



# CALIFORNIA'S VALUED TRUST

Healthcare Benefits for the Education Community

Thank you for choosing California's Valued Trust (CVT) as your healthcare benefits provider. For 30 years, CVT has focused on providing responsive service and a variety of options at competitive prices. Today, we are working as hard as ever to remain the right choice for our districts, chapters and members.

## What's New at CVT? Attend a Regional Meeting and Find Out

You're invited to a CVT Regional Meeting! Please join us for one of our informative regional meetings where you can learn and ask questions about the latest topics: CVT Today, challenges CVT faces, ACA, data driven decisions on benefits, 2015-16 benefit changes, rate renewal and regional implications, and future trends in healthcare. We look forward to meeting many of our members in person! See the list to the right for Regional Meeting dates and locations.

Seating is limited. Please RSVP today by calling Cannick Thao at (800) 288-9870 or emailing her at [cannickt@cvtrust.org](mailto:cannickt@cvtrust.org)

RSVP

## 2015 Regional Meetings

\*All meeting times will be from 3:30 – 5pm.

**Palmdale**  
**Wednesday, June 3**  
Embassy Suites  
39375 5th St.  
Palmdale, CA 93551

**Palm Springs – La Quinta**  
**Thursday, June 4**  
Embassy Suites  
50-777 Santa Rosa Plaza,  
La Quinta, CA 92253

**Fresno**  
**Monday, June 8**  
Hampton Inn  
327 E. Fir  
Fresno, CA 93720

**Salinas**  
**Tuesday, June 9**  
Monterey County  
Office of Education  
901 Blanco Circle  
Salinas, CA 93912

**Sonoma - Santa Rosa**  
**Wednesday, June 17**  
Courtyard by Marriott  
175 Railroad St.  
Santa Rosa, CA 95401

**Yuba City**  
**Thursday, June 18**  
Bonanza Inn  
Magnuson Grand Hotel  
1001 Clark Ave.  
Yuba City, CA 95991

**Susanville**  
**Tuesday, June 23**  
Diamond Mountain Casino  
900 Skyline Rd.  
Susanville, CA 96130

**Redding**  
**Wednesday, June 24**  
Hilton Garden Inn  
5050 Bechelli Lane  
Redding, CA 96002

**Placerville - El Dorado**  
**Thursday, June 25**  
El Dorado County  
Office of Education  
6767 Grass Valley Rd.  
Placerville, CA 95667

**Angels Camp**  
**Monday, June 29**  
Calaveras County  
Office of Education  
185 S. Main St.  
Angels Camp, CA 95222

**Stockton**  
**Tuesday, June 30**  
San Joaquin County  
Office of Education  
2901 Arch-Airport Road  
Stockton, CA 95206

VALUED LINE

Printed on Recycled Paper



## Health Care Reform – Reporting Requirements

CVT staff, consultants and Board of Trustee’s continue to monitor all applications of the ACA and how regulations impact CVT districts and members. We want you to be informed of the changes that are coming and provide updates as we develop plans to meet the law’s provisions.

The Affordable Care Act will require applicable employers/health administrators to file information returns with the IRS and provide statements to full-time employees/individuals about their health insurance coverage.

The requirement, originally slated to begin in 2015 for calendar year 2014, was delayed until 2016 to allow time to consider ways to simplify the new reporting requirements and make them consistent with the law and provide time to adapt health coverage and reporting systems.

Based on the most current guidance from the IRS, CVT can provide some insight for this upcoming requirement.

**Why is the reporting required?** Forms 1094-B and 1095-B will assist the IRS in determining if requirements of the individual mandate have been met. Forms 1094-C and 1095-C will assist the IRS in determining if the Employer Shared Responsibility requirements have been met.

**Who receives the reporting?** The IRS and individuals will receive the reporting.

**When is the reporting due?** Reporting is for coverage year 2015; reports sent to individuals are due by the end of January 2016 and the reports sent to the IRS are due the end of February/March 2016, depending on the method used for filing.

