

CALIFORNIA'S VALUED TRUST
HMO BRONZE PLAN with Anthem Blue Cross and CVS/caremark
October 1, 2020 – September 30, 2021

CVT PARTNER	BENEFIT	BRONZE HMO PLAN
Anthem Blue Cross Network, utilization management and medical claims administration	Calendar Year Deductible	Individual: \$2,000
	Coinsurance	Paid at 100%*
	Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays)	Individual: \$5,000 Family: \$10,000
	Doctor Visits	Primary Care – \$45 Copay Specialty – \$50 Copay
	Preventive Care / Immunizations	Paid at 100%*
	Outpatient Laboratory	Paid at 100%* (Xray & laboratory tests) Advanced Imaging \$100/test
	Outpatient Radiology	Paid at 100%*
	Durable Medical Equipment	Paid at 50%*
	Ambulance – Ground / Air	\$150 Copay
	Outpatient Surgery	Paid at 70%* after Facility Deductible is met for Ambulatory Surgical Center and Out-Patient Hospital
	Hospital Inpatient	Physician paid at 100%* Inpatient facility services- Paid at 70% Skilled Nursing- Paid at 70%; limited to 100 visits per calendar year, Semi-private room
	Hospital Emergency Room	\$250 Copay (Copay waived if admitted as in-patient)
	Urgent Care	\$50 Copay
	Home Health Care	\$45 Per Visit (limited to 100 visits per calendar year)
	Physical Therapy	\$45 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)
Acupuncture	\$45 Copay (Referral by PCP within Medical Group) \$10 Copay ** limited up to 30 combined visits per calendar year	
Telehealth	Paid at 100% - 24/7 non-emergency access to doctors and mental health professionals, call Live Health Online at (888) 548-3432	
Value Added Benefits	Employee Assistance Program (EAP) through Beacon Health Options ~	Paid at 100%* - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 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.cvstrust.org/plan-documents