



**CALIFORNIA'S
VALUED TRUST**

Healthcare Benefits for the Education Community

cvtrust.org

2017-18 CVT WELLNESS PPO PLAN WITH ANTHEM NETWORK

The CVT Wellness PPO Plan with the Anthem Blue Cross network is designed to not only keep your healthcare costs as low as possible, but keep you in better health as well. This plan is 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 are actively engaged in their own health care.

Better living. More credit.

By enrolling in the Wellness PPO Plan, you and your enrolled spouse/domestic partner will each receive an initial \$50 of credit from CVT just for enrolling. 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.

Am I eligible?

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

Access comprehensive benefits:

Plan overview*

CVT Wellness PPO Plan highlights include:

Earn wellness credits	Up to \$400/individual/year
Who can earn credits	Individual and covered spouse/ domestic partner
Credit rollover	Up to \$1,000 each per year, when re-enrolling in the Wellness Plan
Calendar-year deductible	\$500 individual, \$1,000 family
Coinsurance	Paid at 90% after deductible is met
Calendar-year out-of-pocket maximum†	\$1,750/individual \$5,250/family
Office visit copayment	\$20 primary care physician, \$40 specialist
Preventive care	100% covered
Prescription drug coverage from CVS/caremark	\$7/\$25/\$40 for 30-day supply; \$15/\$60/\$90 for 90-day supply

*This chart offers a high-level overview of the CVT Wellness PPO Plan. It is not a contract. For complete plan details, please see the plan's Summary Plan Description.

† Includes deductible, coinsurance, medical and pharmacy copays.

Be good to yourself...and start earning wellness credits!

Healthy living adds up. Earn up to \$400 by doing any of these reward activities between October 1, 2017 and September 30, 2018.

<input type="checkbox"/>	\$50 Enrollment Credit	You can earn \$50 in wellness credit just for enrolling in CVT's Wellness PPO Plan with the Anthem Network.
<input type="checkbox"/>	\$50 Health Assessment	You and your spouse/domestic partner can each earn wellness credits for completing the online (*) Health Assessment.
<input type="checkbox"/>	\$75 Healthy Lifestyles Program (Up to \$225)	Make health your lifestyle. Sign up to learn how to lose weight, quit smoking, manage insomnia and more in our series of online programs.
<input type="checkbox"/>	\$25 Personal Choice activity (Up to \$50)	Participate in a group activity of your choice. You and your spouse/domestic partner can each earn \$25 in wellness credits up to \$50 each per year. Go to www.cvtrust.org to complete your Personal Choice Activity Form.
<input type="checkbox"/>	\$75 Preventive Care Visit	When you complete your Preventive Care visit (such as a mammogram or annual visit) you and your spouse/domestic partner can each earn \$75 in wellness credits.
<input type="checkbox"/>	Up to \$150 Future Mom's Maternity Management (3 Tiers)	Enroll and participate with online nurses. You can earn \$50 per tier. (Tier 1 – 1st trimester, Tier 2 – Prior to due date, Tier 3 – Post partum) To get started, please call 866.664.5404 .
<input type="checkbox"/>	\$50 Accordant Care Health Management	Enroll and participate in any Accordant Care Health Management program and earn \$50 in wellness credits.
<input type="checkbox"/>	\$50 MDLIVE Utilization Credit	Register and utilize the MDLIVE® telephonic/online doctor visit and earn a one time \$50 wellness credit.
<input type="checkbox"/>	\$50 Anthem ConditionCare Credit	Enroll and participate in Anthem ConditionCare if you have asthma, diabetes, COPD, CAD or Heart Failure and earn \$50 in wellness credits. Call 800.621.2232 to sign-up.
<input type="checkbox"/>	\$50 SOLERA4ME, a diabetes prevention program	Take a 1 minute survey to see if you qualify at solera4me.com/cvt . If you do, you earn \$50 in wellness credits.

*To get started, log in to the Anthem website www.anthem.com/ca and register to begin earning credits. The wellness credit program runs from October 1, 2017 through September 30, 2018, and is open to members of California's Valued Trust and their spouses or domestic partners who are 18 years and older, Anthem members, and enrolled in the PPO plan with the Wellness Program.