



## MEET LOIS CASEY: THAT FAMILIAR VOICE OF CVT



Lois Casey is likely the first voice you hear when you call CVT. She is our receptionist and has been with CVT for 2 ½ years. She describes her job as customer focused and notes that each call is different, because of the various customer needs. Lois says that when members call CVT, letting her know which district they belong to will help her identify which representative at CVT is best suited to help. Amazingly, she acknowledges that she receives up to 250 phone calls on any given day.

Lois enjoys many different facets of her job. She says that the most gratifying part is when she opens the mail and there are thank you cards from CVT members. On a personal note, Lois is active in her church, loves being a grandma and she is passionate about helping the seniors at her church. She says her absolute joy is being with her two grandchildren and watching them grow.

## HOW TO USE CALIFORNIA'S VALUED TRUST (CVT)

### Your CVT Team

California's Valued Trust (CVT) is dedicated to providing you the highest level of service. At CVT, there are three groups who serve our member districts. They are Account Managers, Member Service Representatives and the Finance Department. They are knowledgeable and understand their roles in customer service. In order for you as a member to know how you're represented and who you may need to contact for various reasons, each group is highlighted below:

### Account Managers

Account Managers are the representatives in designated areas throughout the state. They travel to the district sites when requested for enrollment and health fairs, benefits meetings, etc. Account Managers inform districts and associations about CVT and our plans and they also facilitate district and group changes. When a group or bargaining unit changes plans that are offered to its members during open enrollment, the changes come to us via letter from the district to the Account Managers, while individual member choices go to Member Services. Account Managers work as a liaison between the district and carrier (Blue Cross, Delta Dental, VSP, etc.) when there is a service issue that is beyond the scope of the Member Services.

### Member Service Representatives

Each district has a dedicated staff member available to assist participating members. Representatives are available to answer calls regarding enrollment, COBRA, benefits, eligibility and assist with resolution of claim issues. They act as a liaison and provide telephone assistance to subscriber districts and providers and process all group and individual changes. Member Services makes the carrier contact for new participating groups, district plan changes and terminations and resolves service issues.

### Finance Department

The Finance Department offers assistance with billings, statements, payments and refunds. There are two main contacts at CVT who can handle these questions. Sarah Howard handles all district calls while Susie Hayslip is the primary contact for retirees. Working together, both Sarah Howard and Susie Hayslip can answer COBRA billing or payment questions. Sarah and Susie look forward to helping each and every district, retiree or COBRA participant with their questions.

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## Dr. Vaughn's CORNER

### Dr. V's Perspective

Healthcare is undoubtedly a major topic of interest to everyone these days. Virtually every day articles appear in the news about some aspect of healthcare in the United States. Recognizing the extent of the national healthcare crisis, it challenges the efforts of organizations like California's Valued Trust (CVT) to make an impact.

CVT is in the forefront of exploring approaches that can have an influence on healthcare quality and costs. The implementation of the CVT Disease Management Program (DMP) is an example of just one of our initiatives that has proven to be most effective in assisting our members with chronic illnesses to improve their quality of life. The DMP is clearly making a difference for individuals as well as benefiting the entire Trust through cost containment.

#### Combating the Healthcare Crisis

In today's complex healthcare environment there are limited means available to change plan designs, contain costs and influence premiums. CVT has implemented numerous enhancements and programs to deal with escalating costs. Currently, there are two major fronts that CVT is directly involved with to combat the healthcare crisis.

#### California Health Care Coalition

CVT is a member of a statewide coalition that is working to improve the quality of care and reduce costs in California. The organization is called California Health Care Coalition (CHCC) and represents over 2 million members. It is specifically a "purchaser's" coalition that, with large numbers of Trusts, unions and companies as members, can bring leverage to negotiations with hospitals, physician groups, insurance

providers and others involved in the healthcare industry. CHCC is becoming a forceful voice with the end result being improved treatment, positive outcomes and better service to members with the best pricing.

#### Wellness Program

Another of CVT's efforts is in the development of a Health and Productivity Management or Wellness Program. This is a way everyone can do something to improve their own health and save money. The proposed program will consist of members completing a confidential Health Risk Assessment (HRA) to determine their health status. The HRA results lead to participation in wellness programs and activities to assist members to improve their health. A variety of approaches will be offered to communicate and educate CVT members that choose to become involved in one of the wellness programs or activities.

