Your CVT Wellness PPO Plan with Blue Shield of California for 2017-2018

Congratulations on taking the next step in improving your health. With your CVT wellness plan, with Blue Shield of California, you'll get to participate in fun and valuable wellness programs and have the opportunity to earn up to \$400 in wellness credits to reimburse you for deductible and coinsurance expenses for you and your family. In fact, CVT has awarded you and your spouse/domestic partner have been awarded \$50 each in wellness credits to be used for out-of-pocket expenses simply by enrolling in the wellness plan.

Here are all the ways you can earn the rest of your credits:

Join the Wellvolution

Blue Shield of California's Wellvolution® programs offer an easy and fun approach to wellness. Log in or create your account to earn credits with the Well-Being Assessment and Daily Challenge® Wellvolution programs.



- Go to mywellvolution.com and click on Sign In or Create Account.
- 2. Enter your first name, last name and ZIP code to confirm your eligibility.



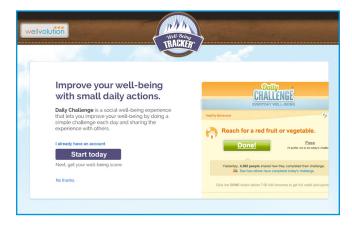
3. Complete the fields to create your Wellvolution account.

Well-Being Assessment



Now that you are registered or logged in, begin tracking your well-being with the Well-Being Assessment. You and your spouse/domestic partner can earn a \$50 credit each for completing the Well-Being Assessment online. You will learn what steps you can take to make the biggest improvements in your lifestyle and your health.

Daily Challenge



Join Daily Challenge and begin to make small changes that add up to big results! Each day you'll receive an email with a simple, easy-to-complete wellness-related task. You'll earn points for completing the challenge and bonus points for connecting with your friends. For every 5,000 points you accumulate in Daily Challenge, you'll earn \$75 in wellness credits.

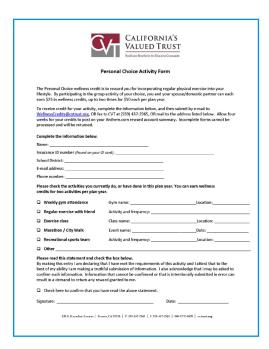
The maximum amount of credit you may earn through Daily Challenge is **\$225** in wellness credits.

To enroll, simply click on the *Daily Challenge* icon in your Wellvolution account. If you are already a member of Daily Challenge, you will be prompted to link your account to the new site. Please follow the prompts to ensure that your points will be tracked for rewards.

Personal Choice activity

By participating 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 plan year. Examples of qualifying activities are exercise classes, regular exercise with a partner, community fun runs, marathons, recreational sports, and regular use of your gym membership.

To make sure you get credit, complete the Personal Choice Activity Form,* then send it to CVT by email, fax or mail. All addresses are provided on the form.



Annual preventive visit

When you complete your annual preventive care visit, you and your spouse/domestic partner can each earn \$75 in wellness credits. To earn your credits, bring the Annual Preventive Visit Form* to your doctor appointment. After the exam, ask your physician to complete the section of the form that indicates values for blood pressure, height, weight and smoking status. Both you and your doctor will need to sign the form. Once the form is complete, send it to HealthComp. (See the form for instructions.)

Accordant Care Management program

Enrollment in the Accordant Care Management program will give you and your spouse/domestic partner each \$50 in wellness credits. Note: Parents and guardians – you may enroll in an Accordant program on behalf of your children to learn tips on how to help them lead healthier lives. You will earn the \$50 in wellness credits. To enroll in an Accordant program, call (800) 948-2497.

Accordant program prescription copay incentive

You are eligible for reduced prescription copayments on your condition-related prescriptions if you are actively enrolled in this program and working with a condition care nurse. Once you're enrolled, your prescription discount is automatically processed. If you'd like more information about the Accordant Care Management program, please call Accordant at (800) 948-2497. You may also be contacted by an Accordant representative.

- Prescription copays will be reduced when you are actively enrolled and participating with an Accordant nurse for the following conditions: ALS, CIDP, dermatomyositis, MG (Myasthenia Gravis), Parkinson's disease, polymyositis, scleroderma, epilepsy, Sickle cell disease, Crohn's disease, cystic fibrosis, Gaucher disease, hemophilia, HIV (Human Immunodeficiency Virus), multiple sclerosis, rheumatoid arthritis, lupus and ulcerative colitis.
- Copays for prescription drugs related to identified, eligible conditions will be reduced by one tier for both retail and mail-order purchases.

^{*} The forms may be downloaded from the CVT website at cvtrust.org by clicking on Products, then Medical Plans. Scroll down to Wellness Plans and select the form posted under CVT Wellness PPO Plan with Blue Shield of California.

- Incentive will go into effect after the completion of your first call with an Accordant nurse.
- You must remain an active participant in the Accordant program. This means completing all your scheduled calls with the nurse assigned to you.
- No claim form is necessary; prescription copays will be reduced at point of sale at pharmacy.

Solera4me Lifestyle Change Program

Take a one-minute quiz at **solera4me.com/cvt** or call **(877) 486-0141** to see if you qualify for this 16-week diabetes prevention program. You'll **earn \$50 in wellness credits by enrolling**.

Now that you've signed up and you're on your way to a healthier lifestyle, learn how your credits can work for you.

How to view your earned credits

The CVT Wellness Plan with Blue Shield of California is administered through a partnership between CVT, Blue Shield and HealthComp. HealthComp is the company that processes your claims and manages your wellness credits.

To register for an account and to view your earned credits, visit HealthComp at **healthcomp.com** and follow these steps:

- 1. Click on **Log In To HCOnline** or **Log In** buttons to navigate to **HCOnline**.
- 2. Click on Sign Up and select Members





- 3. On the **Verification** tab of the Registration Wizard, fill in all information (SSN with no dashes, DOB with slashes, ZIP), check the **I'm not a robot** box and follow the instructions, and click **Next**.
- 4. On the **User Account** tab, provide a valid email address, create a username and password, set up a security question along with an answer, and click **Next**.
- 5. On the **Finish** tab, member will receive confirmation email to verify account.

How are credits used or redeemed?

Credits can be applied to any deductible or coinsurance expense for you, your spouse/domestic partner, or enrolled dependents.

Your credits must be earned and deposited into your account at HealthComp before you can use your wellness credits toward your out-of-pocket deductible and coinsurance expenses. When a claim is being processed, and if credits are available, HealthComp will automatically apply those credits toward the claim.

How long does it take for earned credits to show in my account?

Credits for most activities are deposited into your account within two weeks. Allow up to 45 days for Solera4Me or Accordant program credits to be deposited into your account.

What happens to unused credits at the end of the benefit year?

At the end of the benefit year, unused credits will be rolled over to the next benefit year if you re-enroll in the CVT Wellness Plan with Blue Shield of California. Individuals and covered spouses/domestic partners can roll over up to \$1,000 each to the next benefit year.

Credits can be used only while enrolled in the Wellness PPO Plan. If you switch plans, you forfeit your credits.

We are here for you.

At CVT, we want to help you 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 affect your quality of life and healthcare costs. We want to help our members take preventive and health initiatives, and we believe they should be rewarded for their

activity. For more information about plan details or any of the wellness programs, please contact **CVT Member Services** at **(800) 288-9870**. For questions about your claims or wellness credit processing, please contact **HealthComp** at **(800) 442-7247**. We're ready to help.

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Wellvolution is a registered trademark of Blue Shield of California. Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.