



CALIFORNIA'S
VALUED TRUST

HEALTHCARE BENEFITS FOR THE EDUCATION COMMUNITY

SUMMER – 2011

CVT's 2011-12 OPEN ENROLLMENT GUIDE

The new plan year is right around the corner and that means many members will be making choices about their benefits for the 2011-12 plan year. In advance of the decision period, this issue is primarily devoted to informing our members on the new programs and any changes for the upcoming year starting October 1st. It is also intended to serve as an Open Enrollment Guide and to help you walk through necessary requirements and paperwork for choosing your 2011-12 plan. We understand this highlights many different programs, some of which may be new to you. Should you have any questions about the information, the impacts or your role in any of the new plan designs, we encourage you to reach out to CVT. It's our goal to help educate members about available resources, while highlighting changes.

PLANNING FOR THE FUTURE

There is a substantial amount of good news to report for the upcoming plan year, set to start in October. This is due to the joint effort of CVT, our vendor partners, districts and plan participants who are taking advantage of cost-saving measures such as the use of generic drugs, wellness programs and other initiatives.

CVT also applied for and received funds from the Early Retiree Reinsurance Program (ERRP), which is part of the Healthcare Reform Act and has helped mitigate rate increases. However, there is more to do. This year we have seen more than 12,000 emergency room (ER) visits costing \$14.5 million dollars, yet only one percent of these resulted in a patient admission. Developing additional member awareness and education programs on the appropriate use of the ER is a significant goal of CVT.

Chronic health conditions, higher claim experience and large-cost claims continue to impact CVT rates. We are dedicated to providing our districts with the most cost-effective and comprehensive healthcare plans and programs available.

With that goal in mind, we are pleased to announce that we have added a number of benefits for plan participants that include: 24/7 Nurseline, Employee Assistance Program (EAP), American Imaging Management (AIM), CVT's Wellness Plans for HMO and PPO and Bariatric Centers of Excellence.

We are confident these added benefit options, along with other plan changes, demonstrate CVT's continued commitment to be the best healthcare advocate for you and your district. We thank you for the opportunity to provide your healthcare benefits and look forward to working with you in the coming year.

Please remember that not all information provided in this guide may apply to you. CVT Districts/Units negotiate different benefit options to meet the needs of their members. If you are in doubt about what coverage you have please contact your district or CVT at 800.288.9870. All benefit changes are effective October 1, 2011.



CHOOSING THE RIGHT HEALTHCARE PLAN

CVT continues to be proactive in providing you with the benefits and options you deserve. From higher quality benefits and the Employee Assistance Program to more options and wellness-related resources, the focus remains on you. The upcoming plan year has been enhanced in a variety of ways. Please pay careful attention to the changes below as you consider what benefits are best for you and your family.

ANTHEM BLUE CROSS AND BLUE SHIELD PPO PLAN CHANGES

- **Wellness PPO Plans** – With the successful launch of the new Wellness Plan in the 2010-11 plan year and more than 100 of our participating school districts offering it to employees, CVT is excited to continue providing this option in the coming plan year.
- **Emergency Room (ER) Copay** – All PPO plans will have an increase in ER copay to \$75 from the current copay of \$35 for each visit to the ER. The copay is waived if member is admitted and only applies to plans 1-10 and the Wellness Plan. There is no separate ER copayment for High Deductible Health Plan (HDHP) options. In addition to the copay, Major Medical deductibles/coinsurance will continue to apply on Plans 3-10.
- **Health Care Reform Act** – All plans will continue to comply with the regulations and the requirements of the Health Care Reform Act.
- **Anthem's 24/7 Nurseline and Blue Shield's NurseHelp 24/7**
Instant healthcare information by a toll-free telephone hotline 24 hours a day, seven days a week, from a registered nurse has been added for all members with PPO coverage. These programs give you better control of your healthcare decisions and help you receive the most appropriate care while helping to minimize the cost of healthcare. It also offers a helpful and convenient alternative to the emergency room when it's not an emergency.
- **Bariatric Centers of Excellence (COE)**
(Anthem Blue Cross Members Only)
Requires bariatric surgery to be performed at designated facilities identified as Centers of Excellence (COE) for PPO Plan members assigned to the Anthem Blue Cross network of providers. This is similar to the current approach for transplants. Patient safety and quality of care are the primary objectives.

PHARMACY BENEFIT CHANGES FOR PPO PLANS

Maintenance Choice

All CVT PPO Pharmacy Plans through CVS Caremark will now include an important cost-saving feature called Maintenance Choice® in the prescription benefit. This program is designed to help keep prescription costs down and to offer members convenience. Members and their families must choose to receive 90-day supplies of their long-term** medications either by mail through CVS Caremark Mail Service Pharmacy or to pick them up at a CVS pharmacy near them. Either way the copay will be the same.

Active and Early Retiree (without Medicare) members choose the option that works best for them. Silverscript members will have no change. The program is convenient and easy-to-use. Once the selection is made online or by phone (888-354-6390), CVS Caremark will handle the rest. Plus, members can order refills and manage prescriptions anytime at www.caremark.com and link to information on CVT's website and resource section.

*(A long-term** medication is taken regularly for chronic conditions or long-term therapy. A few examples include medications for managing high blood pressure, asthma, diabetes or high cholesterol.)* For a full list of drugs, visit www.cvtrust.org.

