



## Who is CVT?

CVT was established in 1984 through the combined efforts of school superintendents and representatives of both the California Teachers Association (CTA), and California School Employees Association (CSEA). The Trust is governed by a 12-member Board of Trustees, appointed by and equally representative of management and labor. The Labor Trustees consist of three Certificated (CTA) and three Classified (CSEA) with the remaining six Trustee positions being Management representatives.

We are a jointly managed trust, commonly known as a voluntary employee's beneficiary association. It is an organization of employees and employers who work together to purchase healthcare benefits. Trusts are tax-exempt and contract with health providers to design health plans to meet the needs of their members.

The Trust's headquarters are in Fresno where its staff administers the healthcare benefits of its more than 134,000 participants from over 227 districts throughout the state.

## The right choice for your district and your members

The Trust pools the resources of school districts to create a large group of participants, effectively lowering healthcare premiums and providing quality benefits. This concept creates a more stable environment for contract negotiations by providing several options for districts. This allows each district to best balance cost with quality in providing benefit packages for teachers and school employees, as well as retirees.

## Some of the key advantages that CVT has over other providers include:

- Management and Labor leadership
- Not-for-profit = low administration costs
- Only single year contract required vs a binding multiple year contract
- Annual rate guarantee
- Provide fully funded reserves to avoid contingent liability, including claim run-outs
- Employee health and wellness programs including disease management program, MDLIVE telehealth program and employee assistance program and more...
- COBRA, Self-paid Retiree coverage
- Responsive customer service

For more information, please contact Anthony Pulliam at **800-288-9870** or **AnthonyP@CVTrust.org**.

