

2019 – 2020 Benefit Guide

**CVT Exclusive Provider Organization (EPO) Plans  
with Sutter Health | Aetna and CVS Caremark**



CALIFORNIA'S  
VALUED TRUST  
Healthcare Benefits for the Education Community



# Learn about California's Valued Trust Exclusive Provider Organization (EPO) Plan with Sutter Health | Aetna and CVS Caremark™

## California's Valued Trust

As one of California's largest self-funded public school trusts, California's Valued Trust (CVT) specializes in healthcare benefits for the education community. CVT is a leading healthcare benefits provider to more than 160,000 members, representing approximately 235 K-14 school districts, community colleges, and county office of education offices throughout the state.

California's Valued Trust was established in 1984 by district superintendents and labor representatives of the California Teachers Association and the California School Employees Association. The purpose is to pool resources so that all districts have access to quality benefits and cost savings. CVT is a not-for-profit trust governed by a 12-member board of trustees and is composed equally of labor and management representatives.

CVT is committed to leveraging the latest technologies, partnering with the industry's leading carriers, and implementing creative and thoughtful program enhancements to control costs while simplifying our members' healthcare experience.



*Our goal is to ensure  
complete member satisfaction  
by providing high-quality,  
cost-effective benefit choices.*

## CVT Partnerships

CVT provides the best-of-the-best in healthcare. Being a member of CVT brings you many different partners who are leading carriers in the healthcare industry. By doing so, CVT is able to provide members the best products and services available at the most affordable prices. Multiple health and welfare benefits are available from CVT to meet the needs of our subscribers. As a result, you may see many different products and provider names associated with your benefits, but it's important to note they are your partners through CVT.

## Your Key CVT PPO Partners

**Sutter Health | Aetna** – Provides members access to the Sutter Health | Aetna EPO network of providers, with programs and services to drive best overall cost of care savings, including: Aetna Concierge, Simple Steps To A Healthier Life, Informed Health Line, Personal Health Record and Aetna Health Connections – Disease Management, just to name a few

**CVS Caremark™** – Members receive their prescription drugs through the CVS Caremark network of providers and mail order

**Accordant® Health Management** – Support for members with rare, complex health conditions

**Beacon Health Options®** – Employee Assistance Program (EAP)

**Consumer Medical®** – Free, expert medical guidance for any condition—anywhere along your medical journey

**MDLIVE®** – 24/7/365 access to board-certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists

**TruHearing®** – TruHearing Select discount hearing aid program

## Sutter Health | Aetna

Sutter Health | Aetna is a joint venture that brings together Sutter Health's clinical expertise and network of care with Aetna's health plan expertise, cutting-edge data, analytics and health information, technology and shared care management capabilities. This joint venture delivers a compelling, differentiated and personalized experience for members and is designed to improve access to care, create operating efficiencies and lower the cost of care—resulting in greater plan affordability.





## About this Publication

The 2019-2020 Benefit Guide provides valuable information to help you better understand the health plan and healthcare providers available to you and your family. The guide provides a general overview of certain benefits—it does not include details of all covered expenses or exclusions and limitations. Please refer to your summary plan document at [cvtrust.org/sutter-health-aetna-plan-documents](https://cvtrust.org/sutter-health-aetna-plan-documents) for details of all covered expenses or exclusions and limitations.

In addition, an outline of your coverage and benefits called a Summary of Benefits and Coverage (SBC), as required by the Patient Protection and Affordable Care Act, is available at [cvtrust.org/sbc/sutterhealthaetna](https://cvtrust.org/sbc/sutterhealthaetna).

Information contained in this guide is effective from **October 1, 2019 to September 30, 2020.**

For additional information about your benefits, required forms and resources available to you, visit the California's Valued Trust website, [cvtrust.org](https://cvtrust.org).

### You will find important information such as:

- Notice of Privacy Practices
- COBRA Notice
- Summary Plan Documents (SPD)
- Active Employee Eligibility Policy Overview
- CVT member newsletters, useful forms and contact information
- Health education and decision-making tools—health benefit calculator, definitions, etc.



# Table of Contents

About the Sutter Health | Aetna EPO Plan ..... 1

CVS Caremark™ Prescription Drug Coverage.....3

Programs and Services .....6

Manage your Benefits with MyCVT.com.....8

Membership Information.....8

Who do I Call? .....9

Getting Assistance with your Health Benefits ..... 10



# About the CVT EPO Plan

The CVT Exclusive Provider Organization (EPO) plan, administered by Sutter Health | Aetna, gives members access to providers through the Sutter Health | Aetna network. This plan covers basic and comprehensive health-related services and provides members the freedom to select physicians and hospitals inside this plan's network.

