

**CALIFORNIA'S VALUED TRUST**

**PPO WELLNESS PLAN with HealthComp, Blue Shield of California, PhysMetrics and CVS/caremark**

**October 1, 2019 – September 30, 2020**

CVT PARTNER	BENEFIT	PPO WELLNESS PLAN	
HealthComp Medical claims administration	Calendar Year Deductible	Individual: \$500 Family: \$1,000	
	Coinsurance	Paid at 90%* after deductible is met	
	Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays)	Individual: \$1,750 Family: \$3,500	
Blue Shield of California Network and utilization management	Doctor Visits	Primary Care - \$20 Copay Specialty - \$40 Copay	
	Preventive Care / Immunizations	Paid at 100%*	
	Outpatient Laboratory	Non-Hospital - Paid at 90%* after deductible is met Hospital - \$50 Copay, then paid at 90% after deductible is met	
	Outpatient Radiology	Non-Hospital - Paid at 90%* after deductible is met Hospital - \$75 Copay, then paid at 90% after deductible is met	
	Durable Medical Equipment	Paid at 90%* after deductible is met	
	Ambulance – Ground / Air	Paid at 90%* after deductible is met	
	Outpatient Surgery	Non-Hospital - Paid at 90%* after deductible is met Hospital - \$250 Copay, then paid at 90% after deductible is met	
	Hospital Inpatient	Paid at 90%* after deductible is met Unlimited days, semi-private room	
	Hospital Emergency Room	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as in-patient) After copay, paid at 90%* after deductible is met	
	Urgent Care	\$20 Copay	
	Home Health Care	Paid at 90%* after deductible is met Limited to 100 visits per calendar year	
PhysMetrics Network and utilization management	Physical Therapy**	Paid at 90%* after deductible is met (Copay, if applicable)	
	Chiropractic**	Paid at 90%* after deductible is met (Copay, if applicable)	
	Acupuncture	Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	
Value Added Benefits	Telehealth by MDLIVE	MDLIVE - \$5 copay for non-emergency medical and dermatology conditions; \$40 copay Behavioral Health. Call 1-888-632-2738 or visit <a href="http://www.mdlive.com/CVT">www.mdlive.com/CVT</a>	
	Consumer Medical – Your Medical Ally	Consumer Medical offers expert medical guidance 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	Prescription Drugs	<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)