



Trustline

Summer 2005

CENTRAL VALLEY SCHOOLS HEALTH AND WELFARE TRUST NEWS

PLAN DESIGN ENHANCEMENTS FOR 2005-2006

Lifetime Maximum Increased

The lifetime maximum for the PPO plans has been increased to \$5 million

Expanded Annual Physical

To encourage preventive men and women's health screening such as mammograms, pap smears, PSA tests, etc., all PPO plans will include an annual physical allowance of \$200 per year not subject to deductible. Any charges above the allowance will now be covered under major medical.

High Deductible Health Plans

CVT will offer two High Deductible Health Plans (HDHP). These plans will meet the requirements of a Health Savings Account (HSA). All covered benefits will be subject to deductible including pharmacy

Additional Kaiser Options

CVT has announced seven Kaiser plans for a unit/district to select from. Plan design includes the addition of office visit copays, E/R copays, inpatient deductibles, and different

pharmacy benefits. Each unit/district will have the ability to offer two of seven options available.

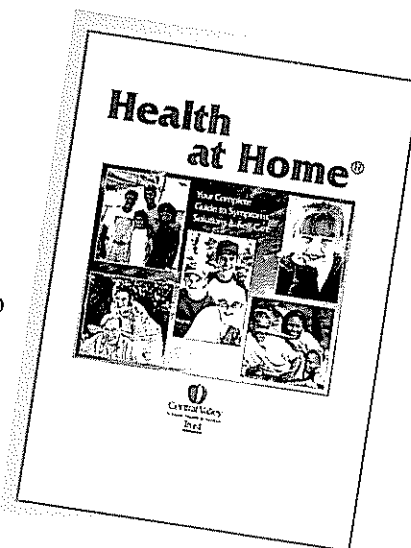
With all of the new offerings for the upcoming plan year we would like to remind you that each unit will have the ability to offer up to four PPO plans, one HDHP, two Kaiser plans, and PacifiCare (if available in your geographical area).

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"HEALTH AT HOME" GUIDEBOOK AVAILABLE

CVT is pleased to provide "Health at Home", a healthcare guide for all of our PPO plan subscribers as a guide to symptoms, solutions and self-care. CVT encourages preventative health and a positive lifestyle to promote wellness among our subscribers. The Health at Home guide is a valuable resource to assist in assessing health issues.



WHAT'S NEW...

EXPANDED TERRITORY

CVT Board of Trustees has now expanded the service territory to include a larger portion of the Antelope Valley in Los Angeles County as well as all of San Bernardino and Riverside Counties.

NEW MEDICAL ID CARDS

Be on the lookout for your new medical ID cards! Effective July 1, 2005, CVT will be issuing new identification cards to all PPO plan subscribers. We have removed the social security number from your card and subscribers will now be identified by a "Health Claim Identification Number" (HCID). You will receive more information included with your new card on this upcoming implementation.

WE'RE BURSTING!

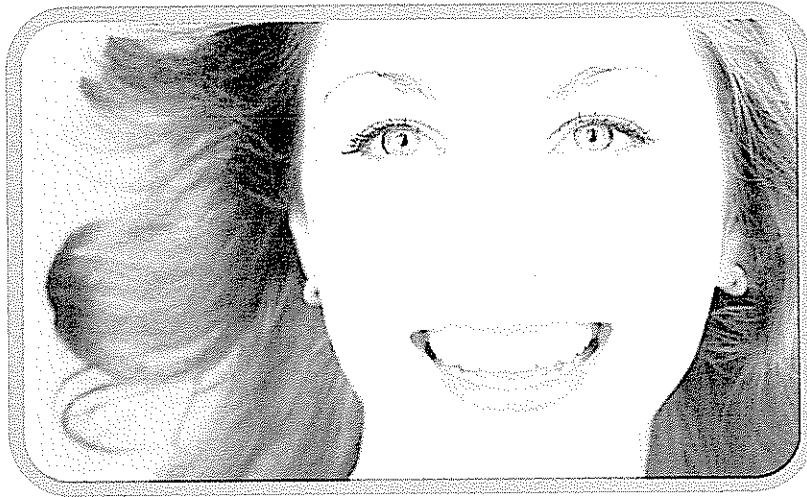
We're bursting at the seams, so we're moving! Central Valley Trust will be moving to 520 East Herndon Ave, Fresno, CA 93720. Our office will be closed on July 14th and 15th and will re-open on July 18th at 8:00 a.m.

