

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

CVT PARTNER	BENEFIT	PPO WELLNESS PLAN	
Anthem Blue Cross Network, utilization management and medical claims administration	<b>Calendar Year Deductible</b>	Individual: \$500 Family: \$1,000	
	<b>Coinsurance</b>	Paid at 90%* after deductible is met	
	<b>Calendar Year Out of Pocket Maximum</b> (includes medical/pharmacy deductible, coinsurance, and copays)	Individual: \$1,750 Family: \$3,500	
	<b>Doctor Visits</b>	Primary Care - \$20 Copay Specialty - \$40 Copay	
	<b>Preventive Care / Immunizations</b>	Paid at 100%*	
	<b>Outpatient Laboratory</b>	Non-Hospital - Paid at 90%* after deductible is met Hospital - \$50 Copay, then paid at 90% after deductible is met	
	<b>Outpatient Radiology</b>	Non-Hospital - Paid at 90%* after deductible is met Hospital - \$75 Copay, then paid at 90% after deductible is met	
	<b>Durable Medical Equipment</b>	Paid at 90%* after deductible is met	
	<b>Ambulance – Ground / Air</b>	Paid at 90%* after deductible is met	
	<b>Outpatient Surgery</b>	Non-Hospital - Paid at 90%* after deductible is met Hospital - \$250 Copay, then paid at 90% after deductible is met	
	<b>Hospital Inpatient</b>	Paid at 90%* after deductible is met Unlimited days, semi-private room	
	<b>Hospital Emergency Room</b>	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as in-patient) After copay, paid at 90%* after deductible is met	
	<b>Urgent Care</b>	\$20 Copay	
	<b>Home Health Care</b>	Paid at 90%* after deductible is met Limited to 100 visits per calendar year	
	<b>Physical Therapy**</b>	Paid at 90%* after deductible is met (Copay, if applicable)	
	<b>Chiropractic**</b>	Paid at 90%* after deductible is met (Copay, if applicable)	
<b>Acupuncture</b>	Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year		
Value Added Benefits	<b>Telehealth by MDLIVE</b>	Paid at 100% for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit <a href="http://www.mdlive.com/CVT">www.mdlive.com/CVT</a>	
	<b>Consumer Medical – Your Medical Ally</b>	Expert medical guidance offered at no cost, for any condition, with support from our team of nurses, physicians and other healthcare professionals. Call 1-888-361-3944 or visit <a href="http://www.myconsumermedical.com">www.myconsumermedical.com</a>	
CVS/caremark Network and utilization management	<b>Prescription Drugs</b>	<b>Retail</b> \$7 Generic \$25 Preferred \$40 Non-Preferred (30-day supply)	<b>Mail Order</b> \$15 Generic \$60 Preferred \$90 Non-Preferred (90-day supply)
		Copays for certain specialty medications may be set to the max of the above tiers, or any available manufacture-funded copay assistance.	

\*For Covered Expenses Only: When using Non-PPO & Other Health Care Providers, members are responsible for any difference between the covered expense and actual charges, as well as any deductible & percentage copay. All percentages are based on payments to preferred hospitals, physicians and other network providers.

\*\* Non-Par Providers limited to a combined maximum of 13 visits per year.

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