

## HEALTHCARE RESOURCES

So often we all have questions about health related issues and don't know where to turn. As your healthcare partner, CVT is constantly providing relevant resources covering all types of medical conditions, initiatives and education. We encourage you to visit the designated resource section on our Web site at [www.cvtrust.org/resources/links.php](http://www.cvtrust.org/resources/links.php) for links and information on organizations, such as:

- American Stroke Association
- Mayo Health Clinic
- AARP
- WebMD

It's our goal to provide the resources and outlets that may give insight on many of your questions, online research or need for contact information for multiple medical-related affiliations.

## WOMEN'S HEALTH AND 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.



**CALIFORNIA'S  
VALUED TRUST**

Healthcare Benefits for the Education Community

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CALIFORNIA'S VALUED TRUST

# TRUSTLINE

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CVT wants to thank everyone within the Trust for the commitment, passion and support we have received over the past quarter century. It's our member districts and our participants that have made this Trust what it is today.

## 1984 FUN FACTS

CVT was born in 1984. George Orwell spent a lot of time thinking about what that year might bring, but he couldn't have predicted the popularity of Michael Jackson or Apple computers. What do you remember about that year?

- The 1984 Summer Olympics was held in Los Angeles.
- Michael Jackson's Thriller was the Billboard chart topper.
- The 1st Apple Macintosh goes on sale.

### HOW MUCH THINGS COST IN 1984

Average income per year - \$21,600

Movie ticket - \$2.50

One gallon of gas - \$1.10

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For 25 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.



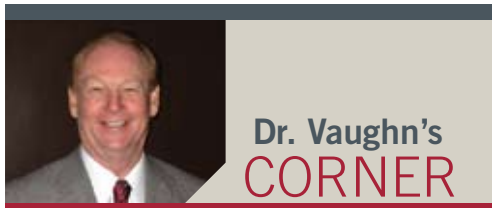
## COBRA PREMIUM ASSISTANCE ADVISORY

Questions and concerns have been raised about new COBRA rights for employees. The most significant one is a reduction in the premium for certain qualified beneficiaries. There has been some confusion regarding how these COBRA benefits will work, who is entitled to them, and the responsibility of employers, and CVT wants to be as helpful as possible to all our member districts and participants going forward.

Payment of 65% of the COBRA premium for employees involuntarily terminated between September 1, 2008 and December 31, 2009 by the employer or health plan has been mandated by a law which took effect February 17, 2009 with passage of the American Recovery and Reinvestment Act, or ARRA. There are restrictions in qualifications, time limits, and several open questions.

CVT has sent notices to members who have had a COBRA qualifying event since September 2008. All future COBRA notices through 2009 will include ARRA information.

We thank you for your patience and cooperation. If you have questions regarding any aspect of this law, e-mail [cobraquestions@cvtrust.org](mailto:cobraquestions@cvtrust.org) or call 800.288.9870 for immediate attention.



## Dr. Vaughn's CORNER

DAVID B. VAUGHN - EXECUTIVE DIRECTOR

As costs continue to escalate, healthcare is on everyone's mind these days. According to the Kaiser Foundation we now spend three times more on healthcare than we did in 1990 and eight times more than in 1980. In 2006 the expenditures for healthcare surpassed the \$2 trillion mark annually. Why, you may ask?

While some people like to blame administrative costs, it is estimated that only 7 percent of the expense goes for administration nationwide. The real issues are the increasing number of healthcare services being offered and utilized, the growth of prescription drugs and an aging population requiring more healthcare services.

As your provider of healthcare benefits, CVT has been at work keeping costs under control. For two years running, CVT was able to keep PPO offerings stable with no rate increases.

We were able to hold down the PPO rates due to a number of the following factors:

- Managing chronic and rare illnesses and reduced hospital stays by participants because of CVT's programs such as AccordantCare
- Renegotiating pharmacy pricing structure with our carrier and better use by CVT participants of prescription drugs (generic and mail order)
- Participant utilization of CVT's Fit for Life wellness program and SilverScript Medicare Part D Prescription coverage

Looking ahead to our next plan year, we are not yet able to forecast rates as our actuaries are still gathering experience and studying costs and trends.