WELCOME TO OUR NEW PARTICIPATING GROUPS

Effective July 1, 2005:

Fremont Union High School
Santa Clara County
Student Advocate Unit

Yuba City Unified
Sutter County
Certificated Unit



HALF A CENTURY OF HEALTHY SMILES

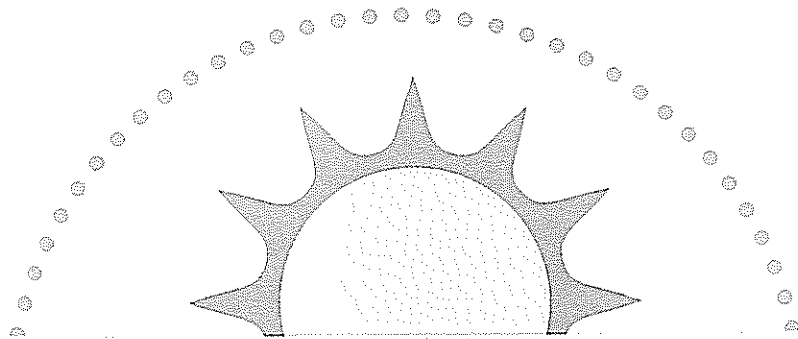
On May 21, 2005, Delta Dental of California celebrated its 50th anniversary of one of the three founding Delta Dental Plans in the nation (the other two Plans are in Oregon and Washington) providing dental health solutions for half a century.

In that time, the number of Delta of California enrollees has grown

more than 800,000 percent while the participating dentist network has grown to nearly 19,000, some 92 percent of dentists in the state.

Did you know that Delta Dental of California has:

- 15 million enrollees
- 18,700 participating dentists
- 2,493 employees



SUMMER HOLIDAY SCHEDULE

CVT will observe the following holidays:

July 4, 2005Independence Day
July 14 & 15, 2005.....Closed due to office relocation
September 6, 2005.....Labor Day

CHRONIC PAIN: EXERCISE CAN BRING RELIEF

It's hard to exercise when you're already in pain. In fact, it's probably the very last thing you want to do. But regular exercise is a versatile weapon that can be used to combat your pain in a variety of ways.

Exercise prompts your body to release special chemicals called endorphins that actually block pain signals from reaching your brain. These chemicals also help alleviate anxiety and depression, conditions that can make your pain more difficult to control.

There are certain things to include in your exercise program, any program should be tailored to your condition, and this will increase your health

benefits and decreases the chance of injury. Your doctor can recommend specific activities for you. In general, most exercise programs include flexibility, strengthening and aerobic exercises.

Exercise improves flexibility, strength, cardiac efficiency and can actually block pain signals from reaching your brain

