression
- Compulsive spending or gambling
- Coping with grief and loss
- Domestic violence
- Drug abuse
- Eating disorders
- Marital problems

This service is confidential. UnitedHealthcare members can visit **liveandworkwell.com** to learn more about their behavioral health plan benefit. Tier 1 selective serotonin reuptake inhibitors (SSRI) medications are covered at \$0 cost share if needed.

Surest members go to **Benefits.surest.com** and search mental health.



Calm Health surest

Calm Health is a new mental well-being app that builds on the self-guided content available from Calm (sleep, meditation and mindfulness) and includes more features and resources for UnitedHealthcare and Surest members. The app includes mental health screenings and recommendations to additional solutions and services offered by the plan. Here's what you'll get all at no cost:

- **24/7 access to digital content** enhanced with evidence-based modules created by psychologists
- A library of **diverse content** — including videos, music and more — designed to help users manage stress, improve sleep and live mindfully
- **Daily check-ins**, meditations, sleep stories and curated content focused on stress and burnout, sleep, anxiousness, productivity and more
- **Industry recognized screenings** help users track symptoms over time and results inform personalized recommendations

To sign up for Calm Health, log in to the UnitedHealthcare app or visit myuhc.com > **Coverage & Benefits > Mental Health.**

Surest members visit app.calmhealth.com to get started

Calm App KAISER PERMANENTE.

An app for meditation, mental resilience and sleep

The Calm app is designed to help lower stress, reduce anxiety and more. Kaiser Permanente members can access all the great features of Calm at no additional cost, including:

- The Daily Calm, exploring a fresh mindful theme each day
- More than 100 guided meditations
- Sleep Stories to soothe you into deeper and better sleep
- Video lessons on mindful movement and gentle stretching



Headspace Care App KAISER PERMANENTE.

An app to connect with emotional support coaches 24/7

The Headspace Care app helps you cope with some of life's most common challenges — from stress and low mood to issues with work, relationships and sleep. Text with your coach on the Headspace Care app now or schedule a time to connect later.

- Discuss goals, share challenges and create an action plan with your coach
- Get personalized, interactive skill-building tools from your coach
- Access a library of more than 200 activities on the app
- View recaps from each texting session and track your progress
- Work with your coach to adjust your action plan if needed to better help you reach your goals

Kaiser members: Download Headspace Care or the Calm app at kp.org/selfcareapps.



MONEY MATTERS

Health Savings Account (HSA)

For use with the UnitedHealthcare HSA Compatible Plan

An HSA is a personal savings account to help you save and pay for your health care. Once you know how your HSA works, you'll be able to stretch your health care dollars further.

An HSA comes with many advantages:

- 1. HSAs are triple tax-advantaged.** There's no tax when you contribute, invest or spend the money, as long as it's used for eligible health care expenses.
- 2. You decide when and how to use the funds.** Use HSA funds to pay for eligible medical expenses, or choose to save and watch your HSA balance grow year after year.
- 3. It's easy.** You will receive a Health Care Spending Card (debit card) that you can use to pay for expenses. Or, if you prefer, you can pay for expenses out of pocket and submit a claim for reimbursement at **optumbank.com**.
- 4. You can take it with you.** Whether you get a new job or retire, the funds are yours, and you can designate a beneficiary.
- 5. You can invest it.** After your HSA balance reaches \$2,000, you may choose to invest a portion of your HSA dollars in mutual funds — just like you would with a 401(k).

Remember, you can start, stop or change your contribution amount (up to the IRS annual limit of \$4,400 for individuals and \$8,750 for families) anytime during the year by going to the My Health and Benefits site **csaaighealthandbenefits.com** and clicking on Change My Benefits. Those who are over age 55 are eligible to contribute an extra \$1,000 over the annual HSA maximums. When you open an HSA account, earning less than \$200k annually, CSAA IG will contribute base annual contributions, up to \$400 for employee-only coverage and up to \$800 for family coverage to your HSA, depending on your annual salary.

Flexible Spending Accounts (FSA)



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An FSA lets you put pretax dollars deducted from your paycheck into a special account to help pay for common medical or daycare expenses. With an FSA, you can reduce your taxes while paying for services you would have to pay for anyway.

