

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

CVT PARTNER	BENEFIT	HMO PLAN 1	HMO PLAN 2	HMO PLAN 3
Anthem Blue Cross Network, utilization management and medical claims administration	Calendar Year Deductible	\$0	\$0	\$0
	Coinsurance	Paid at 100%*	Paid at 100%*	Paid at 100%*
	Calendar Year Out of Pocket Maximum (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
	Doctor Visits	Primary Care – \$10 Copay Specialty – \$30 Copay	Primary Care – \$15 Copay Specialty – \$30 Copay	Primary Care – \$25 Copay Specialty – \$40 Copay
	Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*	Paid at 100%*
	Outpatient Laboratory	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
	Outpatient Radiology	\$10 Copay	\$15 Copay	\$25 Copay
	Durable Medical Equipment	Paid at 100%*	Paid at 100%*	Paid at 100%*
	Ambulance – Ground / Air	\$100 Copay	\$100 Copay	\$100 Copay
	Outpatient Surgery	Paid at 100%*	\$100 for Ambulatory Surgical Center \$150 for Out-Patient Hospital	\$250 for Ambulatory Surgical Center \$500 for Out-Patient Hospital
	Hospital Inpatient	Paid at 100%* Inpatient facility services - Unlimited days Skilled Nursing - limited to 100 visits per calendar year, Semi-private room	Physician paid at 100%* Inpatient facility services -\$250 Copay per admission Skilled Nursing -\$50 copay per admission; limited to 100 visits per calendar year, Semi-private room	Physician paid at 100%* Inpatient facility services -\$750 per day copay for up to 3 days, per admission Skilled Nursing -\$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
Value Added Benefits	Telehealth	Paid at 100% for 24/7 non-emergency access to doctors and mental health professionals, call Anthem LiveHealth Online at (888) 548-3432 or visit www.livehealthonline.com	Paid at 100% for 24/7 non-emergency access to doctors and mental health professionals, call Anthem LiveHealth Online at (888) 548-3432 or visit www.livehealthonline.com	Paid at 100% for 24/7 non-emergency access to doctors and mental health professionals, call Anthem LiveHealth Online at (888) 548-3432 or visit www.livehealthonline.com
	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	Paid at 100%* - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit	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.cvtrust.org/plan-documents