

TRUSTLINE



CALIFORNIA'S
VALUED TRUST
Healthcare Benefits for the Education Community

CALIFORNIA'S VALUED TRUST

FALL 2008

EMPLOYEE ASSISTANCE PROGRAM – LIVE BETTER, WORK BETTER

The MHN Employee Assistance Program (EAP) is one of CVT's most valuable and often underused negotiated benefits available to many of our subscribers. The Trust's partnership with MHN provides eligible CVT members the access and security of a leading healthcare company for comprehensive behavioral enrichment services. MHN can help you and your family with personal and work-related issues. Whether you need just a minor helping hand or have a more serious problem, MHN meets your needs by understanding your unique situation and developing a personalized behavioral health solution. Please see our Frequently Asked Questions on page 5 for more information.



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For more than 24 years, California's Valued Trust has focused on providing you the best and most responsive member service. In continuing tradition, the Trustline is our primary communication vehicle used to provide required notices and insights into issues that impact your healthcare benefits, rates, as well as new services and options with CVT. It's our hope that every member will engage our member services team with any questions or feedback regarding any of CVT's healthcare offerings.

CVT MEMBERS TAKE ADVANTAGE OF UNIQUE DISEASE MANAGEMENT PROGRAM

CVT and its members have enjoyed exceedingly positive results in the recent expansion of the AccordantCare Disease Management program for common chronic and rare diseases. The program was initially launched in 2005, resulting in favorable participation and reviews from our members over the past three years. The member participation continues to increase and has skyrocketed with the expansion of the program. More than 8,000 new members have enrolled in the program since June with the addition of depression, hypertension, lower back pain and migraines, along with 16 rare chronic diseases.

The program is available for eligible CVT members enrolled in a PPO plan and who have been identified as a potential candidate for the program. There is no additional cost to the member and participation is strictly voluntary and confidential. The AccordantCare program provides a wealth of personal healthcare support and information to meet the unique health needs of many CVT members challenged while living with a complex chronic condition. A key aspect is the



motivation it provides participants with chronic conditions to take a more active role in treating their diseases, while encouraging a physician/patient relationship. The support services are designed to help individuals stay as healthy as possible, while giving greater peace of mind. A healthier you means fewer trips to the doctor's office or emergency room, helping save time, while reducing potential expenses such as copays or deductibles. Please feel free to call AccordantCare at 800.227.3728 for more information or visit www.accordant.net.

“ I can't say enough about the CVS/Caremark prescription benefits and the health education programs provided by Accordant. ” - Madera, CA



Dr. Vaughn's CORNER

“Keeping healthcare affordable in challenging times like these is one of CVT’s most important objectives.”

DAVID B. VAUGHN - EXECUTIVE DIRECTOR

Interested in learning more about healthcare? Do you serve on a district benefits committee or in a leadership role in the union or management of your school district? Coming in January is a conference sponsored by the California Public Employers/Employees Health Care Coalition (CPEEHCC) appropriately titled “Battling the Rising Costs of Health Care.” This is an opportunity to become better informed and aware of a variety of means to address the escalating cost of healthcare.

California’s Valued Trust is a member of this coalition and actively participates in efforts to impact healthcare through various programs, educational training and other venues to assist Trust members in dealing with the complex issues involved in today’s healthcare environment. CVT will be a presenter at this conference sharing some thoughts on “Effective Healthcare Programs.”

Being involved in statewide organizations gives CVT the advantage of being in the forefront of efforts to improve the quality, cost and services associated with healthcare. In addition to CPEEHCC California’s Valued Trust is a member of the California Health Care Coalition (CHCC) that is striving to enlist the support of participating entities that include Trusts, JPA’s, Unions and Employers to utilize the models developed to affect the quality of hospitals, physicians, pharmacy and medical services.

The CVT Board is currently examining the best approach to use the resources of these coalitions to the benefit of our members. An informed and knowledgeable healthcare consumer can make better personal decisions to attain the highest quality with the best outcomes by accessing the providers that commit to evidence based standards promoted by CHCC.