Three Types of FSAs

- 1. Health Care FSA (HCFSA).** Used to pay for eligible medical, prescription, vision, hearing and dental expenses not covered by your medical plan. You can't have an HCFSA if you contribute to an HSA.
- 2. Limited Purpose Health Care FSA (LPFSA).** Used to pay for eligible dental and vision expenses not covered by your medical plan. This type of FSA is only available to employees who are eligible for and enrolled in an HSA-eligible medical plan.
- 3. Dependent Care FSA (DCFSA).** Used to pay for child care for dependent children under 13, or for a spouse/dependent who is incapable of caring for themselves, while you are working, looking for work or in school full time. A DCFSA cannot be used to pay for health care expenses for dependents.

Paying for eligible expenses is simple and convenient with the Health Care Spending Card. It's connected to your FSA, so when it's time to pay, simply use the card. Or pay for the expense yourself and request reimbursement on optumbank.com.

Commuter Benefits

Use pretax dollars to buy transit passes and commuter products for you and your family. Since the purchase is pre-tax, you save money and lower your taxable income. To enroll, go to csaaihealthandbenefits.com; (company key: csaa) and click on Change Your Current Benefits. For more information or to submit a claim, visit optumbank.com.



For any of these tax advantaged accounts, you may enroll on the [My Health and Benefits](#) site (company key: csaa) or call the Employee Benefits Service Center at 1-844-896-0170 Monday through Friday, 8:00 am to 5:00 pm Central Time for assistance.

To access your account(s), log in to Optum Financial's website to set up payments, reimburse yourself and check account balance. You will also receive one (1) debit card to use for all accounts.

Visit optumbank.com to register or call **1-800-243-5543**.

Optum Financial™ is a member of the Federal Deposit Insurance Corporation (FDIC) in order to keep the funds in your deposit account safe.

DIABETES RESOURCES

Teladoc Health

Teladoc Health® is a diabetes program that combines technology that uploads your glucose, provides unlimited test strips and includes coaching from a certified diabetes educator to support you in managing your diabetes.

Get started at teladochealth.com/register/csaa or call **1-800-835-2362** and use registration code **CSAA**.

Surest Diabetes Condition Management Program

Includes free educational information and self-management resources, medical management and compliance, preparation and support for upcoming physician visits and review of psychosocial services and community resources.

Contact Surest member services at **1-866-683-6440**.

Diabetes Care Management Program



The KP Diabetes Care Management Program can help you manage your diabetes by assigning you a personal diabetes care manager who's a specially trained nurse or a pharmacist.

At the first visit, a diabetes care manager reviews what you currently do to manage your diabetes and answers any questions you have.

You meet with your care manager regularly and stay in touch by phone or secure message. At each visit, you'll learn new skills to help:

- Monitor blood sugar
- Adjust your meal plan
- Stay on track with medications
- Be physically active



The care manager will also work with your doctor to ensure medications are working well.

There's no fee for office visits or phone calls with a care manager. In some cases, for those enrolled in one of Kaiser's deductible plans, some classes or groups may have a fee.

For more information on the program, classes and family nutrition, please visit **Diabetes Care Management Program | My Doctor Online**.

HEART RESOURCES

High Blood Pressure

Blood pressure is the force or pressure of blood against the artery walls of the heart. When a person has high blood pressure, the heart has to work harder so that it can send blood throughout your body. Hypertension is another word for high blood pressure.

High blood pressure usually has no symptoms that can be felt, but it increases the chance of having a stroke, heart attack and kidney disease. An adult goal is generally a blood pressure reading below or equal to 139/89. However, for some people based on their health and/or age, a lower goal may be appropriate. You should discuss your specific blood pressure goal with your physician during an annual preventive exam.

For more health information, tools, classes and other resources, Kaiser members can search **kp.org/mydoctor** or contact their Kaiser Permanente Health Education Department. For more information on heart health, tips for staying healthy and other resources, UnitedHealthcare members can visit **uhc.com/health-and-wellness/health-topics/heart-health**.

Surest members contact the number on your member ID card or log in to your health plan website: **benefits.surest.com**.

Cardiac Rehabilitation Program

KP's cardiac rehabilitation program helps you develop heart-healthy routines after leaving the hospital, so you have a better chance for a faster recovery. This program is for individuals who've recently had a heart attack, stent placement or heart surgery.

