

**CALIFORNIA'S VALUED TRUST**  
**HMO HEALTH PLANS with Anthem Blue Cross and CVS/caremark**  
**October 1, 2021 – September 30, 2022**

CVT PARTNER	BENEFIT	HMO PLAN 1	HMO PLAN 2	HMO PLAN 3
<b>Anthem Blue Cross</b> Network, utilization management and medical claims administration	<b>Calendar Year Deductible</b>	\$0	\$0	\$0
	<b>Coinsurance</b>	Paid at 100%*	Paid at 100%*	Paid at 100%*
	<b>Calendar Year Out of Pocket Maximum</b> (includes medical/pharmacy deductible, coinsurance, and copays)	Individual: \$1,000 Family: \$2,000	Individual: \$1,500 Family: \$3,000	Individual: \$3,500 Family: \$6,000
	<b>Doctor Visits</b>	Primary Care – \$10 Copay Specialty – \$30 Copay	Primary Care – \$15 Copay Specialty – \$30 Copay	Primary Care – \$25 Copay Specialty – \$40 Copay
	<b>Preventive Care / Immunizations</b>	Paid at 100%*	Paid at 100%*	Paid at 100%*
	<b>Outpatient Laboratory</b>	Paid at 100%* (Xray & laboratory tests) Advanced Imaging \$100/test	Paid at 100%* (Xray & laboratory tests) Advanced Imaging \$100/test	Paid at 100%* (Xray & laboratory tests) Advanced Imaging \$100/test
	<b>Outpatient Radiology</b>	\$10 Copay	\$15 Copay	\$25 Copay
	<b>Durable Medical Equipment</b>	Paid at 100%*	Paid at 100%*	Paid at 100%*
	<b>Ambulance – Ground / Air</b>	\$100 Copay	\$100 Copay	\$100 Copay
	<b>Outpatient Surgery</b>	Paid at 100%*	\$100 for Ambulatory Surgical Center \$150 for Out-Patient Hospital	\$250 for Ambulatory Surgical Center \$500 for Out-Patient Hospital
	<b>Hospital Inpatient</b>	Paid at 100%* <b>Inpatient facility services</b> - Unlimited days <b>Skilled Nursing</b> - limited to 100 visits per calendar year, Semi-private room	Physician paid at 100%* <b>Inpatient facility services</b> -\$250 Copay per admission <b>Skilled Nursing</b> -\$50 copay per admission; limited to 100 visits per calendar year, Semi-private room	Physician paid at 100%* <b>Inpatient facility services</b> -\$750 per day copay for up to 3 days, per admission <b>Skilled Nursing</b> -\$150 copay per admission; limited to 100 visits per calendar year, Semi- private room

Page 2		HMO PLAN 1	HMO PLAN 2	HMO PLAN 3
Anthem Blue Cross Network, utilization management and medical claims administration	Hospital Emergency Room	\$100 Copay (Copay waived if admitted as in-patient)	\$100 Copay (Copay waived if admitted as in-patient)	\$150 Copay (Copay waived if admitted as in-patient)
	Urgent Care	\$30 Copay	\$30 Copay	\$40 Copay
	Home Health Care	\$10 Per Visit (limited to 100 visits per calendar year)	\$15 Per Visit (limited to 100 visits per calendar year)	\$25 Per Visit (limited to 100 visits per calendar year)
	Physical Therapy	\$10 Per Visit (limited to a 60-day period of care)	\$15 Per Visit (limited to a 60-day period of care)	\$25 Per Visit (limited to a 60-day period of care)
	Chiropractic**	\$10 Copay limited up to 30 combined visits per calendar year (PCP prior authorization not required)	\$10 Copay limited up to 30 combined visits per calendar year (PCP prior authorization not required)	\$10 Copay limited up to 30 combined visits per calendar year (PCP prior authorization not required)
	Acupuncture**	\$10 Copay (Referral by PCP within Medical Group) \$10 Copay limited up to 30 combined visits per calendar year	\$15 Copay (Referral by PCP within Medical Group) \$10 Copay limited up to 30 combined visits per calendar year	\$25 Copay (Referral by PCP within Medical Group) \$10 Copay limited up to 30 combined visits per calendar year
	Telehealth	Paid at 100% for 24/7 non-emergency access to doctors and mental health professionals, call Anthem LiveHealth Online at <b>(888) 548-3432</b> or visit <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>	Paid at 100% for 24/7 non-emergency access to doctors and mental health professionals, call Anthem LiveHealth Online at <b>(888) 548-3432</b> or visit <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>	Paid at 100% for 24/7 non-emergency access to doctors and mental health professionals, call Anthem LiveHealth Online at <b>(888) 548-3432</b> or visit <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>
Value Added Benefits	Employee Assistance Program (EAP) through Beacon Health Options ~ Paid at 100%* - Visit <a href="http://www.achievesolutions.net/cvt">www.achievesolutions.net/cvt</a> or call <b>1-877-397-1032</b> to access benefit	Employee Assistance Program (EAP) through Beacon Health Options ~ Paid at 100%* - Visit <a href="http://www.achievesolutions.net/cvt">www.achievesolutions.net/cvt</a> or call <b>1-877-397-1032</b> to access benefit	Employee Assistance Program (EAP) through Beacon Health Options ~ Paid at 100%* - Visit <a href="http://www.achievesolutions.net/cvt">www.achievesolutions.net/cvt</a> or call <b>1-877-397-1032</b> to access benefit	

\* For Covered Expenses Only

\*\* Chiropractic and Acupuncture (outside the Medical Group) benefits are offered through ASH.

~ EAP – Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes / courses of treatment).

This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at [www.cvtrust.org/plan-documents](http://www.cvtrust.org/plan-documents)