The goal for CVT is to continue to meet the mission statement established by the board, “Ensuring our participants the highest quality benefits and services through labor/management trust and cooperation.” Involvement in the aforementioned coalitions is an integral part of the on-going attention CVT gives to aid members in attaining the best healthcare possible.

The CPEEHCC conference will include a pre-session especially for newcomers to the benefits arena or others on basic information on healthcare jargon, a

general discussion titled “Healthcare 101” and an overview of the labor/management perspective.

The conference “Battling the Rising Cost of Health Care” will be in Las Vegas, January 21 – 23, 2009 at Harrah’s Resort. Registration and special hotel reservations may be obtained via the CPEEHCC website, www.cpeehcc.com or by contacting Sherrie Shumaker at sshumaker@mcgregorinc.com or by phone, 619.278.0021.

CVT WELCOMES NEW EMPLOYEES



ANTHONY PULLIAM has joined CVT as the new Account Manager for the Central Region. Anthony brings more than 10 years of employee benefits knowledge and experience, most recently with Aetna. As a Regional Account Manager he will serve as a liaison between the District’s and its members to inform and educate groups about CVT and its benefits. Anthony will also assist with enrollment, health fairs and benefit meetings.



RENE'E BADILLO has joined CVT as part of the Member Services and Operations team. Rene’e has many years of health care operations experience including positions at Delta Health Systems, Health-Comp and Kaiser. Rene’e will be dedicated to assisting participating members with questions regarding enrollment, COBRA, benefits, eligibility, resolution of claim issues and much more.

NEW DISTRICTS ON BOARD



CVT is proud to welcome the following new districts/unit(s) joining CVT and those adding additional lines of coverage.

College of the Sequoias – Certificated, Classified, Management/Confidential, & Trustees
Cotati-Rohnert Park Unified – Certificated, Classified, Management/Confidential, & Trustees
Kerman Unified – Management
Lake Tahoe Unified – Certificated, Classified, Management/Confidential & Trustees
Lancaster School District – Certificated
Oak Park Unified – Certificated, Classified, Management/Confidential & Trustees
Sonoma Valley Unified – Certificated, Classified & Management/Confidential
Winters Joint Unified – Certificated, Classified, & Management/Confidential

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

"FIT FOR LIFE" AND ANTHEM BLUE CROSS ON THE ROAD



CVT is proud and thankful for those who participated in the "Know your Numbers" health awareness campaign. CVT's wellness program, "Fit for Life" and Anthem Blue Cross hit the road to various districts across the state with Anthem Blue Cross and its wellness bus offering CVT members free health screenings. Those who participated were screened on:

HDL CHOLESTEROL

LDL CHOLESTEROL

BLOOD PRESSURE

WAIST SIZE

BLOOD SUGAR

TRIGLYCERIDES

The bus was very well received throughout our member districts and along with the free health screening, CVT's vendor partners provided helpful information on wellness and preventative care. This was a pilot program offered by Anthem Blue Cross and we're hopeful we'll be hitting the road next year to visit select districts who were not able to participate this year.



CVT and Anthem Blue Cross staff.

COMPLETING YOUR HEALTH ASSESSMENT

We just hit the one year mark for CVT's "Fit for Life" wellness program. In October 2007, "Fit for Life" was launched to all participants and their spouse/partner who are enrolled in one of CVT's medical plans. The goal of the program is to provide our members with resources and tools to lead a healthy lifestyle and make positive behavior changes.

We encourage those who have already enrolled to take the HA again and assess your improvements. Once the confidential HA is complete, there are programs available to help those who are classified as moderate or high risk for certain health conditions. From one on one health coaching to online, mail or telephone this program is all at no cost to you or your school district.

The "Fit for Life" program also offers online health centers, self care database, wellness library, quizzes, health calculators and much more.

TO TAKE OR RE-TAKE your health assessment, or to register as a new enrollee, visit <https://cvt.online.staywell.com> or through the CVT website at www.cvtrust.org.