People who participate get:

- A personal care manager for up to 6 months
- Regular telephone calls and emails to follow up on your progress
- Periodic blood tests
- Prescription refill reminders
- Nutrition and home exercise instruction
- Participation from the comfort of your own home



For more information, visit **Heart Health and Cardiac Care**. Interested members will need to contact their doctor or nurse practitioner to get a referral.

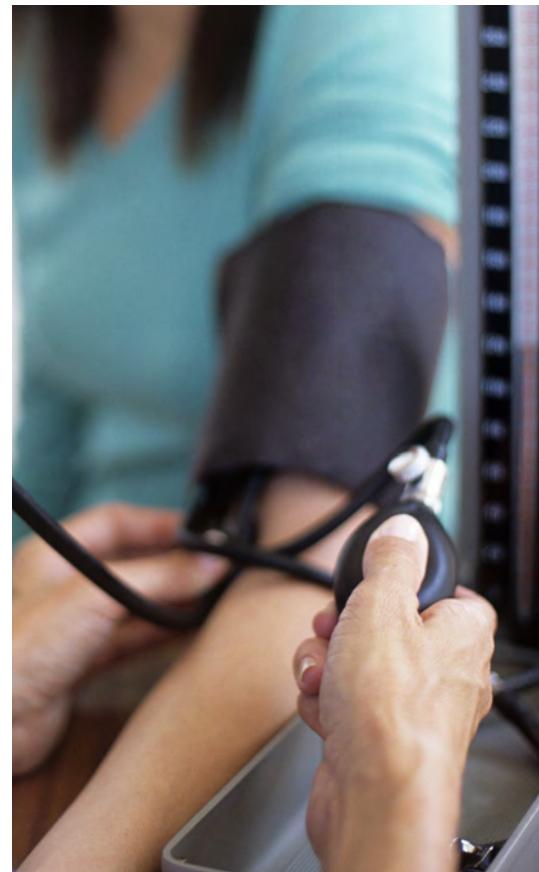
Heart Failure Support



The goal of KP's Heart Failure program is to provide support and focus on the following 3 aspects of heart failure treatment:

- Patient education: Teach you about heart failure and how you can prevent progression of your condition
- Proper monitoring: Educate you on how to notice a flare-up of symptoms or a change in your symptoms of heart failure
- Decision support: Help you decide when you should make a doctor appointment versus when to visit an urgent care center

Other services can include dietary consultations, health assessments, medicine information, weight-loss help, sodium/fluid management and exercise programs and facilities. One of the main benefits of this program is that it can be delivered right to your home.



For more information, visit [Learning About Heart Failure](#) to enroll.

Congenital Heart Disease Resource Services **surest**

Congenital heart disease (CHD) is the most common type of birth defect. There are many different types of CHD: some affect the heart while others affect the valves or blood vessels. Congenital Heart Disease Resource Services are available to you at no additional cost as part of your plan benefits. This will give you access to leading treatment providers through the CHD Centers of Excellence (COE) network and specialized support. Eligible members are paired with CHD nurse case managers who can help you understand your benefits and help make sure you get the care you need. Throughout the process, they'll work with you and your family, your doctors and your treatment facility.

Call a Health Advantage advocate at **1-877-835-9856** to enroll.

Surest members contact member services at **1-866-683-6440**.

FAMILY FORMING & WOMEN'S HEALTH RESOURCES

Maternity Support



surest.

Maven® offers 24/7 pregnancy and postpartum support to UnitedHealthcare and Surest members (birth mothers and non-birthing partners). Members can access an integrated platform with high-touch concierge support.

- Virtual appointments or message providers 24/7 (OB/GYNs, doulas, mental health providers)
- On-demand classes, groups and articles from trusted sources
- Referrals for community services and resources
- Breastfeeding, navigating infant sleep and return to work support until the child's first birthday

The best part? Your Maven membership is free through your health plan. There are no out-of-pocket costs for Maven visits and resources. Visit mavenclinic.com/join/getstarted or download the Maven Clinic app.

Early on in your pregnancy, be sure to discuss delivery options with your provider as well. Options may include a hospital, birthing center or at home.

UnitedHealthcare and Surest plan members are eligible for up to \$1,500 per pregnancy in doula reimbursement. Doulas provide informational, physical and emotional support during pregnancy.

