



TRUSTLINE

WINTER 2015



February is Heart Month!

February is National Heart Month! In honor of Heart Month we encourage members to try new heart healthy meals and activities. Remember that checking your levels is important to keep a healthy heart. You should check your blood pressure, blood sugar, cholesterol, and triglycerides to keep them at the optimum levels. Staying active and eating well is also one of the best ways to keep your heart healthy, and often can be perceived as boring, but it doesn't have to be!

Visit our Facebook page for fun and heart healthy recipes and activities!



www.facebook.com/californiasvaluedtrust

CVS Caremark estimates that there are

30 Million

prescriptions compounded each year in the U.S. by approximately 7,500 compounding pharmacies.

About one-third of those pharmacies were established in the last five years.

Compounding Pharmacy Fraud and Misuse on the Rise

A growing cause for concern in the healthcare industry today is the rise of fraud and misuse in what is called compound medications prepared by compounding pharmacies. A compounding pharmacy

is one in which a licensed pharmacist combines, mixes or alters ingredients according to a doctor's prescription. CVS Caremark estimates that there are 30 million prescriptions compounded each year in the U.S. by approximately 7,500 compounding pharmacies. About one-third of those pharmacies were established in the last five years.

Compounding is absolutely essential when commercially manufactured FDA-approved medications are not available or the medication must be tailored to the needs of the patient. However, they often cost many times more than the FDA-approved products and there are risks associated with them, not the least of which is patient safety.

The vast majority of compounding pharmacies are professional, honest and highly reliable. They provide the custom medications patients need at reasonable costs. However, in recent months there has been a number of compounding pharmacists that the FBI has arrested for fraud. There have been incidents where more expensive ingredients have been added to up-charge the patient as well as other types of compounding fraud.

CVT is closely monitoring compound medication claims to ensure our members are not only getting the best possible service but also that the costs and ingredients are appropriate. Misuse and fraud add costs to the Trust which directly affects all CVT members.

Understanding Your PPO

Understanding how your PPO plan works will allow you to use your health insurance effectively, and will help you keep costs at a minimum. To help members, CVT has put together a short 10-minute webinar that gives you the "need-to-know" information about PPO plans. With details such as what a PPO plan is, examples of individual and family deductibles, co-insurance and in-network and out-of-network charges, members will have the information they need to make wise choices. The webinar also includes an explanation of the modification made on October 1, 2014 to the out of pocket (OOP) maximum, which complied with the regulations and the requirements of the Affordable Care Act (ACA). We encourage members that are enrolled in a PPO plan to watch the webinar, and if you have any questions to contact your member services representative.

To view the webinar visit www.cvtrust.org/resources/webinars and select "Understanding Your PPO Plan." For questions please contact member services at (800) 288-9870.

For more than 30 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.

MDLIVE™

Congratulations to our MDLIVE Winners!

From November 15 to December 15, CVT members were encouraged to register for MDLIVE, a service for members enrolled in a PPO or HDHP plan. Each member who registered was entered into a drawing to win a FitBit or \$100 gift card. Congratulations to our two lucky winners!

FitBit – Callie Kockrow
Pacheco Union School District

\$100 gift card – Elisa Little
Lake Tahoe Unified School District

Use MDLIVE for around-the-clock on-demand access to a national network of board-certified doctors and licensed therapists who can diagnose, recommend treatment, and prescribe medication (if appropriate). With MDLIVE, you can speak to a doctor anytime, anywhere through secure video or phone.

Turn to MDLIVE if you are considering the emergency room or urgent care for non-emergency issues when your primary care physician is not available. There is a \$5 per consultation fee for PPO members and a \$38 per consultation fee for HDHP members, which applies to the deductible. Start today by calling (888) 632-2738 or registering at www.mdlive.com/cvt. The MDLIVE App is now available at www.mdlive.com/getapp for iPhone and Android OS.

This Year, Resolve to Improve Your Hearing Health

TruHearing is an independent Hearing Aid Discount Program and is not insurance. It is available for all PPO and vision subscribers only.



Getting hearing aids is a life-changing event—but not in the way you might expect. Many people put off testing their hearing for fear that they'll have to wear hearing aids; however, many people don't realize the positive effect hearing aids can have on their quality of life.

A recent study conducted by the National Council on Aging found that people who wear hearing aids have higher satisfaction with their lives, are more physically active, report greater levels of emotional stability, and improved social relationships.

At TruHearing, we hear stories of people's lives being improved by hearing aids every day. One of the most common stories we hear is the way wearing hearing aids reduces friction between spouses and improves relationships with loved ones. In fact, a first-grade teacher who started wearing hearing aids recently had this to say about her experience:

"My life has totally changed since I started wearing my hearing aid. My 1st grade students say that I don't 'yell' at them anymore and my husband and I have a lot less squabbles since I don't have to ask him to repeat everything he says."

There are an estimated 38 million Americans with hearing loss, but only about 8 million of those have hearing aids. If you've been struggling with hearing loss, maybe now is the time to make a change. It's a new year. Make a resolution to improve your quality of life and build stronger relationships with the people you love by testing your hearing and looking into the benefits hearing aids can provide.

Call today TruHearing to set up an appointment with a hearing healthcare provider near you: **(844) 311-7564**.

Students Receive Free Eye Care to Help Them Succeed



California's Valued Trust (CVT) provides healthcare benefits to school districts throughout California—188 of them with VSP® Vision Care. It's a relationship that has spanned 30 years.

On December 4 and 5, 2014, CVT teamed up with the VSP Mobile Eyes® clinic to provide free eye exams and glasses for 57 students at King City and Greenfield High Schools in the South Monterey County Union High School District.