SIX TIPS FOR MANAGING HOLIDAY STRESS

The holidays are coming up and let's face it – it can be a stressful time. Between parties, family commitments, crowded shopping malls and gift giving – it's no wonder so many people get stressed out. Although it's difficult to eliminate stress entirely, consider these six tips for staying sane during the holidays – and every other day of the year.

1. MANAGE YOUR TIME EFFICIENTLY.

Begin your day by organizing your work and setting priorities. Determine what's most important, write down goals and break the large tasks down into smaller, more manageable ones.

2. RECOGNIZE WHAT YOU CAN AND CAN'T CONTROL.

People who feel in control of their lives are less prone to stress. But recognize that there will always be things that can't be fully controlled – like a sudden family illness or extra, last minute guests at the dinner table.



3. TAKE CARE OF YOUR BODY.

In the midst of a busy schedule, the last thing you may have time for is yourself. Yet, a balanced diet and some physical activity every day, whether it is a gentle stroll or an intense work out, can make all the difference in relieving stress and keeping your moods on an even keel.

4. KEEP YOUR SENSE OF HUMOR.

Studies show that laughter, and even the anticipation of laughter, can lighten moods. It may be difficult to see the funny side of stressful situations when you're in a crisis, but taking time to laugh with friends and keep perspective can be a great stress antidote.

5. LOOK FOR WAYS TO HELP OTHERS.

When you're overwhelmed, responding to the needs of others can relieve anxieties and put your problems in perspective. Volunteering for a community project or helping a friend in need can also benefit you.

6. REMEMBER THE IMPORTANCE OF FAMILY.

In today's hectic world, it's easy to feel like you don't have enough time to be with the ones you love. But in reality, the most important people in your life deserve your attention more than anything else. There's no better time than the holidays to stay connected and strengthen bonds with your family.

Although no one is immune to stress, these simple tips can help minimize the stress that often accompanies the holidays. Who knows, you may end up enjoying the holidays more than you thought you would!

This article is for informational and self-help purposes only. It should not be treated as a substitute for financial, medical, psychiatric, psychological or behavioral healthcare advice, or as a substitute for consultation with a qualified professional. Article courtesy of MHN, Inc.

CVT PRODUCTS + SERVICES

CVT is proud to offer our wide range of products and services as negotiated benefit options to our members.

Medical • Dental • Vision • Life Insurance • Employee Assistance Program • "Fit for Life" Wellness Program • Comprehensive Retiree Packages • Chronic Disease Management Program • Administration of COBRA and Self-paid Retiree benefits

If you have any questions about these services, please contact CVT at **800.288.9870**. Additional information about CVT and its services and products is available at cvtrust.org.