We encourage our participants in the continuation of being wise consumers of CVT's healthcare services and living healthy lifestyles. Please visit [www.cvtrust.org](http://www.cvtrust.org) for more information on our cost-containment initiatives, such as the disease management and wellness programs.

## CURRENT TRENDS IN HEALTHCARE SERIES

In the coming months, our focus will turn to the 2009-2010 rate settings, which will be released in June. CVT is cognizant that the upcoming year presents challenges requiring cost-containment measures. It is our goal to serve the best interests of our member districts and participants by diligently reviewing all options, programs and structures available.

As part of our ongoing effort to keep you informed about healthcare trends, we have developed the CVT trend series on our Web site that expands on issues such as U.S. healthcare spending, expenditures and individual's out-of-pocket dollars. Each installment will contain links for related resources. We encourage you to read these updates and let us know if you have any questions or concerns. Please visit [www.cvtrust.org/resources/trends/index.php](http://www.cvtrust.org/resources/trends/index.php) to learn more about the new series.



## SAVE THE DATE CENTRAL VALLEY HEALTH FORUM

The 1st Annual Central Valley Health Forum will be held in Fresno this May. This is an exciting event for the Trust as we partner with the California Health Care Coalition (CHCC) to support community-based health initiatives and to offer insights about recent healthcare trends. With 6.5 million Californians uninsured, many more struggling to maintain health benefits, annual double-digit increases in premiums, and now surging unemployment, this forum could not come at a more crucial time.

As a primary sponsor, CVT is excited about this opportunity. We invite you to join us and to bring others, as this is open to the general public and employers, not just the education community.

### CENTRAL VALLEY HEALTH FORUM

**DATE:** May 27th, 2009

**LOCATION:** Fresno Convention Center

**TIME:** 7:30 am Registration

**REGISTRATION FEE:** \$45

For more information please visit [chccnet.org](http://chccnet.org) and click on conference registration.

## WITH SPRING HERE USE SUN SENSE TO ENJOY IT



Spring brings warmer weather and more outdoor time for most Americans and along with that comes the need to protect the skin from the sun.

### THE AMERICAN SOCIETY FOR DERMATOLOGIC SURGERY SUGGESTS TO:

- **Avoid peak sun hours.** The rays are strongest between 10 am and 4 pm, so staying indoors during these times is the best protection.
- **Wear the right sunscreen every day.** Use products labeled for broad-spectrum protection—to help block ultraviolet A (UVA) and ultraviolet B (UVB) rays—and with a minimum sun protection factor (SPF) of 30. Slather on sunscreen about 20 minutes before going in the sun, using about an ounce to cover your entire body. Reapply every two to three hours spent outdoors. Also, use lip balm with an SPF rating.
- **Wear the right clothing.** A typical cotton T-shirt offers protection equivalent to only SPF 6, far below the commonly recommended minimum of SPF 15. Wear clothing with a thicker weave or apply

sunscreen under a thin, porous shirt. In addition, a hat with a full, wide brim gives added protection to the face, neck and scalp, and sunglasses help protect the eyes from damage.

- Ignore skin type and base tans. Everyone can burn, regardless of skin pigmentation and even if already tanned. Sunscreen and clothing, not skin color, offer the best protection.

Sunscreen, in fact, should be worn regardless of what you're doing while outside, including swimming. Water doesn't protect against the sun's rays, so use sunscreen and, if possible, a sun-protective bathing suit is recommended.

### OTHER TIPS INCLUDE:

- Breaks soothe but don't protect. Swimming and hanging out in the shade for a few minutes may make hot skin feel better, but they do not prevent burns.
- Clouds are not a foolproof sunscreen. Clouds filter only about 20 percent of the sun's UV rays, meaning 80 percent still get through to the skin.

- Certain medications and the sun don't mix. Some antibiotics, for instance, increase the skin's sensitivity to the sun, making you more prone to sunburn. Ask a doctor or pharmacist for help and read directions and warnings carefully on all medications you take.

And though springtime prompts thoughts of sun and skin, keeping an eye on your skin should be a year-round task, the society says. Watch for early signs of skin cancer – discoloration, a mole that changes shape or color or a patch of rough, red skin. And if you notice anything, contact a doctor.

### MORE INFORMATION

The U.S. Food and Drug Administration has more on sun safety.

Source: American Society for Dermatologic Surgery