VSP Marketing Director Theresa Callanan and VSP Senior Account Manager Kim Boak worked closely with Tierney O'Brien at CVT to coordinate the outreach event and identify a community in need. In the area where the schools are located, as much as 20% of the population lacks insurance, which means that many go without the health care they need, including vision correction.

A father of one of the students stopped by during the event to see if he too could receive an eye exam. He didn't own prescription glasses and had been dealing with vision issues that were so severe they caused him to stumble while walking on board the VSP Mobile Eyes clinic. During his eye exam, VSP provider Dr. Rupert Chowins was able to diagnose not only the vision correction needed, but also signs of glaucoma in one eye. Every person on the clinic watched as he put his new glasses on and smiled. For the first time in years, he was able to read again!

"Partnering with CVT to provide free eye care to a community in need enabled us to open new possibilities for these 57 students," said VSP Mobile Eyes Operations Manager Emma Crews. "Watching someone put on glasses and really see for the first time is incredibly rewarding."

Visit www.globalofeyeshope.com to learn more about VSP Mobile Eyes and other VSP charitable programs.

CVT to Initiate Dependent Eligibility Verification Review

An important responsibility of CVT is to make sure coverage costs are as competitive as possible and to ensure that the Trust is paying claims for only those dependents of members who are eligible. Verifying that all dependents are eligible is one way to help us accomplish this goal.

What is a Dependent Eligibility Verification Review?

A dependent eligibility verification review is the examination of an employer's health and welfare plan participants to ensure enrolled dependents meet eligibility criteria. There are many benefits to undergoing a dependent verification, especially given the changing landscape of healthcare reform. It will help control medical, dental and vision costs for all CVT members, preserve benefits and ensure sustainability of the Trust. Removing ineligible dependents will also reduce costs and fees associated with the Affordable Care Act.

To ensure that only those who are actually eligible are provided with CVT coverage, CVT has retained HMS, an independent company who will direct the review process. HMS has 40 years of expertise with highly trained staff to make the project go as smoothly as possible for members.

Only Members with Dependents need Verification

HMS will begin sending information about the verification process at the end of January. Members with no dependents, will not receive any information and do not need to take any action. Dependents include:

- A legal spouse
- Registered or unregistered domestic partner
- A child up to age 26

More information about who is a dependent will be in the HMS package that applicable members will receive. **A number of members whose dependents were verified beginning October 2011 will not receive a packet from HMS as they have already been through the process.**



Where to get help

Members with dependents should wait to get their package from HMS. Review the forms and instructions for submitting documents. Members then submit the forms by:

- Scanning them and email via the HMS website
- Faxing them to HMS
- Mailing them to HMS

Instructions and addresses will be included in the member package. Do not send them to CVT. HMS will have a hotline that members can call. The number will be listed in the information packet.

Impact on the Trust

CVT recognizes that providing documents to substantiate a dependent's eligibility may be somewhat inconvenient, but this is important in controlling everyone's premium costs. CVT's independent healthcare benefits consultants estimate that the Trust can potentially have significant savings in claim costs and ACA fees annually by identifying those dependents who are not actually eligible for benefits. This savings will benefit all the members of the Trust in helping to reduce costs. Your support is greatly appreciated in helping the process go smoothly.

If you have any general questions about the review, you can call CVT Member Services **(800) 288-9870** or visit **www.cvtrust.org/depverification** for more information.

Verification Timeline

January 30	HMS verification package sent to members with dependents enrolled prior to 10/1/2011
February 25	Reminder notice sent to applicable members
March 11	Deadline to submit verification documentation

**Thank you
Cherie Haynes
for over
20 years
of excellent
service!**



CVT would like to thank Cherie Haynes for providing members with excellent service for over 20 years! Cherie was born and raised right here in Fresno, and joined CVT right out of college as a Member Services Specialist. Cherie continues to work as a Member Services Specialist helping members make the best decisions when it comes to their health plans. With her experience and dedication, Cherie has become an expert in member eligibility, and knows the ins and outs of the health plans so that members can make the best choice when it comes to choosing a plan.

Cherie enjoys her time at CVT. "I enjoy providing excellent customer service to members while helping them find the right plans. We work so closely with our members and coworkers that everyone is like a family and nothing is better than knowing we were able to help them." Cherie also enjoys being a dance mom, taking her daughter to competitions, dance recitals, and performances. In between all of that, she loves to travel all over California, especially the coast where she can read her favorite suspense books. Thank you Cherie for the 20 years of service!

TRUSTLINE

CALIFORNIA'S VALUED TRUST

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February is
Heart Month

Alere...Helping People

Every day Alere helps people overcome barriers and turn their hopes and dreams into real accomplishments. Whether it's dropping a pants size, staying on track between doctor visits, or growing strong enough to travel on a memory-making vacation. Alere makes this happen with their FREE and confidential program that pairs eligible members with a registered nurse that will answer your health questions and discuss your concerns day and night, and even on weekends. Your nurse will become your ally and trusted friend dedicated to helping you live healthier and happier every day. Enroll today by calling **(877) 864-1327**.



CVT is committed to providing resources and services to our members who are living with and managing chronic health conditions. CVT's partnership with Alere is designed to help eligible CVT members who have specific chronic medical conditions: Asthma (Adult & Pediatric); Chronic Obstructive Pulmonary Disease (COPD); Coronary Artery Disease (CAD); Diabetes; Depression; Low Back Pain; Headache; and Heart Failure. Visit www.cvtrust.org/health-management for more information about the Alere health management program.

Scan here to
watch the video!



**CALIFORNIA'S
VALUED TRUST**

Healthcare Benefits for the Education Community

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Due to changes in ACA requirements with regard to excepted benefits, CVT has determined that participants no longer will have the right to elect not to receive dental and vision coverage in order for dental and vision benefits to continue to be exempt from ACA market reform rules.