

# TRUSTLINE

CALIFORNIA'S VALUED TRUST



CALIFORNIA'S  
VALUED TRUST  
Healthcare Benefits for the Education Community

WINTER 2011



For more than 27 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 and 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.

## 10 WAYS YOU CAN USE YOUR EMPLOYEE ASSISTANCE PROGRAM

Did you know that if you're enrolled in a PPO or HMO medical plan through CVT, you are eligible for the ValueOptions Employee Assistance Program (EAP)? The EAP is designed to help you and your family take control of life's most stressful situations, such as finances, family stress, emotional difficulties, substance abuse and more. Counselors, licensed CPAs and Certified Financial Planners are always

CONT. BACK PAGE



## MAINTENANCE CHOICE PROGRAM

Since the roll-out of CVT's new CVS Caremark Maintenance Choice prescription program, which applies to non-Medicare members, we have received a few questions regarding how the program works and how members can start using Maintenance Choice. For long-term medications, members should choose to receive a 90-day supply either by mail or pick them up at the nearest CVS pharmacy. Either way, the co-pay will be the same. Other non-maintenance prescriptions may continue to be filled at the pharmacy of your choice, as long as it's in the CVS network. This became effective October 1st and is for all CVT PPO Plans through CVS Caremark. Silverscript members will not have the change. Recently, an opt-out provision was added for members who do not wish to use the mail program or don't have a CVS pharmacy in their area. Contact the CVS Caremark Customer Care team for details on how to opt-out.

Following is a short list of FAQs and we encourage members to visit [www.cvtrust.org](http://www.cvtrust.org) for a complete list.

### FAQs

#### Why did CVT make this change?

This program was recently adopted for a number of strategic reasons – one being to help save almost \$2.4 million and assist in keeping premiums down. To combat rising prescription costs without members having to bear the entire burden through increased co-pays, CVT has partnered with CVS Caremark to allow 90-day supplies of certain prescriptions to be obtained at either CVS retail locations or sent via Caremark mail. In terms of access, it was determined that 90% of CVT members live within 15 miles of a CVS. Mail-order is a preferred option for the small percentage that does not.

## CVT'S STORY

Established in 1984, California's Valued Trust (CVT) remains today as California's largest self-funded public schools trust, specializing in healthcare benefits for the education community. The trust concept is approved by the California Teachers Association (CTA) and California School Employees Association (CSEA), and managed by a board of directors with equal representation of management and labor. Headquartered in Fresno, CA, CVT serves more than 207 districts and 127,000 members across the state by providing premier benefit products and innovative healthcare programs. For more information, visit [www.cvtrust.org](http://www.cvtrust.org).

PRINTED ON RECYCLED PAPER

CONT. PAGE 2



## VALERIE'S VIEW POINT

### VALERIE CORNUELLE CVT'S EXECUTIVE DIRECTOR

Health and wellness have not only become buzz words over the past decade, but now they've become an integral and serious focal point for school districts. New programs and initiatives are introduced every year designed to improve people's lives (both physically and emotionally), lower healthcare costs and, most recently, provide preventive measures.

There is no question that it is in everyone's best interest to help unhealthy employees get well, but it may be just as important to keep the healthy from becoming sick in the first place. With this as a goal, CVT continues to support its districts through implementation of preventive and awareness driven programs.

To increase the accessibility of these programs, CVT has partnered with many of the leading healthcare providers to bring innovative programs that help improve employees' health. We encourage members to take advantage of the value-added services offered through CVT – at no additional cost for most members. These include, but are not limited to: ValueOptions Employee Assistance Program, 24/7 NurseLine and NurseHelp, Fit For Life Wellness Program, on-site screenings and free flu shots.

All the programs highlighted above can all be made available to you through your district. Getting involved in these initiatives can give you access to professionals, free screenings and a chance to impact your school, community and yourself. We hope you can help make a difference. We invite you to discover the detailed benefits of these programs at [www.cvtrust.org](http://www.cvtrust.org).

