



CALIFORNIA'S
VALUED TRUST
Healthcare Benefits for the Education Community



THE 2011-12 CVT WELLNESS PPO PLAN. SIMPLY REWARDING.

The Wellness PPO Plan was designed to not only keep your healthcare costs as low as possible, but keep you in better health as well. This plan is being offered as a bargained benefit that specifically targets health initiatives, including prevention. It's about addressing and promoting good health as a way of life by building in rewards and credits which can be used towards out-of-pocket expenses for members who take a more active, positive stance on their own health.

This plan looks like many other plans. But unlike others, it pays you back for taking an active role in your health. Here are some of the highlights of the plan:

- **Deductible:** \$500 Individual/\$1,000 Family
- **Co-insurance:** 90/10
- **Out of Pocket Maximum per person:**
\$500 plus deductible
- **Office visit co-pay:**
\$20 Primary Care Physician and \$40 Specialist
- **Preventive care paid at 100% in-network:**
For all eligible adults and children
- **Assigned Pharmacy Plan C:**
Retail: \$7/\$25/\$40 (30 days supply) and
Mail: \$15/\$60/\$90 (90 day supply)
- **Earn up to \$400 per year** to be used toward out-of-pocket deductible and coinsurance expenditures

You may be eligible for reduced pharmacy co-pays for being actively enrolled and participating in an approved Alere Health Management program. Reduced co-pays apply to select prescriptions for COPD, Diabetes, Adult and Pediatric Asthma, Heart Failure and Coronary Artery Disease for members engaged in the corresponding health management programs.

In addition, you can access other great Anthem Blue Cross services as needed at no extra cost to you.

- **24/7 Nurseline** offers members access to trained registered nurses anytime day or night
- **Better Health Online Coaching** to help members earn rewards in six key areas:
 - > Manage My Weight
 - > Sleep Better
 - > Be More Active
 - > Eat Healthier
 - > Deal With Stress
 - > Quit Smoking
- **Future Moms Maternity Management Program** provides individualized support to expectant moms to achieve healthier pregnancies and deliveries
- **AudioHealth Library** where members can choose from a library of audio recordings containing the latest health information



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- \$150 credited to your Anthem MyIncentive Account by CVT for member and spouse/domestic partner upon enrollment
- Create an online account at www.anthem.com/ca/cvt

Get Started

Earn More Credits

- Online Health Assessment (\$150)
- Better Health Online Coaching (Up to \$50)
- Preventive Care Screening (\$50)
- Enroll in Future Moms Maternity Management Program (Up to \$150)
- Enroll in Alere Health Management (\$50)

- 24/7 Nurseline Access
- Health Rewards online program
- Audio Health Library (English & Spanish)
- Alere Health Management prescription co-pay reduction incentive

Special Benefits + Rewards

Use Credits

- For out-of-pocket expenses (deductible & coinsurance) for member, spouse/partner & dependents
- Reimbursement check mailed once member receives EOB for services (min.\$25)
- Credits roll over year to year (max. \$1,000 per person)
- Applied to Wellness PPO Plan only

Better living. More credit.

By enrolling in the Wellness PPO Plan, you and your enrolled spouse/domestic partner will each receive an initial \$150 of credit from CVT just for signing up. Additional credits can be earned as you put the plan into practice. Each of you may earn up to \$400 per year to be used toward out-of-pocket deductible and coinsurance expenditures, including those of your enrolled dependent children.

• You and your enrolled spouse/domestic partner will be able to earn credits by completing key tasks such as:

- > Completion of the online Health Assessment: \$150
- > Completion of Better Health online coaching: \$25 up to 2 max.
- > Preventive Care visit: \$50
- > Enrollment in Future Moms Maternity Management Program: \$50 up to \$150
- > Enrollment in Alere Health Management Program: \$50
- > You can also reduce pharmacy co-payments for certain prescriptions ONLY when enrolled and engaged with a nurse in an approved Alere Health Management Program (COPD, Diabetes, Adult and Pediatric Asthma, Heart Failure and Coronary Artery Disease). Co-payments reduced to Retail: \$0/\$7/\$25 and Mail: \$0/\$15/\$60.

Am I eligible?

Yes. If you are a current CVT member and your district/unit has chosen to offer this plan, both you and your spouse/domestic partner are eligible to enroll.

- Option available as a plan selection to all participating district groups (Anthem Blue Cross only)
- Retirees under age 65 if not enrolled for Medicare coverage
- If spouse is covered by Medicare, employee is not eligible unless coverage is employee only

We are in this with you.

At CVT, we want you to be an active participant in your own healthcare plan. The more you get involved in developing and maintaining a healthy lifestyle...the more it can directly impact your healthcare costs. We want to help our members with their preventive and health initiatives and we think they should be rewarded for it.

The plan is available for your district and/or unit to choose to offer as a possible fifth PPO option. For more information about selecting this as your plan please contact Member Services at **800.288.9870** or talk to your chapter president about how this may be included in your unit's plan offerings.