To self-search, visit myuhc.com/maternity or benefits.surest.com and filter care providers based on gender, language and more. If you're looking for specific LGBTQ+ care providers, search on outcarehealth.org and check to see if they are in your network. If finding transportation to prenatal visits is sometimes challenging, visit uhchealthierlives.com to search for ride options and other community resources that can provide support.



KP members can find maternity support by visiting mydoctor.

kaiserpermanente.org/ncal/pregnancy/. Subscribe to learn more about your developing baby, your changing body and surprising things about pregnancy based on your due date. You'll receive updates by email or on the My Doctor Online app.



This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for your information only. It is provided as part of your health plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This is not an insurance program and may be discontinued at any time.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.



Family Forming Programs **surest**

UnitedHealthcare and Surest Fertility Services

Whether you're looking to start a family or facing infertility challenges, you have benefits to support you. Enroll in Fertility Solutions and get support from an experienced fertility nurse who can help answer your questions and explore treatment options including assisted reproductive technologies (IVF, AI frozen embryo transfer) and pharmaceutical treatment. Learn how to navigate the health care system, find fertility specialists in the Centers of Excellence network and get the most out of your benefits.

Kaiser Fertility Services

Kaiser Fertility Services provides diagnosis and treatment of infertility, including office visits, imaging, lab, administered drugs and artificial insemination services.

Log on to kp.org to view detailed benefits or call the number on your ID card for assistance.

Women's Health **surest**

Virtual Women's Health Clinic

Visana is available to UnitedHealthcare and Surest members. It offers a variety of services ranging from preventive care through menopause. Visit: visanahealth.com/info/uhc.

Call a UnitedHealthcare Health Advantage advocate at 1-877-835-9856 to enroll.

Surest members contact the number on your member ID card or log in to your health plan website: benefits.surest.com.

CANCER & TRANSPLANT RESOURCES

Cancer Support **surest**

You don't have to face cancer alone. With the Cancer Support Program, you will get personal support from an experienced cancer nurse. Your nurse will talk you through the emotional challenges of your health journey, answer your questions, connect you with Centers of Excellence and help you make informed decisions about your care.

Call a Health Advantage advocate at 1-877-835-9856 to enroll.

Surest members can visit **Surest Clinical Advocacy** to schedule cancer support services.



Cancer Care

At diagnosis, a team of doctors, nurses and specialists quickly create a care plan personalized to your specific needs — to focus on you, your health, your family and your future. Based on your personalized treatment plan, the care team could include medical oncologists, radiation oncologists, surgical oncologists, radiologists, pharmacists, nurses and care coordinators.

At KP, clinical trials play a vital role in advancing cancer treatment. KP's doctors and oncologists are active in the research community and regularly participate in trials to explore and test new cancer therapies. The team will review your electronic health record and treatment history to help identify if there's a trial that may be right for you.

As cancer treatments become more sophisticated, KP's oncologists, hematologists and surgeons are continually evaluating and adopting the latest diagnostic technologies and treatment services, including less invasive treatments.

For more information, visit **Cancer Treatment | Kaiser Permanente**.

Transplant Resource Services **surest**

If you need a transplant, you have a dedicated transplant nurse in your corner who will work with your doctors to help coordinate your treatment before and after a transplant. Your nurse can also connect you with UnitedHealthcare's transplant Center of Excellence network, which includes only those transplant programs that have exceeded strict criteria for transplant excellence.

Call a Health Advantage advocate at 1-877-835-9856 to enroll.



2nd.MD KAISER PERMANENTE **surest**

Need a medical second opinion? 2nd.MD can help. Connect with board-certified expert doctors who specialize in your condition for a 20- to 30-minute consultation via phone or video. 2nd.MD can support you with a new or existing diagnosis and help you navigate treatment plans, surgery and medications at no additional cost.

To learn more, visit **2nd.MD/CSAA**, download the 2nd.MD app or call **1-833-505-1314**.

Centers of Excellence (COE) **surest**

You have access to top-performing clinics and hospitals that specialize in certain types of medical care. Through a rigorous evaluation process, UnitedHealthcare has developed COE networks that provide access to clinically superior, cost-effective health care for complex medical conditions.

