

May, 2015



Welcome PPO Members to California's Valued Trust!

California's Valued Trust (CVT) extends a warm welcome to the employees of **Live Oak School District**. **Your benefits will begin on October 1, 2015**. This information is specifically for employees who have selected a **PPO** Plan. We are pleased you have joined us and will do all we can to guide you through the enrollment process 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 Monday thru Friday, 8 a.m. to 5 p.m. call 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 and then Live Oak School District. Information specific to each bargaining unit will be posted there to help you with enrollment.

#### **Medical/Pharmacy ID Card**

Your CVT member identification (ID) card will give you access to both your medical and pharmacy benefits.

Watch your mail to receive your combination medical and pharmacy benefit card from CVT and CVS Caremark approximately three to four weeks after you submit your enrollment form. If you do not receive your card or you need to visit a doctor or pick up a prescription before you receive your card, you or your provider can call **CVT's Member Services** toll-free at **(800) 288-9870** to verify eligibility and obtain appropriate identification information.

This card is only in your name, but it may be used for all eligible dependents. If you ever misplace your card or would like to order additional cards for family members, please call CVT Member Services.

#### **Finding a Blue Shield PPO network provider**

The CVT PPO plan, administered by Blue Shield of California, allows members to access providers through the Blue Shield PPO network. This plan covers the basic and comprehensive health-related services and provides members the freedom to select any physician and hospital inside or outside the plan's network. Please note: Your out-of-pocket costs will be lower by choosing a provider within your network. If your physician is not part of the Blue Shield network, you will have to pay more for each service.

To search for a network provider in California:

- Go to [blueshieldca.com/networkppo](http://blueshieldca.com/networkppo)
- Select the type of provider that you are searching for.
- Click on Advanced Search to further filter your search, such as by name, specialty, facility type, and more.
- Enter your city and state or ZIP code, and then click on Find now.
- To create a PDF directory of your provider search, select "Get results as PDF" in the upper right corner and follow the instructions to create a PDF or have the listing emailed to you in a PDF format.

### **Your PPO Plan Out of Pocket Maximum**

- Member pays the annual deductible before the PPO starts to pay a portion or all of the bill(s).
- Member pays a coinsurance or percentage of the bill when they obtain a covered service (after the deductible has been met). The CVT PPO plan pays the remainder. The amount a member pays in coinsurance is applied to the out-of-pockets plan maximum.
- Co-pays for office visits, pharmacy, emergency room and MDLIVE will also apply to your out-of-pocket maximums.
- CVT will credit any deductible met through your previous provider from January 1, 2015 to September 30, 2015.

### **CVS/Caremark Mail Order Pharmacy Program**

If you have questions regarding our Mail Order Prescription Service, we have made getting started quick and easy by contacting **CVS/caremark 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.

### **CVS/Caremark Maintenance Choice Program**

All CVT PPO Pharmacy Plans through CVS Caremark include an important cost-saving feature called Maintenance Choice. This program is designed to help keep prescription costs down and to offer members convenience and choice.

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 to pick them up at a CVS Pharmacy near them. They choose the option that works best for them. Either way, their co-pay will be the same. The program is convenient and easy-to-use. More information will be mailed directly to your home or contact our office if you have any questions.

### **CVS/Caremark Generic Step Therapy**

Just because a medicine costs more doesn't mean it's more effective. Many lower-cost medicines provide great health benefits while saving you money. Choosing generics is one of the easiest ways to save money on your prescriptions. CVT and CVS Caremark want to help you and your doctor choose a lower-cost medicine as the first step in treating your condition. This is called Generic Step Therapy. If you use 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 this short video at [www2.caremark.com/sitetour/steptherapy](http://www2.caremark.com/sitetour/steptherapy). Questions? Visit Caremark.com and click on "Find Savings and Opportunities" or call Caremark Prescription Services for CVT at **(888) 354-6390**. They are ready to help!

### **MDLIVE provides 24/7/365 doctor access**

Members will have on-demand access to MDLIVE, which includes the ability to connect 24/7/365 to board-certified doctors and therapists that can diagnose, recommend treatment and prescribe medication. Get the care you need via online video, phone or secure e-mail. The service is secure, confidential and compliant with all medical privacy regulations.

These MDLIVE "doctor visits" will be available to all members enrolled in a PPO plan for a \$ 5 co-pay, regardless of the plan's regular office visit co-pay. Complete your free registration by calling MDLIVE at **(888) 632-2738** or visit [mdlive.com/cvt](http://mdlive.com/cvt).

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