As a member of an EPO, you can use the doctors and hospitals within the EPO network, but you cannot go outside the network for care. **There are no out-of-network benefits.**

## Sutter Health | Aetna EPO Plan Services and Benefits

### Anytime Access to Care, the Way You Want it!

Your plan provides you with 24/7, 365 access to care through great features like:

- Online appointment booking\* convenience
- More than 1,700 primary care doctors to choose from
- More than 9,400 specialty doctors
- 33 Hospitals
- 26+ Walk in Care Clinics
- 74+ Urgent Care locations
- Navigation services – Not sure where to start?  
The place to call is **Aetna Concierge** at **(866) 307-6062**
- 24/7 Online portal with your plan details and care information

*\* When providers make this feature available.*

Visit our member portal today at **sutterhealthaetna.com** and enjoy easy access to all your health plan features.

## Getting Started

**Step 1** – Go online and register

### Sutter Health | Aetna Online Member Portal

At Sutter Health | Aetna, we have one goal—to help you achieve your best health possible. That is why we've created a member portal with easy-to-use health tools and resources. Now you're just a few clicks away from lab and test results, plan benefit details, answers to claims questions and so much more. Online you can find your primary care provider (PCP) or network doctor, schedule doctor's appointments and even set up a video visit and get answers to your health questions. Additionally, you can access your medical records anytime, anywhere.

### Finding a Sutter Health | Aetna EPO Network Provider

**Step 2** – Finding a PCP or network doctor is easy. With the online directory of providers, you can find doctors by name, specialty and location. You'll also find maps, directions and more on the website. Visit **sutterhealthaetna.com** and select "Find a Doctor." Enter your search criteria (e.g., your home zip code), then when asked to select a plan, choose "Open Access EPO."

### Step 3 – Aetna Concierge

Sutter Health | Aetna's Health Concierge team are here to help and are dedicated to your needs. They strive to answer all of your benefit questions in one call, and if you want to make an appointment with a provider, they'll help with this as well!

Should you have a question about care, they'll connect you directly to a network nurse on call. Network nurses can give you guidance for care at home, advise you to see your primary care physician or, when needed, seek urgent or emergency care. If you need immediate care, network nurses

will help you find a nearby facility. They'll also check in to see how you're recovering and keep your primary care doctor up-to-date on your condition and care recommendations.

Simply dial the number on your ID card **(866) 307-6062**—it's that easy.

### **Walk-In Care**

With over 20 Walk-In Care locations, being seen for a cold, an odd rash, sprains, flu shots and many other non-urgent conditions has never been easier. Walk into a location near you or go online to schedule a visit.

### **Urgent Care**

More than 70 locations to serve your care needs—from cuts requiring stitches, to conditions like asthma.

## **Additional Plan Benefits**

**Simple Steps to a Healthier Life** – Sure, it can be hard to fit healthy into your life, but Sutter Health | Aetna is here to support you every step of the way.

Log in at **sutterhealthaetna.com**, and look for the *Stay Healthy* icon.

### **Fit Right In**

Digital coaching programs are included with your health plan. All online, all personalized to your health goals. The tools can help you manage a health risk, overcome an old habit or just eat healthier. You choose your goals, you choose the time and you choose the pace.

### **A Personal Coach Without the Price Tag**

You can choose to work with your very own digital health coach. The coach will help you take steps toward your goals—big or small. They'll be there through the roughest parts and will even celebrate your successes. Or, you can choose to work on your health goals without a digital coach. It's your call.

## **Now, the Fun Starts**

It's time for a healthy score. When you reach milestones, you score points and badges. You earn your way to the next healthy challenge. It's a fun way to keep your eye on the prize.

### **A Few Questions to Get Started**

A short assessment helps us pair you with programs and tips geared to your unique health goals. The questions are easy and some focus on habits you can change, exercise routines or the preventive care you get. Your answers are confidential and are only shared with your digital coach—if you choose one. And, of course, you can always share your results with your doctor.

### **Simple Steps**

Each coaching program is split into simple steps. You can reach small successes on your way up to the huge payoff—a healthier you. You'll find realistic suggestions in each program, like adding 15 minutes to your daily walk or not smoking for just one day. You choose your goals and when to work on them. It's flexible and you can even pause, restart or retake a program. The goal is always for you to get to the healthiest you.

## **Aetna Health Connections – Disease Management**

### **A Powerful Step to be Your Healthiest, Your Way**

Maybe it's been a long road, and you've been working with your doctor to manage a condition, or you just received a diagnosis. Sutter Health | Aetna is here to support you. Our program helps you follow your doctor's treatment plan — your way. You can try online coaching programs, group coaching or get one-on-one nurse support when you need help the most.

## About the CVT EPO Plan

*continued*

### You Can Work One-on-One with a Health Coach

You choose why, when or how often to speak with your health coach. Your coach is not only a registered nurse, but also a personal support system for your health. Your coach can help you:

- Understand your doctor's treatment plan
- Recognize any side effects of your medicine
- Work on your doctor's advice, like lowering your cholesterol
- Reach healthy steps, like getting active or making good food choices

Of course, only you and your doctor can decide on the best care for you. But your health coach is right by your side, with a supportive ear, tips and ideas to help.