**What info is needed?** Basic coverage information, name, address, TIN, months enrolled in coverage while employer forms will also include the monthly employee cost for the lowest plan offered.

### Who completes the 1094-B and 1095-B forms?

- The 1094-B and 1095-B forms are the responsibility of CVT and HMO insurers including Kaiser, Blue Shield, and Anthem Blue Cross.

### Who completes the 1094-C and 1095-C forms?

- The 1094-C and 1095-C forms are the responsibility of districts providing self-insured coverage to employees.
  - The IRS 1094-C is an employer transmittal form.
  - The IRS 1095-C instructions state:
    - *An employer that offers health coverage through an employer-sponsored self-insured health plan must complete Form 1095-C, Parts I, II and III, for any employee who enrolls in the health coverage, whether or not the employee is a full-time employee for any month of the calendar year.*
- But CVT districts will **not** be required to complete part III of the 1095-C form for employees with CVT benefits.
  - The IRS 1095-C instructions show why this is so:
    - *If an employer is offering health coverage to employees in another manner, such as through an insured health plan or a multiemployer health plan, the issuer of the insurance or the sponsor of the plan providing the coverage is required to furnish the information about their health coverage to any enrolled employees, and the employer should not complete Form 1095-C, Part III, for those employees.*

### IRS form summary

- Districts will complete the entire 1094-C form and parts I and II, of the 1095-C form for employees with CVT benefits, but not part III. Both the 1094-B and 1095-B forms will be completed through CVT for all employees covered by CVT.

For more information on the reporting requirements, please visit (<http://www.irs.gov/Affordable-Care-Act/Employers/Affordable-Care-Act-Tax-Provisions-for-Large-Employers>). CVT will provide an update when additional information becomes available.

**Questions? Contact your Account Manager or Member Services at 1-800-288-9870.**

**This is for informational purposes only - not intended to be used as legal advice.**

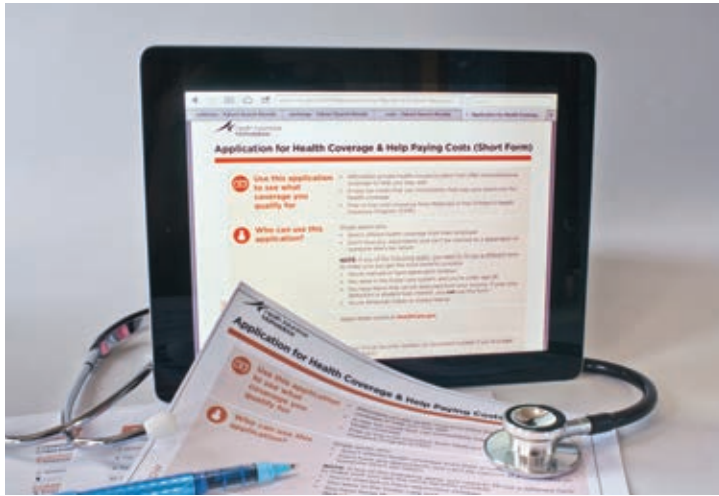
## Anthem Offers Id Theft Services for Members Affected By Cyber-Attack

By March 30 Anthem had completed individual notifications of all impacted current and former members by U.S. Postal mail, of the attacked and how to enroll in free credit monitoring and identity protection services for 24 months. This service through AllClear ID is automatically available to members with no enrollment required. If a problem arises, simply call a dedicated investigator at **877-263-7995**. These investigators will do the work to recover financial losses, restore credit, and make sure their identity is returned to its proper condition.

For additional information regarding protection, please visit: <https://anthem.allclearid.com/faqs>.



## Keep Your Information Current – Keeps You Informed



CVT continually strives to keep more than a thousand key contacts of participating districts, chapter leadership, and labor representatives informed of changes to CVT's healthcare benefits and programs. Without current mail and/or email addresses, these key individuals cannot be provided important information.