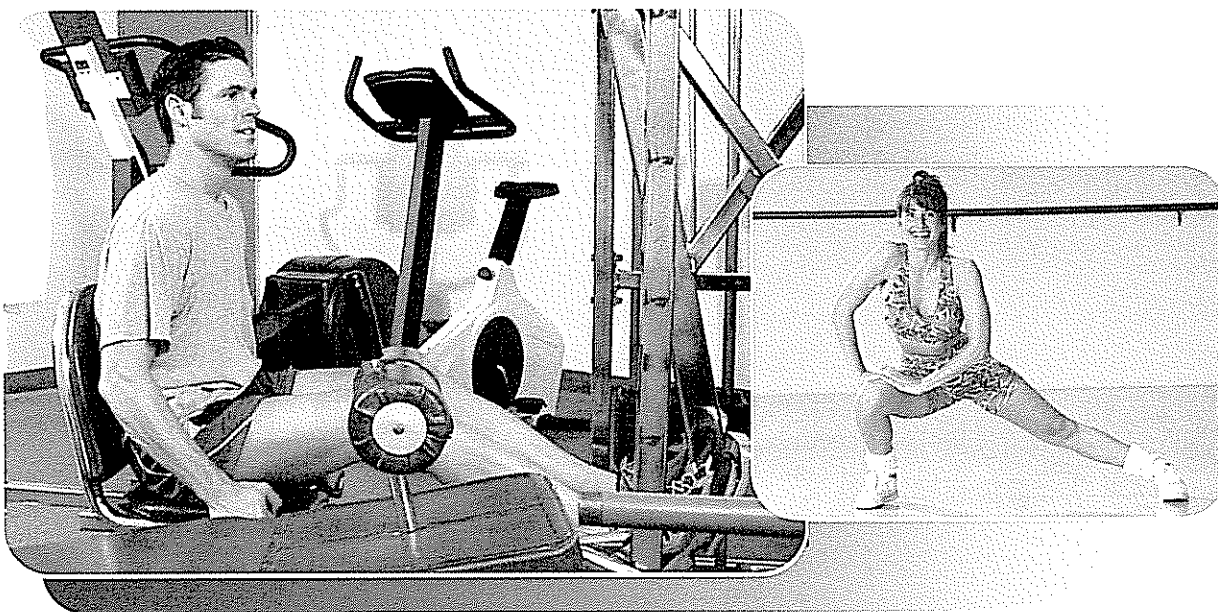
• **Flexibility** Flexibility exercises include simple range-of-motion and stretching movements. Such exercises help reduce joint stiffness and allow you to move more comfortably. They also prevent your muscles from shortening and tightening.

• **Strengthening** Strength training increases your lean muscle mass and makes you stronger. Muscles burn more calories than fat burns. This helps you maintain a healthy weight, and every pound counts when it comes to sore joints.

• **Aerobic** Aerobic exercises challenge your heart, lungs and muscles, increas-

ing your heart rate, blood pressure and need for oxygen. These exercises help your body work more efficiently and reduce your risk of heart disease, high blood pressure, high cholesterol and diabetes. Aerobic activity also increases your stamina so that you don't become as easily fatigued during daily activities.

Go for it!



TAKE THE TEST . . . ALLERGY MYTHS AND FACTS

Myth or Fact

Allergies that make you sneeze and snuffle usually go away after the first frost because temperatures below freezing kill most allergens.

Myth: Frost kills pollen producing plants such as grasses, weeds, and ragweed. But other allergens such as molds, dust mites, animal dander, and feathers persist year round.

Myth or Fact

The best way to avoid allergies caused by airborne pollen is to stay indoors.

Myth: There are ways you can limit contact with airborne pollen and other allergens without staying indoors all the time. A critical first step is knowing what to avoid. An allergist can help you identify the things that trigger your allergies, and can help you develop a program to avoid them.

Myth or Fact

Allergies almost always start during childhood.

Myth: Allergies can begin at any age, and adult-onset allergies are becoming more common.

Allergies also can flare up and go away throughout your life.

Allergy shots are usually given on a regular basis over a period of three to five years, but the frequency of shots varies from patient to patient. Some people also may be candidates for "rush" immunotherapy, a treatment regimen that speeds up immunity-building process by introducing increasingly larger doses given over a period of two to three days.

Myth or Fact

Allergy shots and medications must be continued for the rest of your life.

Myth: Once the allergy shots begin to work and your immunity is developed, shots can be tapered off, and for many people they can be discontinued. Recent research reveals that once immunity is developed, patients continue to experience the benefits eight or more years after the shots are discontinued. Some patients may discontinue the shots and maintain lifetime immunity benefits.



Myth or Fact

It takes months and sometimes years of weekly shots before allergy shots begin to work.

Myth: Most people begin to feel relief from symptoms quickly, and as their immunity develops, the frequency of shots is reduced to a monthly maintenance level.

