



**Preferred Provider Organization Plans (PPO)**

**Anthem Blue Cross and Blue Shield of California with CVS Caremark Prescription Coverage**

CVT has ten self-funded PPO plans and one Wellness PPO plans. Each unit can choose to offer up to four of the ten plans and the Wellness plan as a fifth PPO option. Each unit may also elect to offer one of CVT's two High Deductible Health Plans (HDHP) for its members to choose from. These plans meet the requirements for a Health Savings Account (HSA). CVT does not currently offer Health Savings Accounts.

CVT has four prescription plans to choose from offered through CVS/Caremark, each with different co-payment options. These prescription plans are paired with your PPO plan options.

**Health Maintenance Organization Plans (HMO)**

**Kaiser Permanente**

CVT offers 11 Kaiser HMO plans, including a Health Savings Account (HSA) compatible plan and Kaiser Bronze plan. Plus a Kaiser Wellness Plan that is unique to CVT. A unit can choose Kaiser as long as the participants live or work in approved Kaiser zip code area. A unit can offer up to four of the eight plans, plus the Kaiser Wellness Plan.

**Anthem Blue Cross and Blue Shield of California**

CVT has three HMO plans available for those participants that live or work in approved HMO zip code areas. A unit can offer at least 1 or the 3 HMO plans depending on the size of group and possible number of enrollees into the plans.

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



**Anthem Blue Cross/Blue Shield of California**

**CVT offers 10 regular PPO plans, 2 High Deductible Health Plans (HDHP), 1 PPO Wellness Plan and the CVT Bronze Plan**

A unit can offer its members up to a total of 6 PPO plans:

- 4 of the 10 PPO Plans
- 1 of the 2 HDHP Plans
- The Wellness PPO Plan
- And the Bronze Plan

**CVS Caremark**

**CVT offers a choice of 4 pharmacy plans**

Pair 1 pharmacy plan with each of the 4 regular PPO plan choices:

- Allowing districts to customize the medical/pharmacy benefit to best meet the needs of its members
- HDHP, Wellness and Bronze Plans have set pharmacy benefits and are not customizable.

**Kaiser Permanente**

**CVT offers 9 Kaiser HMO plans, 1 Kaiser Wellness Plan, 1 Kaiser HSA Plan and the Kaiser Bronze Plan**

A unit can offer its members up to a total of 5 Kaiser HMO plans.

- Select 4 of the 9 Plans
- The Kaiser Wellness Plan as a 5<sup>th</sup> option

**Anthem Blue Cross/Blue Shield of California HMO**

**CVT offers 3 HMO plans plus 1 Bronze HMO plan**

A unit can offer its members up to a total of 3 HMO plans:

- A unit can offer all 3 of the HMO plans
- Or 2 HMO Plans plus the Bronze plan