



CALIFORNIA'S
VALUED TRUST

Healthcare Benefits for the Education Community

TRUSTLINE

For 35 years, California's Valued Trust has focused on providing you the best and most responsive member service. In continuing the 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. We invite every member to engage our Member Services team with questions or feedback regarding any of CVT's healthcare offerings.

SPRING 2019

You're Invited!

Join us at a 2019 Regional CVT Meeting

Please join us for one of our informative regional meetings coming soon to a location in your area, where you can learn about new benefit changes and initiatives coming October 1, 2019. This is your opportunity to meet CVT staff, ask questions and learn more about your benefits and CVT.

For meeting locations and details, visit our website at cvtrust.org/news/calendar. Seating is limited so please RSVP by calling **Cannick Thao** at (800) 288-9870 or email her at cannickt@cvtrust.org.



Shopping for Healthcare – Helping Members Save Money

Many CVT members are unknowingly paying more for some of their healthcare services than they should. This is because they are unaware that not all providers charge the same even in the same community. That's why in the last edition of the TrustLine we launched what we call Shop4Care, a consumer awareness and educational program, to let PPO members know about their options. Most people don't know that they don't necessarily have to go where their doctor sends them and that they can discuss lower cost alternatives with their doctor. If the physician is comfortable with it, members can Shop for Care.



In this edition of the TrustLine, we have provided information for CVT PPO members about two helpful cost and care finding tools. These tools are designed to help PPO members protect themselves from overpaying by using a helpful cost comparison tool.

Helpful Shop4Care Tools

Check out Anthem Blue Cross PPO and the Blue Shield of California PPO cost comparison tools on page 2.

Shopping for Care Made Easier

Anthem Blue Cross Care & Cost Finder

Anthem Blue Cross has developed a great tool to help Anthem PPO members make smart choices — in one intuitive online resource called the Care & Cost Finder.

Find doctors, compare costs, quality metrics and more. Members can even check their out-of-pocket costs based on their benefit plan.



Blue Shield's Treatment Cost Estimator – Find Providers and Costs

CVT PPO members who have Blue Shield of California PPO plans have access to a great healthcare provider tool. Called the Treatment Cost Estimator, it provides members with estimates of both the total cost and the member's out-of-pocket expenses for common medical treatments and services. These estimates provide transparency and clarity to help our members budget and plan for future healthcare expenses.

You can use the Treatment Cost Estimator to:

- Search and browse more than 1,600 network procedures and treatments
- Find range-of-cost estimates
- Get average regional costs
- Compare costs between various hospital and surgical centers settings
- Get an idea of how long different phases of a care path may take

Anthem Blue Cross Care & Cost Finder

To access Care & Cost Finder, register at [anthem.com/ca](https://www.anthem.com/ca), or on the Anthem Anywhere mobile app.

Members can download Anthem Anywhere from the Apple App Store for iPhones or at the Google Play Store for Androids.



Blue Shield's Treatment Cost Estimator

It is easy to register at [blueshieldca.com](https://www.blueshieldca.com). You will need your member ID card to register, but once you've done that you and your family can use the Member Dashboard for popular tasks. You will be able to use the Quick search feature. You can also download the Blue Shield App for a mobile experience.





VALERIE'S VIEW POINT

Valerie Cornuelle - CVT'S Executive Director

Controlling Costs

In the Winter edition of the TrustLine, we introduced a new initiative called Shop4Care, an outreach program to make members aware of how they can participate in helping to control their healthcare costs. Making members aware that not all providers charge the same and the cost of procedures can vary even in the same community is the first step. The second step is to provide members with easy-to-use transparent tools so that they can easily find providers and make treatment comparisons. Both Anthem Blue Cross *Care & Cost Finder* and the Blue Shield of California *Treatment Cost Estimator* tools do exactly that and are reviewed on page 2.

Readers may recall that in the last edition of the TrustLine we inserted an information piece called "What CVT is doing to Control Costs." This brochure detailed many of the things CVT is doing to combat rising healthcare costs. One of those areas is "Negotiating or Bargaining Power." We describe how we work with every provider-partner to ensure we are getting the best and lowest possible rates for our members.

