CALIFORNIA'S VALUED TRUST

PPO BRONZE PLAN with Blue Shield of California, PhysMetrics and CVS/caremark

October 1, 2021 - September 30, 2022

CVT PARTNER	BENEFIT	PPO BRONZE PLAN
Blue Shield of California Network, utilization management and medical claims administration	Calendar Year Deductible	Individual: \$5,000 Family: \$10,000
	Coinsurance	Paid at 70%* after deductible is met
	Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays)	Individual: \$6,350 Family: \$12,700
	Doctor Visits	Primary Care – First 3 visits covered in full after \$60 copay per visit; Remaining visits paid at 70%* after deductible is met Specialty - Subject to deductible, then \$70 copay
	Preventive Care / Immunizations	Paid at 100%*
	Outpatient Laboratory	Paid at 70%* after deductible is met
	Outpatient Radiology	Paid at 70%* after deductible is met
	Durable Medical Equipment	Paid at 70%* after deductible is met
	Ambulance – Ground / Air	Paid at 70%* after deductible is met
	Outpatient Surgery	Paid at 70%* after deductible is met
	Hospital Inpatient	Paid at 70%* after deductible is met; Unlimited days, semi-private room
	Hospital Emergency Room	Subject to deductible, then \$250 copay (copay waived if admitted as in-patient)
	Urgent Care	Subject to deductible, then \$120 copay
	Home Health Care	Paid at 70%* after deductible is met Limited to 100 visits per calendar year
PhysMetrics Network, utilization management and claims administration	Physical Therapy **	Paid at 70%* after deductible is met
	Chiropractic**	Paid at 70%* after deductible is met
	Acupuncture	Paid at 70%* after deductible is met Maximum of 12 visits per calendar year
Value Added Benefits	Telehealth by MDLIVE	Paid at 100% for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/cvt
	Consumer Medical – Your Medical Ally	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 www.myconsumermedical.com
CVS/caremark Network and utilization management	Prescription Drugs	RetailMail OrderSubject to deductible, thenSubject to deductible, then\$25 Generic Copay\$50 Generic Copay\$50 Brand Copay\$100 Brand Copay(30- day supply)(90- day supply)
		If you are enrolled in the PrudentRx Copay Program your out-of-pocket cost for specialty medications will be \$0. If you do not enroll in the PrudentRx Copay Program, you will be subject to a 30% coinsurance for your specialty medications.

^{*}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 at www.cvtrust.org/plan-documents