By choosing a Centers of Excellence network medical center, you are more likely to receive:

- More accurate diagnoses
- Higher survival rates
- Coordinated health care that is provided by a team who specializes in your condition
- Appropriate therapy
- Fewer complications
- Shorter length of stay
- Decreased out-of-pocket costs

An experienced nurse specialist will act as your guide throughout the entire process.

WELL-BEING, WEIGHT MANAGEMENT & TOBACCO RESOURCES



Available to all employees, Personify Health is an easy-to-use online program and app that helps you make good-for-you decisions and provides you with Rewards Cash to keep you motivated along the way.

It's easy and fun

Healthy habits reduce your risk for certain diseases, increase your focus and can help you feel great! Take 90 seconds each day to acknowledge daily cards, complete a Journey step and track Healthy Habits. Plus, you'll get to join friendly competitions with your coworkers and challenge yourself to attain your well-being goals.

New members can enroll at join.personifyhealth.com/csaaig. Returning members, visit app.personifyhealth.com or log in to the Personify Health mobile app.

foodsmart

Foodsmart's digital nutrition platform is available to employees through Personify Health. Get personalized insights to help you make healthier food choices. Members receive meal plans and recipes customized to their individual needs.

Wellbeats™

Employees also receive complimentary access to Wellbeats, an app that provides 1,000+ on-demand classes and programs to help support your well-being. Earn daily points for class play minutes and for completing programs. Go to join.personifyhealth.com/csaaig to learn more.



Betr Health Weight Management Program **surest**

Betr Health's personalized nutrition and wellness program is designed to help UnitedHealthcare members improve overall health through tailored dietary guidance and sustainable lifestyle changes.

The program offers:

- **Personalized Nutrition Plans** based on your health data, goals and consultation with registered dietitian nutritionists
- **Holistic Approach** that focuses on various aspects of your health, including diet, lifestyle and overall well-being
- **Ongoing Support and Education** including resources, tools and personalized advice.
- **Technology Integration** to track your progress, offer insights and adjust recommendations based on feedback and health data
- **Healthy Meal Deliveries** for less than \$5 per serving. CSAA IG will subsidize \$100 in your first year of the program

To sign up, go to betrhealth.com/pages/csaa or call **1-706-230-6674**. Available to adult members with a BMI of 30 or higher, or a BMI of 25 or higher with a comorbidity.

Nutrition Services

Our Registered Dietitian Nutritionist (RDN), as part of our well-being team, will offer group education and promotion of resources on nutrition-related topics.

The RDN will help members set general nutrition or well-being goals to establish sustainable strategies around healthy eating choices.

To learn more, visit our **nutrition services page**.





Weight Management



- **Wellness Coaching by Phone** You get the added level of motivation you need to help you reach your exercise, nutrition and weight management goals with the Wellness Coaching by Phone program. To schedule coaching appointments, call **1-866-251-4514** (available 24/7) or book online at kp.org/mydoctor/wellnesscoaching.
- **Healthy Lifestyle Programs** Customized health goal-oriented action plan online. Visit the Healthy Lifestyle Programs page for more information at kp.org/healthylifestyles.
- **Health and wellness offerings** Get access to free self-care apps, sign up for classes to help you focus on your health and take advantage of discounts to support your health. Visit **Health and Wellness**.

KP members and non-members can access tools and resources that can help you achieve exercise, nutrition and weight management goals.

- **Online resources** **Fitness**, **Healthy Eating** and **Healthy Weight** topic centers on kp.org are all great hubs for information for both members and non-members. Additionally, the KP Food for Health **recipe library** supports you whether you're in the process of losing weight or need help staying motivated to maintain a healthy weight.
- **In-person classes** Various classes are also offered for exercise, nutrition and weight management and are held at medical centers and medical office buildings. There is high variability across regions.

To learn more about the weight management program, visit kp.org/weight.

Kaiser recommends programs that have a holistic approach to well-being, where programs address other areas including emotional wellness and stress management. Recommended weight loss programs emphasize a scientifically proven approach to achieving results that last. Kaiser recommends support programs that:

- Encourage participants to lose 5-10% of their starting weight
- Focus on sustainable change over time
- Set attainable goals within time frames and have multiple touch points along the way to check in
- Engage participants in a “practice and revise” mentality where change is constant and participants discover what will work for them and their life in the long run

Bariatric Resource Services **surest**

If you are considering weight-loss surgery, you probably have questions. Answers and information are available from an experienced bariatric nurse, who will work with you to help you make informed decisions about your care. They can also help you find a Center of Excellence for weight-loss surgery with better outcomes and fewer complications.

