



**Welcome to California's Valued Trust!**

California's Valued Trust (CVT) extends a warm welcome to the **Coachella Valley Unified School District Classified** unit. We are pleased that you have joined us and will do all we can to guide you through this transition and help you understand your benefits.

Here at CVT, we believe in providing responsive, dedicated service and affordable healthcare with a variety of choices to fit our members' needs. For help, call **CVT Member Services** on our toll-free number **800-288-9870** or visit our web site [www.cvtrust.org](http://www.cvtrust.org) and click on the apple icon you see above.

**Information for PPO Plan Subscribers**

**Finding an Anthem Blue Cross PPO network provider**

Your CVT PPO plan is administered by Anthem Blue Cross, allowing you to access providers through the Anthem network. Locating a physician or facility in the **Anthem Blue Cross PPO** network is easy. You may contact CVT at 800-288-9870 for assistance or follow the instructions below to find a provider online.

To search for a network provider in California:

1. Log in to [www.anthem.com/ca](http://www.anthem.com/ca)

The screenshot shows the Anthem Blue Cross website interface. At the top right, there is a "Español" link and a section for "OTHER ANTHEM WEBSITES:" with links for Providers, Employers, Producers, Medicaid, Medicare, and Federal Employee Programs. The main navigation bar includes "Shop For Insurance", "Health & Wellness", "Resources", and "Customer Support". A prominent banner advertises "See a doctor online 24/7, 365" with a "LiveHealth ONLINE" logo and a photo of a woman. To the right is a "MEMBER LOG IN" section with fields for Username and Password, a "LOG IN" button, and links for "Register Now", "Learn more about Secure Log in", and "Forgot username or password?". Below this is a "USEFUL TOOLS" section with buttons for "FIND A DOCTOR", "FIND URGENT CARE", "PRESCRIPTION BENEFITS", and "CHECK CLAIM STATUS". The footer area contains three promotional tiles: "Get a Free Instant Quote" for Medicare and Family plans, "Trim Your Health Costs" with a stethoscope icon, and "Anthem Was the Victim of a Sophisticated Cyber Attack" with a shield icon and a "Learn More" button. An "In the News" section lists recent articles.

2. Under **Useful Tools** on the right, click on **Find a Doctor** and choose what kind of doctor or health professional you want to find.
3. Enter your state (California), Scroll down to **Blue Cross PPO (Prudent Buyer)** then **Select and Continue**.

To search for an Anthem network provider outside of California:

1. Go to <http://provider.bcbs.com>
2. Enter the first three letters of your member ID
3. Search by **Keyword** or by **Specialty**
4. Enter a location and a radius to search by (default is 5 miles)

Click on **Go**

### **Medical/Prescription ID Card**

Your combination medical and prescription identification card (ID card) will be mailed to you by **CVS Caremark** who provides prescription drug benefits to our subscribers and their eligible dependents. If you do not receive your ID card by April 1st when your benefits begin, you or your provider can call CVT's toll-free phone number at 800-288-9870 to verify eligibility and obtain appropriate identification information.

### **CVS Caremark Pharmacy Benefits**

**Please note the CVS Caremark phone numbers described below will be effective once your CVT enrollment has been processed and becomes active in the CVS Caremark system. Until such time they are available to you, contact CVT Member Services at (800) 288-9870 for assistance.**

### **Excellent retail coverage**

Designed to provide maximum geographic coverage, their comprehensive national network contains most drug store chains and other large retail merchandisers, grocery chains and independent pharmacies providing broad coverage and excellent access throughout the United States, Puerto Rico, and the Virgin Islands. Your prescription should be filled at a CVS Caremark participating retail pharmacy and is dispensed with a 30-day supply.

For a complete pharmacy listing in your area please visit **Caremark.com** or call **CVT at (800) 288-9870**.

## Mail service

Use **Caremark.com** for fast, convenient, and helpful service such as: Instant prescription pricing, drug plan coverage, prescription refills for your mail-order drugs, and listings of participating pharmacies in your area.

**Caremark.com** also sends important email notifications and provides helpful health and drug information. Please register at **www.caremark.com**.

Note: The CVS Caremark website requires that you register on the site before you can use their search pharmacies tool. This means a CVT member will need to have received their card prior to registering online.

## Generic versus brand drug-Dispense as Written (DAW) Penalty

Approximately 83% of all prescription drugs are now available in generic form. FDA-approved generic medicines are just as effective as their brand-name counterparts. To gain FDA approval, generic drugs must meet the same standards for safety, purity, strength, and quality.

For any brand drug with a generic equivalent available, the generic will be dispensed. The physician can specify "Dispense as Written" (DAW) or a plan participant can choose a brand drug, but they will always pay the generic copay plus the cost difference between the brand and generic when a brand-name drug is selected and a generic is available.