## MAINTENANCE CHOICE PROGRAM – FAQs

CONT. FROM FRONT PAGE

### Can I go to mail order if I have an existing 30-day fill prescription with my non-CVS pharmacy?

The prescribing physician will need to call in or fax a 90-day prescription in order for mail order to make the first fill. The fax number for doctors is: **(800) 378-0323**.

### Can I still get non-maintenance medications at a non-CVS pharmacy?

Yes, you may still get unlimited fills of non-maintenance medications at any of the 64,000 pharmacies in the Caremark network.

### What if a member runs out of meds before receiving the mail order fill?

The prescriber may have samples on hand to last until the order arrives. The second option would be to have the local pharmacy dispense a 5 or 10 day supply. If that is the case, you will need a prescription from the doctor for this short term supply. Most pharmacies can contact your doctor for you to obtain a prescription.

For more answers to frequently asked questions regarding the Maintenance Choice program visit [www.cvtrust.org/downloads/maintenancechoiceFAQ.pdf](http://www.cvtrust.org/downloads/maintenancechoiceFAQ.pdf). Members are also encouraged to contact CVS Caremark Customer Care directly at **(888) 354-6390** or [www.caremark.com](http://www.caremark.com) to order refills and manage prescriptions anytime.

## USEFUL RESOURCES FOR CVT MEMBERS

It's always nice to have a quick and easy-to-access resource list, especially when it is a resource of the most frequently used healthcare partners. For convenience and to stay informed, check out a few of CVT's primary partners. For an in-depth list of all partners, visit [www.cvtrust.org/resources/links.php](http://www.cvtrust.org/resources/links.php).

<b>Anthem Blue Cross – <a href="http://www.anthem.com/ca/cvt">www.anthem.com/ca/cvt</a></b>	<b>(800) 234-4333</b>
Visit Anthem Blue Cross for claim status check, inquire about specific benefits and view CVT's PPO Health Plans.	
<b>Blue Shield of California – <a href="http://www.blueshieldca.com">www.blueshieldca.com</a></b>	<b>(800) 393-6130</b>
Locate a provider near you with the Blue Shield of California provider search (click "select a medical plan," choose "Blue Shield of CA PPO network," enter necessary information and proceed).	
<b>Caremark – <a href="http://www.caremark.com">www.caremark.com</a></b>	<b>(888) 354-6390</b>
Caremark Prescription Services can help with mail order services, prescription refills and more.	
<b>Delta Dental – <a href="http://www.deltadentalins.com">www.deltadentalins.com</a></b>	<b>(866) 499-3001</b>
Find a dentist in your area through Delta Dental, or inquire about the status of a claim.	
<b>Kaiser Permanente – <a href="http://www.my.kp.org/ca/cvt/index.html">www.my.kp.org/ca/cvt/index.html</a></b>	<b>(800) 464-4000</b>
At Kaiser Permanente, you're offered personalized care at convenient locations and time-saving online tools that connect you to your doctor and your health.	
<b>ValueOptions – <a href="http://www.achievesolutions.net/CVT">www.achievesolutions.net/CVT</a></b>	<b>(877) 397-1032</b>
Find out more about CVT's Employee Assistance Program (EAP) including work/life services, legal and financial guidance and counseling services.	
<b>VSP – <a href="http://www.vsp.com">www.vsp.com</a></b>	<b>(800) 877-7195</b>
VSP's personalized eyecare helps you see well, stay healthy and maximize your individual potential.	

## PPO PLAN MEMBERS NOW HAVE 24/7 NURSELINE ADVICE!



**H**ave you ever been up late at night with an illness or a sick child wondering whether you should seek care immediately? Members can now call the 24/7 NurseLine for Anthem at any time of the day or night and get advice from a registered nurse. The telephone number is **(800) 977-0027**.

Accurate information from experienced professionals when you need it most can help you make the right decision about a medical issue – and it can help you save time and money, too. Did you know that many emergency room visits by CVT members are for conditions that could be treated safely and effectively at an urgent care center, doctor's office or retail health clinic?