For example, the ongoing management of pharmacy benefits is critical to holding down costs for the Trust. To that end, CVT just completed a Request for Proposal for Pharmacy Benefit Management (PBM) services. The decision to release the RFP was largely driven by desires for improvements in the following areas:

- Flexibility and Innovation
- Customer Service and Account Management
- Financial Term – Improved Discounts and Rebates

As with all critical business decisions, CVT's primary concern was to find the right solution for our members; a partnership with a PBM that would provide the best in terms of industry innovation, member experience, and financial benefits to all CVT members.

After thorough and careful evaluation of leading PBMs during the RFP process, CVT renewed its PBM arrangement with CVS Health. CVS Health has continued to demonstrate strong clinical pharmacy leadership, provided innovative programs and has been our business partner for over 30 years. Ultimately, CVS Health provided the best cost savings and we believe CVT Health will continue to serve the Trust well going forward.

Reducing the cost of pharmacy expenses is a major concern to our members, Districts and Chapter leadership. We understand the issue and have worked hard to meet that goal.

We will offer more information about CVT initiatives this year at our upcoming Regional Meetings. We hope you can attend one of them. In the meantime, if you have any questions please contact CVT Member Services at cvtrust.org or call (800) 288-9870.

Using MyCVT as Your One-Stop-Shop Resource

Over the past few years, CVT's member online portal, MyCVT, has grown to where the majority of members are now MyCVT users. This is a great tool to access plan benefits and other resources. Now PPO members can access either the Anthem Care & Cost Finder or the Blue Shield Treatment Care Estimator directly from MyCVT.



If you are not registered for MyCVT you can do so by going to mycvt.cvtrust.org. You can also access these very helpful care provider and cost estimate tools directly in a Single Sign-On or SSO.

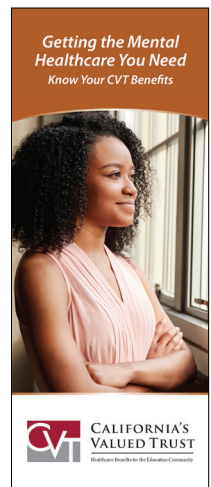
With Single Sign-On, you can connect directly to CVT benefit partners from MyCVT without having to sign into multiple sites.



CVT's Programs for Mental Health

Behavioral health conditions can influence your physical well-being. Our bodies and minds work as one. That's why CVT health plans offer mental health and substance abuse benefits as part of our medical plans.

Mental health services include assessment, treatment, and support for a variety of mental, emotional, and substance use conditions. Plan networks of behavioral health providers can help you or your loved ones deal with conditions such as depression, anxiety, eating disorders and drug or alcohol dependence.



Helpful Guide

Managing a behavioral health condition can feel overwhelming. The good news is you or a family member don't have to do it alone! CVT has produced a guide that summarizes available behavioral health resources based on plan enrollment. So, whether you are a PPO or an HMO plan member help is provided.

The brochure is free and available from CVT for the asking. Just give CVT Member Services Department a call at (800) 288-9870, or access the brochure today on our website at cvtrust.org/resources/healthcare-literacy.

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Sugar: The Not-So-Sweet Truth

There is a lot of misinformation out there about common beliefs about sugar.

Myth #1: Unrefined sugars, such as agave syrup or honey, are healthier than refined sugars or high-fructose corn syrup. **Reality:** Unrefined sources of sugar contain small traces of vitamins and minerals. However, the value is quite small. So, honey and agave syrup should not be considered healthy alternatives, nor should they be used in high amounts.

Myth #2: Some sugars have fewer calories than others. **Reality:** The number of calories in sugar is the same regardless of the source. One gram of sugar provides 4 calories.

Myth #3: "Natural" sugars will not affect blood sugar. **Reality:** Adding any source of sugar to food will contribute to the total carbohydrate content of that food. That, in turn, will impact the food's effect on blood sugar.

The American Heart Association recommends no more than 100 calories from added sugars per day for women and no more than 150 calories per day for men.

Visit about.kaiserpermanente.org/total-health/food-for-health/food-for-thought/sugar-the-not-so-sweet-truth for the complete article and for more health information and recipes.

Contributed by Kaiser Permanente



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