Wellness Programs may be administered on-line, by telephonic coaching, through print literature, emails or by on-site presentations and activities. Typical programs may be smoking cessation, weight management, nutrition, exercise and others. Eventually, health fairs and screening may add to our menu of preventive measures to aid members in their quest for improved health.

CVT believes the Wellness Program approach is the method that is most appropriate and likely to affect individual lives plus resulting in better health and a more productive lifestyle. You will be hearing more about this as CVT implements our own wellness program.

#### NEW DISTRICTS ON BOARD

- Fremont Unified School District Classified Units
- North Monterey County Unified Classified Units

**It's a pleasure to provide you with premium healthcare coverage and innovative programs to enhance your lives.**

#### Quick Notes

- Your CVT ID card is used for both Caremark (prescriptions) and either Blue Cross or HealthComp/Interplan for health benefits.
- Your card with the old CVT logo is still valid.
- When completing a claim form for Delta Dental, be sure to use the same name you used on your enrollment form to avoid any claim issues.

**Important:** Please open all CVT mail to ensure important information is being received.

Have you moved? Inform your district and send your new mailing address in writing to CVT to ensure receipt of important documents.

#### Join CVT at Upcoming News Conferences

CVT encourages you to visit us in order to find out more about what we do and what we offer. A great chance to see us in your community is by attending the conferences which will be participating in. The next two conferences are in March and April and we invite you to join us at these locations.

##### Small School District's Association

Annual Conference  
March 29-31, 2007  
Doubletree Hotel, Sacramento

##### 2007 California Association of School Business Officials (CASBO)

Annual Conference and California School Business Expo,  
April 12-16, 2007  
San Jose Convention Center, San Jose

# THE FACTS ABOUT DIABETES

## March 27th is Diabetes Day

March 27th is American Diabetes Alert Day. The goal of the American Diabetes Alert day is to raise the awareness that diabetes is serious. Heart attacks are 2.5 times more likely in individuals with diabetes and strokes are 5 times more common.

5.5 million Americans are known to have diabetes. Officially, 34,000 deaths each year are attributed to diabetes, placing diabetes as the sixth leading cause of death in the U.S.

Your risk for diabetes increases as you get older, gain too much weight, or if you do not stay active. Risk factors for diabetes include having high blood pressure (at or above 130/80).



Please visit [www.diabetes.org](http://www.diabetes.org) for more information on diabetes.

## Got a Question? Calling the right person will save you time.

CVT, your district and providers all play an important role in supplying information about your coverage. Remember, CVT is your main source and we take pride in providing you service. At the same time, if you have a question regarding your coverage, we want to make it easy for you to identify the organization that will help you in specific areas. Here is a breakdown of who to call in order to save you time.



### Call your district

- Questions about payroll deductions and effective dates of coverage
- Changes of address or phone numbers
- Adding a new eligible dependent to your coverage
- Dropping an ineligible dependent from your coverage

### Call CVT

- Questions about eligibility information for you or your dependents
- Any correspondence or notices sent to you from CVT
- Retiree information and coverage
- COBRA information and coverage
- Information or phone numbers for carriers not listed on your insurance card

### Call the carrier (Blue Cross, HealthComp, Caremark, Kaiser, Delta Dental and Vision Service Plan etc.) regarding:

- Questions about claim information or history
- Questions on your Explanation of Benefits (EOB)
- Your deductible or out of pocket maximum levels
- Any balance bill issued by a provider of service
- The status of a claim

# USING YOUR INSURANCE WISELY

The following are some ways for you to keep your insurance costs down:

**7** Stick with the plan. These days most dental insurance works much like the typical health insurance plan, in which you pay a lot less if you use providers in the insurer's network than if you go outside the plan.

**1** Go to your doctor every year for your physical exam. It is included in your medical plan, not subject to deductible. Catch something early, and stay healthy!

**2** If it is something that you can not take care of with rest, fluids and over the counter (OTC) medicine, then call your doctor for an appointment.

**3** Go to the Emergency Room (ER) only when it is an emergency. The ER costs your trust fund multiple times the amount of a doctor visit.



**6** Choose generic drugs instead of the brand name. On average, generic drugs cost less than a third as much as their brand-name counterparts.

**5** Don't just take the easy way out during open enrollment and sign up for the same health plan as you had last year. These days the difference in premiums is small; the real differences lie in the plans' co-pays and deductibles.

**4** Be sure to remove ineligible dependents timely, within 31 days through your district office. Everyone pays for ineligible dependent's claims, which drives up your rates.

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CALIFORNIA'S VALUED TRUST

# TRUSTLINE

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