### How Can You Help?

Please help us keep you and other key contacts informed of important benefit changes and announcements. Ways you can help:

#### Update District/Chapter/Labor Contact Information

Please contact **Trudi Robertson at 800-288-9870** or email **trudir@cvtrust.org** with the most current contact information (email/phone/address) for all key district/chapter contacts. This includes the superintendent, CBO, billing, human resources, benefits, chapter leadership, labor representatives and all others involved in employee healthcare benefit decisions.

Please provide this information to your technical staff.

#### Sending and Receiving Email

Please make sure you can send and receive email from CVT!

- **To make sure you receive all email from CVT:**  
Allow email from the sending domain cvtrust.org
- **To make sure you receive MyCVT information:**  
Allow email from mycvt@cvtrust.org
- **To make sure you receive our E-Blasts:**  
Allow email from info@cvtrust.org
- **Alternatively, make sure you add our sending servers to the allow list. This helps in email delivery from all users at CVT:**  
zixvpm.cvtrust.org – sending server dns name  
66.193.200.166 – sending server IP address
- **Add the following for secure email delivery:**  
securemessagecenter-cvtrust.org – sending domain  
Smtput.zixmail.net – sending server dns name

## Streamlined Rate Release Method Available for Registered MyCVT Districts



MyCVT, California's Valued Trust's online enrollment and management portal for district and employees has streamlined the rate release method for the 2015-16 plan year. Districts who are registered with MyCVT will receive their 2015-16 rate renewal and benefit information update through MyCVT. This will make access and retrieval of the new rate information easier and more convenient. There will be no hard copy documents printed and mailed to the Districts. Chapter leadership will continue to receive rate renewal information by email.

The District contact who normally receives rate renewal information each year has been informed of this change and the need to register in MyCVT, if they weren't previously, to access the district/unit rates. Once registered they must call CVT Member Services at (800) 288-9870 and a representative will give rights to access the documents when they become available in May. If the District contact was previously registered in MyCVT, they will still need to contact CVT Member Services to access the renewal information when it becomes available since this is a new feature. Contact your CVT Account Manager if you have questions or need assistance.

### Interested in MyCVT for your district?

MyCVT is designed to save benefit administrators time and make their administration of new enrollments and changes much easier.

MyCVT key benefits for a registered district include:

- District employee termination submittal
- Member coverage page enhancements
- Census reports
- MyCVT participation reports
- Employee information and lookup
- Other security related updates
- Annual rate renewal
- More features coming!

For more information contact Brook Paulsen, IT Manager, or your Account Manager at **(800) 288-9870**.



# VALUELINE

CALIFORNIA'S VALUED TRUST



NON-PROFIT ORG  
U.S. POSTAGE  
**PAID**  
FRESNO, CA  
PERMIT NO. 1051

California's Valued Trust  
520 E. Herndon Ave  
Fresno, CA 93720



## *Dependent Eligibility Review Concludes*

CVT is pleased to announce that the dependent eligibility review concluded on March 31, 2015 with an overall trust-wide successful response rate of 94%.

CVT would like to acknowledge the District/Chapter support in helping us reach thousands of CVT members by forwarding CVT eblasts with important deadline reminders and updates on to members and fielding inquiries. Please direct members to CVT Member Services at (800) 288-9870, Monday-Friday, 8am to 5pm with any inquiries about the review and/or their dependent's status.

This dependent eligibility review was the examination of the Trust's health and welfare plan participants to ensure enrolled dependents met eligibility criteria. Since January, multiple communications were sent from HMS and CVT asking CVT members with dependent(s) enrolled before October 1, 2011, to provide required documentation showing that their dependent(s) covered under CVT health, dental and/or vision benefits meet eligibility requirements. CVT members were informed that if they failed to respond their dependents would be removed from coverage.

Thank you for your cooperation with this important effort to control healthcare plan costs.



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**PHONE:** 559.437.2960 or  
800.288.9870

**FAX:** 559.437.2965

**ADDRESS:** 520 E. Herndon Ave.  
Fresno, CA 93720

**WEBSITE:** [www.cvtrust.org](http://www.cvtrust.org)

**EMAIL:** [info@cvtrust.org](mailto:info@cvtrust.org)