Call a Health Advantage advocate at 1-877-835-9856 to enroll.

Surest members contact the number on your member ID card or log in to your health plan website: [Surest.care/CSAA](https://surest.care/CSAA).



Tobacco Cessation KAISER PERMANENTE.

KP has a variety of virtual tobacco cessation programs and resources available to assist you in making healthy choices and becoming tobacco free.

- **Wellness Coaching by Phone** Access to 1-on-1 appointments with a KP wellness coach to get the added level of motivation you need on your journey to quit tobacco.
- **Healthy Lifestyle Program** You can participate in a set of over 90 missions, including several specific to tobacco use (e.g., Avoid your tobacco triggers, Use your NRT, Cut back on tobacco and Tame your tobacco cravings). These missions are small, skill-building, habit-forming activities that are completed over time and amount to an incremental approach to lifestyle change.

For more information, visit [Quitsmoking | Kaiser Permanente](https://quitsmoking.kaiserpermanente.org).

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- **Quit for Life:** Join Quit For Life® and you can qualify for nicotine replacement therapy (NRT) — gum or patches. **1-866-QUIT-4-LIFE**, TTY 711 or quitnow.net

Surest members contact the number on your member ID card or log in to your health plan website: benefits.surest.com.

ORTHOPEDIC & PAIN RESOURCES

Orthopedic Health Support **surest**

If you are experiencing back, neck or joint pain, an orthopedic health nurse is here to help you understand your diagnosis and treatment options. They will work with you and the rest of your care team to help manage your pain. Your nurse can also connect you to resources, identify ways you may be able to save money on your care and, should you need surgery, help you find an orthopedic Center of Excellence.

Call a Health Advantage advocate at 1-877-835-9856 to enroll.

Surest members contact the number on your member ID card or log in to your health plan website: **benefits.surest.com**.



Back Pain **surest**

Back pain is one of the most common reasons people go to the doctor. Your PCP knows your health history and may be in a position to diagnose the cause of your back pain and help you get back on a healthier track. For additional tips on how to combat back pain or seek care, visit csaaigbackpain.uhc.com.

For more information, visit **Back and Neck Pain | Kaiser Permanente**.

Surest members contact the number on your member ID card or log in to your health plan website: **benefits.surest.com**.

Pain Management



A pain management plan helps you find ways to control pain with side effects you can live with. You will work with your doctor to make a plan. The plan can include more than 1 type of pain control, including prescription or over-the-counter drugs. Physical treatments, like massage and acupuncture, may also be considered. Other things can help too, such as meditation or a type of counseling to change how your pain is viewed.

The goal of a pain management plan isn't to totally get rid of pain. Instead, the goal is to control the pain enough so that daily activities are easier. If your pain isn't controlled well enough, you should consult with your doctor and you may be referred to a specialist.

For more information, visit kp.org/health. Enter **P119** in the search box to learn more about **"Learning About Managing Chronic Pain."**



Arthritis Care **surest**

Arthritis, also called osteoarthritis, is a breakdown of the cartilage that cushions joints. When the cartilage wears down, bones rub against each other. This causes pain and stiffness. Many people have some arthritis as they age. Arthritis most often affects the joints of the spine, hands, hips, knees or feet. Arthritis never goes away completely, but medicine and home treatment can help reduce pain and help a person stay active.

Call a doctor now or seek immediate medical care if:

- There is sudden swelling, warmth or pain in any joint
- There is joint pain and fever or rash
- The pain is so bad that a joint cannot be used

Also, follow up with a doctor if:

- Mild joint symptoms continue even with more than 6 weeks of care at home
- Stomach pain or other problems occur with medication

For more information, visit **kp.org/health**. Enter **Z807** in the search box to learn more about **“Arthritis: Care Instructions.”**

Covered with \$0 copay for a network virtual visit: **benefits.surest.com**.

Opioid Management **surest**

Through education and support for patients and prescribers, KP has been working to address the opioid epidemic for nearly a decade.

Physicians and care teams from KP’s primary and specialty care, pain management and addiction medicine departments work closely with each other — and with KP pharmacists — to provide effective pain relief without putting members at risk for opioid-related complications. This includes help tapering their opioid dosage or discontinuing use altogether.