We encourage you to contact California's Valued Trust with any questions regarding Open Enrollment. As your healthcare partner, it's our hope this guide is a valuable resource to ultimately help choose the plan that best fits you. For more information, please contact our Member Services team by calling **800.288.9870** or visit our website at www.cvtrust.org.



KAISER HMO PLAN CHANGES

- Addition of Wellness Plan for Kaiser HMO members.
- Health Care Reform – All plans are compliant with Health Care Reform benefits and dependent coverage to age 26. Plans will also be changing to non-grandfathered status resulting in preventive care coverage with no cost share.

Key plan design changes are summarized in the table below. For complete information of your plan choice, contact your district office or visit www.cvtrust.org/products/medical_plans.php.

Pharmacy Benefit Changes for HMO Plans

- All Rx options will have 30-day retail supply, mail-order @100 day supply (Plan 7 & 8 currently have 30-day retail supply).

KAISER HMO PLAN DESIGN

CURRENT 2010-11 BENEFITS				NEW 2011-12 BENEFITS			
Plan	Copay	Rx	ER	Plan	Copay	*Rx Option	ER
1	\$0	\$5	\$0	1	\$10	\$5 / \$10	\$35
2	\$10	\$5 / \$10	\$35	2	\$15	\$5 / \$10	\$50
3	\$10	\$10 / \$20	\$35	3	\$20	\$10 / \$20	\$50
4	\$20	\$10 / \$15	\$35	4	\$30	\$10 / \$20	\$50
5	\$25	\$10 / \$20	\$35	5	\$35	\$10 / \$20	\$50
6	\$15	\$10 / \$20	\$50	6	\$25	\$10 / \$20	\$50
7	\$25	\$10 / \$30	\$100	7	\$35	\$10 / \$30	\$100
8	\$20 DHMO	\$10 / \$30	20%	8	No Changes	No Changes	No Changes

** PLAN 6 INCLUDES OPTICAL ALLOWANCE OF \$175

*** PLAN 3 BENEFIT IS 50% INFERTILITY VS \$10 COPAY

2011-12 DENTAL, VISION AND GROUP TERM LIFE PLAN ENHANCEMENTS AND CHANGES

Delta Dental

- Dental rates will be changing and are specific to each district. Please contact your district representative for individual rates.

Vision Service Plan (VSP)

- There will be no change in vision rates.
- Retail expansion to now include services at Costco.
- Eye Health Management, Diabetic Outreach program added which detects for signs of common diseases like diabetes, high cholesterol and hypertension.

MetLife Group Term Life and AD&D Insurance

- There will be no change in life rates.

CHANGE THE TRENDS—START SAVING

Looking for ways to improve your health, and save money at the same time? Here are a few tips to help you do just that.

- **Wellness Plans** – If offered, choose one of our Wellness Plans that allow members the ability to earn reimbursements to offset out of pocket costs for medical expenses.
- **Nurseline** – Get instant healthcare information by a toll-free telephone hotline 24 hours a day, seven days a week from a registered nurse. Whether it's a question about allergies, earaches, depression or any other health topic, answers and support are always there—even when you're on vacation.
- **Primary Care Doctors and Urgent Care Use** – Use an urgent care center instead of the Emergency Room whenever possible. You can often get treated more quickly and pay much less than you would for emergency care.
- **ValueOptions Employee Assistance Program (EAP)** Employee Assistance Program is a confidential assistance program offering counseling on many different kinds of issues such as legal and financial challenges related to retirement, divorce or domestic violence and work/life services such as child or adult care.

EAP has traditionally been offered as an optional program but will now be provided at no additional charge for all members in a PPO or HMO Plan.

WOMEN'S HEALTH & CANCER RIGHTS

Your health plan provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy (including lymphedema). The Plan's usual deductibles and copayments apply. Keep this notice for your records and call CVT for more info.



OPEN ENROLLMENT PROCESS

CVT continually supports district-specific open enrollment processes and time periods. The following dates and enrollment changes are set by CVT, however, please check with your district to confirm if your guidelines are the same.

Key Dates

- Month of September is CVT’s Annual Trustwide Open Enrollment period for a 10/1 effective date.
- New benefit changes are effective October 1, 2011.
- Eligibility updates must be received within 31 days of a qualifying event. Be sure to notify your Human Resource Department. For a list of qualifying events contact your District office or CVT.

Changes to Dependent Coverage

- CVT must be notified within 31 days of a qualifying event with supporting documentation, if done outside of open enrollment.
- List of qualifying events may be found in CVT’s eligibility guidelines.

- New enrollments and benefit changes pertaining to the addition of a child dependent (up to the age of 26 years) will require a copy of their birth certificate to enroll the dependent.
- New enrollments and benefit changes pertaining to the addition of a spouse will require a copy of the marriage license to enroll the spouse as a dependent.
- New enrollments and benefit changes pertaining to the addition of a same sex domestic partner or an over the age of 62 opposite sex domestic partner will require a copy of the state registration to enroll the domestic partner as a dependent.

Tips for a Successful Open Enrollment

- Participate in open enrollment meetings. Contact your district or chapter president for dates and times.
- Understand the importance of your plan selections and ask for help in choosing a plan that meets your specific needs. Look at the full range of services and copayments you will spend out of pocket for doctor’s visits, surgery, hospital stays or other types of care. Does this plan’s network include the doctors and hospitals I want? What about cost and quality of care? Bottom line is that it’s important to know how the plan works. Don’t wait until you need healthcare to ask those important questions.



Visit cvttrust.org for more info



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