## Generic step therapy

CVT and CVS Caremark want to help you and your doctor choose a lower-cost medicine as the first step in treating your conditions. If you use certain high-cost medicines before the available lower-cost options, your current prescription may not be covered and you may have to pay the full cost.

To learn more about generic step therapy and how using lower-cost medicine as the first step can help you, watch the short video at <http://www2.caremark.com/sitetour/steptherapy/>. Questions? Visit **www.caremark.com** and click "**Find Savings and Opportunities**" or call **CVT Member Services at (800) 288-9870**.

## Specialty pharmacy program

CVS Caremark and its affiliates provide clinical management and distribution of injectable, biotech, and other specialty drugs from their network of 43 specialty pharmacies throughout the United States and Puerto Rico. The specialty program offers individuals personalized pharmacy care management and a pharmacist-led CareTeam who effectively manages their condition. For **Specialty Services/Admissions** please call **(800) 237-2767**.

## Maintenance medications

Maintenance Choice offers you choice and savings when it comes to filling long-term prescriptions. A long-term medication is taken regularly for chronic conditions or long-term therapy. A few examples include medications for managing high blood pressure, asthma, diabetes, or high cholesterol.

Members and their families must choose to receive 90-day supplies of their long-term medications either by mail through CVS Caremark Mail Service Pharmacy or by picking them up at a CVS pharmacy near them. Either way, the copay will be the same. Your copay for each 90-day prescription at CVS retail or mail translates to a savings of one retail copay. This service also abides by the same generic vs. brand drug rules as stated above.

To pick up your prescription at a CVS pharmacy, just visit your local CVS pharmacy and talk to the pharmacist. Or, getting started with mail order is quick and easy by contacting the **FastStart Program at (866) 273-5268**. The FastStart representative will contact your physician for your mail-order prescriptions. All you need to provide is your ID number, mailing address, drug name, physician name, and phone number. Mail order service provides the convenience of free standard shipping to your home.

## Drug limitations and prior authorizations

Some drugs have limitations, such as migraine medications. For example, the managed drug limitation (MDL) for Imitrex 25 mg tablets consists of a 25-day supply of nine tablets. If more is required, a prior authorization will be needed. For more information on managed drug limitations, please call **CVS Caremark Customer Service at (888) 354-6390**.

Some other drugs require prior authorizations. Drug classes such as growth hormones and some drugs for rheumatoid arthritis, and multiple sclerosis are some examples where the CVS Caremark pharmacists and your doctor will work together to ensure that the drug you are prescribed is the most appropriate for your condition. The **prior authorization** number is **(888) 413-2723**.

### **Diabetic supplies**

Insulin, disposable needles, syringes, lancets, and test strips are available through your CVS Caremark prescription plan. Glucometers are not a covered item under the CVS Caremark prescription plan; however, CVS Caremark does offer the **Diabetic Meter Program**. This program offers a new, free meter every two years to eligible members. Just call **(800) 588-4456** to receive your free meter.

### **Performance drug list**

The Performance Drug List (PDL) is a list of commonly prescribed drugs in select drug classes, or grouping of drugs that are used to treat the same condition. There are preferred brand drugs as well as generic drugs listed on the PDL. The drugs listed on the PDL are considered preferred drug choices as they provide the greatest economic value in the drug class. It is important to note that preferred medications are not chosen for inclusion on the PDL based on price alone; they are selected based on comparable clinical efficacy to other products in the same drug classes. **For a copy of the current PDL, please visit [www.cvtrust.org/resources/links](http://www.cvtrust.org/resources/links).**

### **Spouse/dependent pharmacy coverage**

If your spouse or other dependent has prescription drug coverage under his/her own CVT group number or from another carrier, that coverage must be used first. Any balances should be submitted to CVS Caremark for consideration of payment. Please call **CVT Member Services** at **(800) 288-9870** if you are unsure which benefit coverage should be used first.

### **MDLIVE**

As a PPO plan member, you can 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.

You can 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. MDLIVE can help you when you're at home, at work, or on-the-go. The service is secure, confidential and compliant with all medical privacy regulations.

There is a \$5 per consultation fee for PPO members. Start today by calling **(888) 632-2738** or registering at [www.mdlive.com/cvt](http://www.mdlive.com/cvt). The MDLIVE App is also available at [www.mdlive.com/getapp](http://www.mdlive.com/getapp) for iPhone and Android OS.

**For assistance contact CVT Member Services at 800-288-9870 or visit [www.cvtrust.org](http://www.cvtrust.org) and click on the welcome new district button on the home page for additional information.**



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