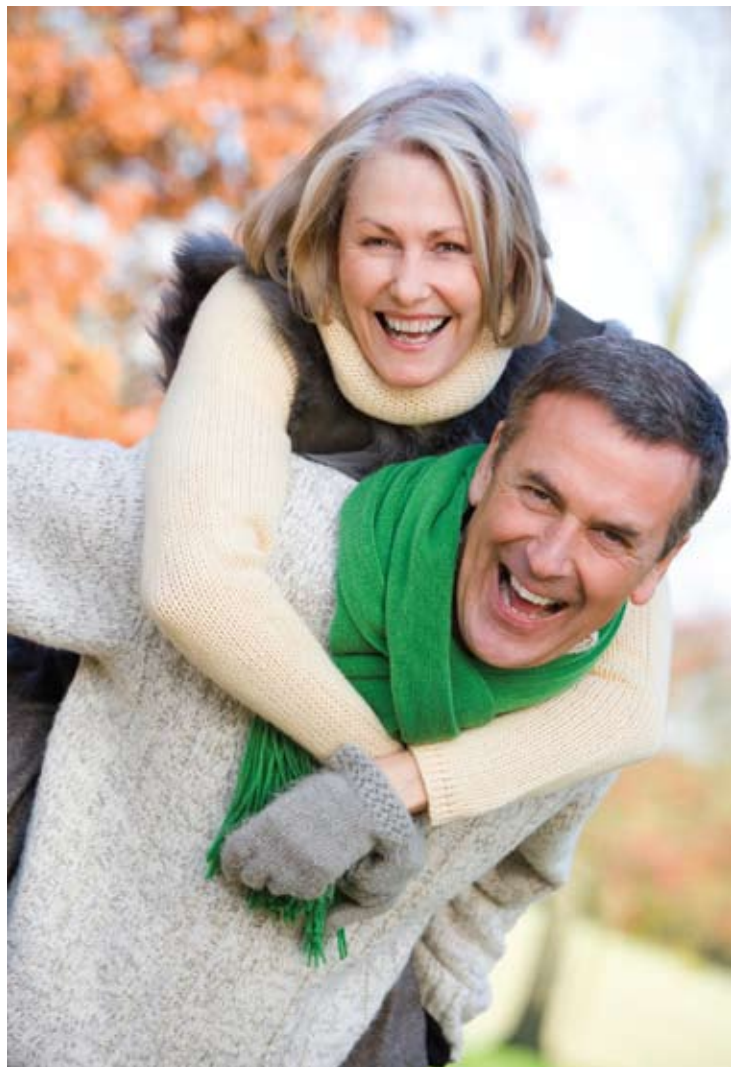
EMPLOYEE ASSISTANCE PROGRAM – FREQUENTLY ASKED QUESTIONS

WHAT IS AN EAP?

An Employee Assistance Program or EAP is a program designed to help you cope with emotional health, family and other personal problems. Included with the EAP is a Work/Life component, which provides services including Legal Assistance, Financial Assistance (with a licensed financial advisor), Elder and Child Care Assistance and Daily Living referrals including help in the event of being the victim of Identity Theft.

WILL I HAVE TO PAY FOR SERVICES?

No. Your employer pays for your EAP services. There are no copayments, deductibles, or co-insurance payments, and you will not be liable to an MHN provider for any fees covered by your EAP. You will only be responsible for payment if you opt for services NOT covered by the EAP or choose a provider outside MHN's network.



WHO PROVIDES THE HELP?

An MHN intake specialist or counselor provides your initial assessment. Depending on your needs, they may refer you to a network psychologist, social worker, marriage and family counselor, financial advisor, lawyer, childcare or eldercare provider or other trusted professional.

ARE EAP SERVICES CONFIDENTIAL?

Yes. MHN abides by state and federal mandates governing confidentiality, and your identity is protected by law.

HOW DO I GET HELP?

If you are unsure whether you currently have this benefit please contact your District or call CVT Member Services at 800.288.9870. They can verify your eligibility for the EAP plan as not all Districts have this benefit. Once eligibility is verified, call MHN toll-free at 800.979.7291, 24 hours a day, 7 days a week to access the EAP.

SILVERSCRIPT MEDICARE PART D PRESCRIPTION COVERAGE NOW IN OPERATION

CVT has partnered with SilverScript pharmacy program to provide retirees with Medicare Part D prescription coverage effective October 1, 2008.

As a result of this partnership we were able to pass on the cost savings with no rate increase for PPO plans beginning October 1, 2008.

If you have any questions regarding your new Medicare Part D benefit, please contact SilverScript Customer Care at 1-888-620-1756.

SILVERSCRIPTSM
A CAREMARKRX COMPANY

SilverScript, an affiliate of CVS Caremark, is an approved Medicare Part D Prescription Drug Plan provider. For more information, please visit www.silverscript.com.

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INFORMATIONAL WEB SITES

Managing the cost and quality of your healthcare is an important role. Everyone saves money when consumers have better information and can make better choices. My Healthcare Advisor at www.myhealthcareadvisor.com is one of many useful Web sites to consider.

Healthcare Advisor is a simple, self-service version of Subimo's popular healthcare decision support tools used by businesses and large healthcare insurers. It is an innovative online tool that gives you easy-to-understand recommendations about the most effective and economical healthcare choices out there for you and your family.

WITH HEALTHCARE ADVISOR, YOU CAN:

- Compare hospitals based on your criteria
- Research conditions and understand treatment options
- Know questions to ask your doctor



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Healthcare Benefits for the Education Community

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