For more information, visit **Fighting the Opioid Crisis - A Kaiser Permanente Approach: healthy.kaiserpermanente.org**.

UnitedHealthcare has an outpatient treatment program for substance-related and addictive disorders. The program provides 9 to 19 hours per week for adults and 6 to 19 hours for adolescents, consisting primarily of counseling and education about addiction-related and mental health problems.

Call a Health Advantage advocate at **1-877-835-9856** to enroll.

Submit assistance request through **Surest Help Advocates**.

LGBTQ+ RESOURCES



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UnitedHealthcare recognizes that the LGBTQ+ community continues to face stigma and discrimination, driving health disparities among LGBTQ+ people. UnitedHealthcare is proud to offer helpful resources that meet LGBTQ+ members where they are.

Navigating this journey starts with our experienced and caring team of UnitedHealthcare Advocates dedicated to helping our members in the LGBTQ+ community. Our designated team of UnitedHealthcare Advocates can offer guidance with things such as understanding coverage, benefits and prior authorization requirements; finding network providers; assisting in scheduling appointments; and locating community-based resources. When an individual is considering their options for their gender identity needs, there may be a lot to consider — and every journey can be different.

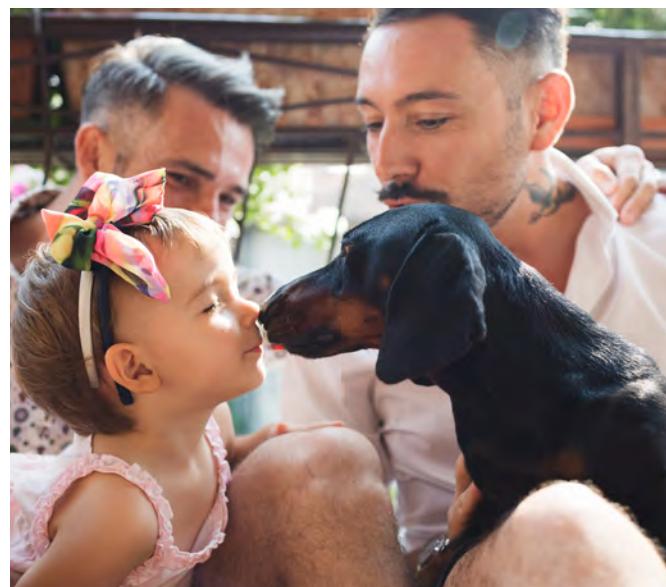
CSAA IG's plan covers treatment for gender dysphoria. This coverage includes psychotherapy,* hormone therapy, puberty suppressing medications and laboratory testing to monitor the safety of hormone therapy. This benefit also includes coverage for certain surgical and non-surgical treatments including genital surgery, surgery to change specified secondary sex characteristics, such as bilateral mastectomy, breast augmentation, tracheal shave and voice modification surgery, and voice modification therapy. Services related to a covered surgery, including, but not limited to, surgeon, anesthesia, laboratory, pathology, radiology, hospital and facility fees, and/or surgical center fees are also covered. HIV screening and pre-exposure prophylaxis (PrEP) are 100% covered as preventive when seen by a network provider.

We offer a rich medical and behavioral health provider network, filterable based on LGBTQ+ focus, with telehealth solutions accessible from home 24/7.

Visit myuhc.com > **Find Care tab** > **Browse for providers** > **More Filters option** and select **LGBTQ Supportive** or go to pride365plus.com.

For specific benefit questions, call **1-877-835-9856** or reach out to the UnitedHealthcare gender identity team at **1-800-326-9166**.

Surest members should contact Member Services at **1-866-683-6440**.



* Includes SSRI medication at Tier 1, \$0 cost share, if necessary.

My Doctor Online provides resources and helplines for LGBTQ+ members, youth, families and friends. KP's LGBTQ+ Health recognizes the unique health care needs of LGBTQ+ members and commits to caring for members with respect, dignity and cultural humility. For more information on KP's commitment to LGBTQ+ inclusion and diversity, visit kaiserpermanente.org.

For support specific to gender identity and the journey to and through gender-affirming care, Kaiser Permanente is here to help you find the path that's right for you.

