

CVT Wellness PPO Plan with Blue Shield of California network

How to get started 2015-2016

Congratulations on taking the next step in improving your health! With the CVT Wellness PPO Plan with Blue Shield of California, you'll gain access to valuable wellness resources 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. This plan is designed to cover your basic and comprehensive health-related needs. This guide will answer frequently asked questions and walk you through how to activate your plan and take advantage of the tools and resources.

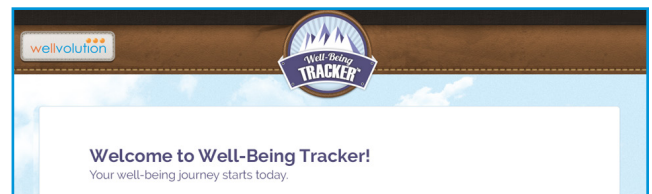
How to get started:

1. First, simply by enrolling in the Wellness PPO Plan, **CVT has awarded both you and your spouse/ domestic partner \$75 in wellness credits** to be used for out-of-pocket health expenses.
2. **To continue to earn credits, log in to the Blue Shield of California Wellvolution® website.** Visit www.mywellvolution.com and click on *Ready, Set, Go.*



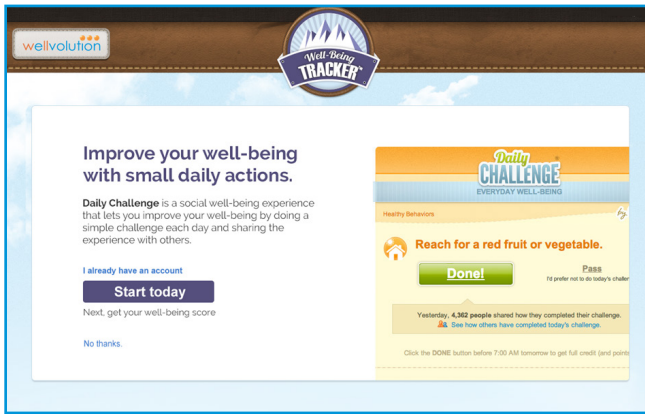
- a. **Verify eligibility:** Enter your first name, last name, and ZIP code to confirm your eligibility.

- b. **Create your well-being account:** Enter the prompted fields to register for the Wellvolution site and, upon completion, begin the Well-Being Assessment.
- c. **Begin tracking your well-being:** Complete questions for all six domains of well-being. You and your spouse/domestic partner can **earn a \$75 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.




3. **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 on Daily Challenge, you'll earn **\$50 in wellness credits**. The maximum amount of credit you may earn through Daily Challenge is **\$150 in wellness credits**. To enroll, simply click on the *Daily Challenge* icon after you've created your well-being 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.



4. **Personal Choice activity:** By participating in the 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.** Complete the Personal Choice Activity Form,* then send it to CVT by email, fax, or mail. All addresses are provided on the form. Your Personal Choice wellness credit will be added to your wellness reward summary within two to three weeks. 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.



CALIFORNIA'S VALUED TRUST
Healthcare Benefits for the Education Community

Personal Choice Activity Form

The Personal Choice wellness credit is to reward you for incorporating regular physical exercise into your lifestyle. By participating in the group activity of your choice, you and your spouse/domestic partner can each earn \$25 in wellness credits, up to two times for \$50 each per plan year.

To receive credit for your activity, complete the information below, and then submit by e-mail to WellnessCredits@cvtrust.org, OR fax to CVT at (559) 437-2965, OR mail to the address listed below. Allow four weeks for your credits to post on your Anthem.com reward account summary. Incomplete forms cannot be processed and will be returned.

Complete the information below.

Name: _____

Insurance ID number (found on your ID card): _____

School District: _____

E-mail address: _____

Phone number: _____

Please check the activities you currently do, or have done in this plan year. You can earn wellness credits for two activities per plan year.

Weekly gym attendance Gym name: _____ Location: _____

Regular exercise with friend Activity and frequency: _____

Exercise class Class name: _____ Location: _____

Marathon / City Walk Event name: _____ Date: _____

Recreational sports team Activity and frequency: _____ Location: _____

Other _____

Please read this statement and check the box below.

By making this entry I am declaring that I have met the requirements of this activity and attest that to the best of my ability I am making a truthful submission of information. I also acknowledge that I may be asked to confirm such information. Information that cannot be confirmed or that is intentionally submitted in error can result in a demand to return any reward granted to me.

Check here to confirm that you have read the above statement.

Signature: _____ Date: _____

300 E. Broadway Avenue | Fresno, CA 93728 | P: 559-437-2960 | F: 559-437-2961 | 800-CVT-9076 | cvtrust.org

5. 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.) In seven to 10 days, you will see this credit posted to your account at HCOOnline.

6. **Prenatal Program:** This program provides expectant mothers with helpful advice, useful resources, and text messages designed to promote maternal and child health. If you are pregnant, or planning to get pregnant, you can **earn \$50 in wellness credits by enrolling** in the Prenatal Program. To get started, complete the Prenatal Form* and fax it to **both** Blue Shield and HealthComp. The fax numbers are on the form.

* **Where to find the forms:**

a. The forms may be downloaded from the CVT website at www.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*.

b. You are also welcome to call **CVT member services** at **(800) 288-9870** to request that a form be mailed to you.

7. Enrollment in the **Alere Health Management** or **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 Alere or 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 Alere program, call **(877) 864-1327** or for an Accordant program, call **800) 948-2497.**

8. **Alere or Accordant program Prescription Copay Incentive:** As a Wellness PPO Plan member, you are eligible for reduced prescription copayments on your condition-related prescriptions if you are actively enrolled in one of the health management programs and working with a condition care nurse. Once you're enrolled, your prescription discount is automatically processed. If you'd like more information about this program, please call Alere at **(877) 864-1327** or Accordant at **(800) 948-2497**. You may also be contacted by an Alere or Accordant representative.

This program includes the following features:

- Prescription copays will be reduced when you are actively enrolled and participating with an Alere nurse for the following conditions: **Asthma (adult & pediatric), chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), diabetes, and heart failure.**

The Accordant conditions include: **Crohn's disease, cystic fibrosis, Gaucher's disease, hemophilia, 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.
- Incentive will go into effect after the completion of your first call with an Alere or Accordant nurse.
- You must remain an active participant in the Alere or 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.

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 PPO 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 view your earned credits, visit the HealthComp website at www.healthcomp.com and follow these steps:

1. Click on **Members**, then click on **HCOOnline**.

2. Enter your Social Security number (omitting dashes) in the username field.
3. Enter your birth date in the password field.



The format is the four-digit year, two-digit month, and two-digit day. For example, if your birth date is January 5, 1962, enter 19620105. Be sure to keep your new username and password handy for future reference.

NOTE: It is the responsibility of all members to change their username and password and keep it confidential. To change your username and/or password, click on [User 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 Alere 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 PPO 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're in this with 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 in this regard. For more information about plan details or about implementing 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.

Daily Challenge is a trademark of MeYou Health, LLC. MeYou Health is a Healthways, Inc. company.

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.