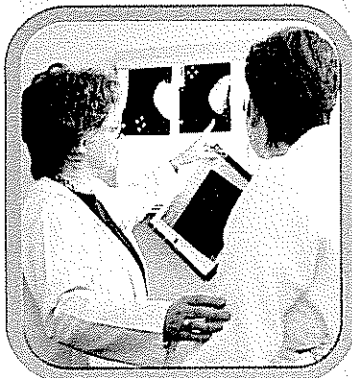
COST CONTAINMENT IMPLEMENTATIONS

One Call Medical Imaging Network

CVT has added One Call Medical Imaging to our Blue Cross Prudent Buyer network in order to make it easier for subscribers to schedule their MRIs and CT scans. By simply calling the One Call Medical scheduling department, you will be scheduled at a time and place that is convenient to your home or work. One Call Medical provides services at rates lower than Blue Cross. This saves Trust costs as well as out of pocket member costs. For more information and to find a participating network in your geographical area, please call One Call Medical Inc. at (866) 557-8670.

CVT introduces CarePatterns, a disease management program

As part of evaluating cost drivers among CVT participants, data shows that 18% of our subscribers are chronically ill. Effective June 1, 2005, the Central Valley Trust Board of



Trustees and administration announced that they have approved "CarePatterns" as the disease management program administrator for our PPO plan participants. Our attention will be focused on the following:

Chronic Obstructive Pulmonary Disease (COPD)

Heart Failure

Diabetes

Coronary Artery Disease (CAD)

Asthma (Adult & Pediatric)

Ulcer

Health professionals will be available to assist the subscribers, who wish to

participate, in monitoring their conditions, developing healthy habits, making informed decisions for medical care and offering various means of communicating and engaging members.

Our primary tools for disease management will include outreach by phone contact, internet, written materials and technology

to keep abreast of subscriber conditions, programs and furnish reports to evaluate the success of interventions.

With disease management, Central Valley Trust hopes to improve the quality and appropriateness of care for our members. Additionally, disease management tends to reduce hospital admissions, visits to the

emergency room and physician's office, as well as, the number of surgeries performed. Disease management is expected to add value to our participants and assist in Central Valley Trust's efforts to contain medical costs.

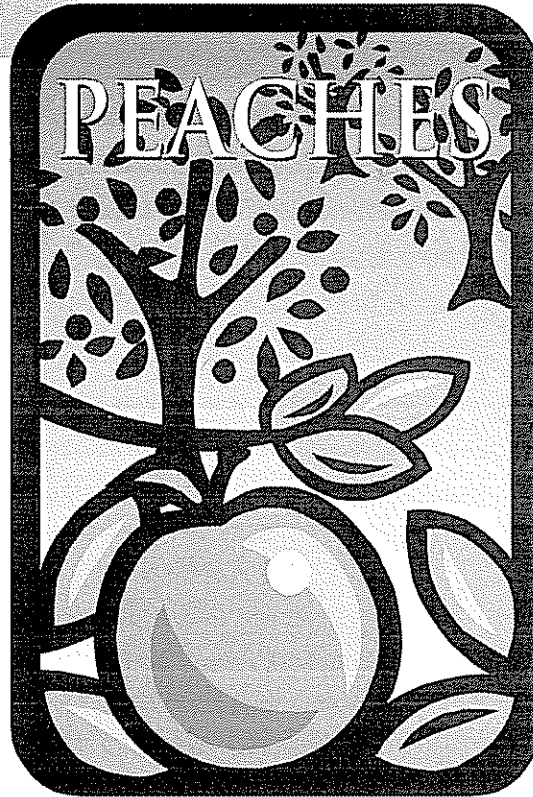
Easy Peach Cobbler

INGREDIENTS:

- 1 cup all-purpose flour
- 2 teaspoons baking powder
- 3/4 cup white sugar
- 3/4 cup milk
- 1/4 cup butter
- 2 cups sliced fresh peaches

DIRECTIONS:

1. Preheat oven to 325° F (165° C). Melt butter in a 9 x 9 inch baking dish.
2. Blend together flour, baking powder, sugar, and milk.
3. Pour batter in baking dish over the butter. Pour fruit in middle of batter, and do not stir.
4. Bake for 1 hour.



*Your comments are always welcome
Give us a call!*

www.cvtrust.org

FAX 559-276-0856

800-288-9870

559-276-0766

Fresno, CA 93720

520 East Herndon Avenue

Central Valley
Schools Health & Welfare
Trust



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