Our physicians, care teams, facilities and health plans are all part of one connected team — the same team as our mental health clinicians, pharmacists and lab technicians. That makes it easier for you to get the support you need for a healthy gender-affirming care journey — and a positive, empowering experience.

You don't have to repeat your story over and over. Everyone who cares for you will know who you are, your medical history and where you are in your gender-affirming care process.

You don't need to worry about what's covered. Services may vary by region, but we'll help you understand what is or isn't covered by your Kaiser Permanente health plan — so you can make informed decisions about your care.

We coordinate your care, so you don't have to. Assessment letters, approvals, referrals and updates about your health and care are automatically shared with the appropriate care teams through your electronic health records.

Our care teams are continuously learning new ways to provide high-quality care for gender-diverse members. And our care is informed by standards set by the World Professional Association for Transgender Health and other leading organizations. For more information, call **1-510-752-7149**.

Engage in the Personify Health platform to support your well-being and earn Personify Health points for completing activities related to the Diversity, Equity and Inclusion topic of interest including Healthy Habits and Journeys. Go to join.personifyhealth.com/csaaig to learn more.

ADDITIONAL INFORMATION

More information is just a click or call away. **Save these important phone numbers, websites and apps** so you have them handy the next time you need them.

UnitedHealthcare Health Advantage 1-877-835-9856	Your one number for all benefit, resource and program-related questions.
UnitedHealthcare app and myuhc.com	Find a provider, check your deductible, view claims, download a copy of your medical ID card and more.
Surest Member Services: 1-866-683-6440, benefits.surest.com	Check costs (copay) and treatment options prior to getting care, view claims, access digital ID card and more.
Visit optumrx.com or call 1-877-835-9856	Access details of your pharmacy benefit including tracking an order, renewing a prescription or enrolling in mail delivery.
Visit optumbank.com or call 1-800-243-5543	Optum Financial is the administrator for tax-advantaged accounts, such as HSA and FSA.
liveandworkwell.com (United Healthcare & Surest Health Portal)	Access behavioral health services and articles, tools and videos on mental health.
Visit teladochealth.com/go/csaa or call 1-800-835-2362	Enroll in Teladoc Health, a diabetes management program that provides an advanced glucose meter, unlimited test strips, and includes coaching from a certified diabetes educator.
mavenclinic.com/join/getstarted	Maven offers 24/7 pregnancy and postpartum support to UnitedHealthcare members.
Visit betrhealth.com/pages/csaa or call 1-706-230-6674	Betr Health is a personalized nutrition and wellness program.
Kaiser Permanente Member Services 1-800-464-4000	Main number for all benefit, resource and program-related questions.
Kaiser Permanente app and kp.org	Find a provider, check your deductible, view claims, download a copy of your medical ID card and more.
Gender-affirming support resources	Discuss coverage, resources and benefits. Kaiser plan members call 1-510-752-7149 . UnitedHealthcare plan members call 1-800-326-9166 .
Personify Health app and join.personifyhealth.com/csaaig	Access your Rewards Cash well-being incentive, friendly competitions, well-being goals and more.
Text CSAABENEFITS to 67936 to download the mobile benefits directory*	A hub for all your health and well-being benefits contacts, saved to your smartphone for easy access.
Visit supportlinc.com and use group code CSAA or call 1-888-881-5462	Access your mental well-being and work life program through SupportLinc. Up to 10 face-to-face or virtual counseling sessions per year are included.
Health Advocacy Support call 1-866-695-8622	Health Advocacy for assistance with resolving medical claims, billing issues, finding in-network doctors, and help to navigate medical, dental and vision insurance and Medicare.
Visit 2nd.md/CSAA or call 1-833-505-1314	Get a medical second opinion with 2nd.MD regarding a diagnosis or surgery.
Visana virtual women's health clinic visanahealth.com	A virtual women's health clinic dedicated to giving you the best care at every life stage.
Visit My Health and Benefits or call 844-896-0170 M-F 8 am- 5 pm CT	The My Health and Benefits site is where you can review, enroll and change your benefits. Find easy-to-read benefits information including plan costs, comparison and other benefit details.

*See **texting terms and conditions**. Message and data rates may apply.

This document includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

The services and programs described are for informational purposes only and should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This content is for informational and/or educational purposes only. It is not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider, or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.