When you go to a hospital emergency room for a service that can be treated at an urgent care center or doctor's office, you may have a much longer wait before getting care – and you may have a much higher out-of-pocket amount to pay.

Whether it's a question about allergies, ear-aches, depression or any other health topic, answers and support are always there – even when you're on vacation. And if you want to know about a sensitive topic, or simply want some general information, try the Audio Health Library. You can choose to listen to hundreds of confidential recorded health messages in English or Spanish when you call the NurseLine.

### Not part of the Anthem PPO Plan? Be sure to check out both the NurseHelp for Blue Shield's and Kaiser's Advice Nurse Hotlines!

#### 24/7 NurseHelp for Blue Shield of California

Experienced nurses can help you figure out how you can care for yourself, evaluate treatment options, and help you to determine whether to see a doctor – at no extra charge. Call **(877) 304-0504**.

#### Kaiser Advice Nurses

Kaiser advice nurses are registered nurses who are specially trained to help assess medical problems and provide advice over the phone, when medically appropriate. Call **(800) 464-4000**.

## IT'S NOT TOO LATE FOR FLU SHOTS

**M**ost people like to get their shots late September or early October, but did you know that the flu actually peaks in February? It's not too late to get your **FREE** flu

shots and be protected through the peak season. CVT will be offering its PPO plan members flu shots through the end of February.

To receive flu shots, members can visit any CVS pharmacy through February 29, 2012 and present their membership card to show eligibility. Members do not have to pay a co-pay. Members and their eligible dependents ages 9 years and older may participate at the retail pharmacies. Visit [www.cvs.com/flu](http://www.cvs.com/flu) for a schedule of flu shot clinics available in your area.

CVT also offers on-site vaccination clinics that can be scheduled now through February by your district. Members interested in attending on-site clinics are encouraged to ask their districts about arranging one with CVT. Clinics must be scheduled 30 days in advance and a minimum of 50 vaccines are required. For more information regarding on-site clinics, contact Elisa Hill, Health Program Manager at **(800) 288-9870 x184**.



## NEW DISTRICTS ON BOARD



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

**Alisal Union School District**  
Certificated, Classified, Management/Confidential & Trustees

**Children's Community Charter School**  
Certificated

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

## 10 WAYS YOU CAN USE YOUR EMPLOYEE ASSISTANCE PROGRAM

CONT. FROM FRONT PAGE

available to consult with you by telephone. We've outlined TEN ways that EAP can help you and your family:

1. Financial planning, including college funding, investments and retirement and estate planning
2. Managing stress – at home and at work
3. Dealing with financial problems, such as taxes, debt and bankruptcy
4. Legal advice from a team of professionals
5. Mediation services to save time and money resolving a legal dispute
6. Dealing with anxiety or depression
7. Coping with the loss of a loved one
8. Support in deciding on proper care for elderly parents
9. Recognizing a substance abuse problem
10. Learning and developing positive communication skills

Your EAP is completely confidential and available 24 hours a day, 365 days per year. For more information, call **(877) 397-1032** or visit [www.achievesolutions.net/CVT](http://www.achievesolutions.net/CVT).



**CALIFORNIA'S  
VALUED TRUST**

Healthcare Benefits for the Education Community

**PHONE:** 559.437.2960 or  
800.288.9870

**FAX:** 559.437.2965

**ADDRESS:** 520 E. Herndon Ave.  
Fresno, CA 93720

**WEBSITE:** [www.cvtrust.org](http://www.cvtrust.org)

**EMAIL:** [info@cvtrust.org](mailto:info@cvtrust.org)



California's Valued Trust  
520 E. Herndon Ave  
Fresno, CA 93720

CALIFORNIA'S VALUED TRUST

# TRUSTLINE

NON-PROFIT ORG  
U.S. POSTAGE  
**PAID**  
FRESNO, CA  
PERMIT NO. 1051