How we support you is your choice, too. We can stay in touch by phone, email or chat—whatever works best for you. You'll also get healthy tips through our newsletter, sent straight to your mailbox, to help take better care of you.

### Support for More Than 35 Conditions

Our program supports conditions like diabetes, heart disease, asthma, lower back pain and many others. So, it's likely we can help with your condition, too.

### Three Easy Ways to Get Started

- You may get a call or letter from us to join the program
- Your doctor or our care management nurses may alert us. Or, we might figure it out from your pharmacy and medical claims
- You can reach out to us directly

## CVS Caremark™ Prescription Drug Coverage

California's Valued Trust (CVT) and our prescription benefit provider, CVS Caremark, provide prescription drug benefits for plan participants and their eligible dependent(s).

### Maximize Your Prescription Benefits

#### Prescription Access

**Excellent Retail Coverage** – Designed to provide maximum geographic coverage, CVS Caremark's comprehensive national network contains most drug store chains and other large retail merchandisers, grocery chains and independent pharmacies, providing broad national coverage and excellent access throughout the United States, Puerto Rico and the Virgin Islands. Your prescription should be filled at a CVS Caremark participating retail pharmacy. For a complete pharmacy listing in your area please visit [caremark.com](https://www.caremark.com) or call **CVS Caremark** at **(888) 354-6390**.

**Convenient Mail Order** – Getting started with mail order is quick and easy by contacting the **FastStart Program** at **(866) 273-5268**. A representative will contact your physician for your mail order prescriptions; all you need to provide is your ID number, mailing address, drug name, physician name and phone number. Mail order service provides the convenience of free standard shipping to your home.

As an alternative to traditional mail order, CVT participates in CVS Caremark's Maintenance Choice program.

**Maintenance Choice Program** – Maintenance Choice offers you choices and savings when it comes to filling long-term prescriptions. A long-term medication is taken regularly for chronic conditions or long-term therapy. Plan participants and their families must choose to receive 90-day supplies of their long-term medications either by mail through CVS Caremark Mail Service Pharmacy or to pick them up at a CVS Pharmacy near them. Either way, the copay remains the same for both services and will be a 90-day supply which translates to a savings of one retail copay.



## Drug Coverage Overview

CVT works closely with CVS Caremark™ to manage the prescription drug benefit programs to combat rising costs for all plan participants. The CVS Caremark pharmacy staff continually reviews drugs, products and prices on behalf of CVT.

The following is a list of pharmacy programs designed to ensure you receive clinically-appropriate medications at the best cost.

**Prior Authorizations (PA)** – In order for some prescription medications to be covered as a part of your benefit, a Prior Authorization (PA) evaluation will be conducted to determine if the medications' prescribed use meets defined clinical criteria. Through this process, your doctor and CVS Caremark pharmacists will work together to ensure that the drug you are prescribed is the most appropriate for your condition. The **CVS Caremark Prior Authorization** number is **(800) 294-5979**.

**Saving with Generics** – Just because medicine costs more doesn't mean it is more effective. Many lower-cost medicines like generics provide great health benefits while saving you money. Today, approximately 83% of all prescription drugs dispensed for CVT plan participants are in generic form. FDA approved generic medicines are often just as effective in treating your disease. To gain FDA approval, generic drugs must meet rigorous standards for safety, purity, strength and quality.

**Generic Versus Brand Drugs** – For any brand drug with a generic equivalent available, the pharmacy will dispense the generic. The physician or plan participant can request the branded version be dispensed, BUT the participant will pay the generic copay plus the cost difference between the brand and generic.

**Generic Step Therapy** – Generic Step Therapy is designed to help encourage evidence-based utilization of generics and low net cost brands in key therapeutic classes. As part of the program, you may be required to use generic alternative(s) prior to obtaining a branded drug in certain therapeutic classes.

## Pharmacy Programs

**Specialty Pharmacy** – CVS Caremark and its affiliates provide clinical management and distribution of injectable, biotech and other specialty drugs from their network of 43 specialty pharmacies throughout the United States and Puerto Rico. The Specialty program offers individuals personalized pharmacy care management and is assigned a pharmacist-led CareTeam who effectively manages your condition. This program must be used to fill your specialty medications. For **Specialty Services/Admissions**, please call **(800) 237-2767**.

**Specialty Drug Cost Effectiveness Program** – Managing specialty pharmacy trend is a priority for CVS Caremark and CVT as specialty medications continue to be a major cost driver for plans. New to market specialty medications are a key factor in the increased trend. When a specialty medication is launched the price is set by the manufacturer based on the manufacturer's perception of value. That price may not reflect the effectiveness of the medication causing the plan to pay an inflated price for the clinical value the member receives.

This program evaluates specialty medications new to the market to assess a drug's clinical benefit relative to its cost. Drugs determined to exceed the cost-effectiveness threshold will not be covered by the plan benefit and ensures only effective medications are covered.

**Quantity Limits** – Quantity limits are defined as the maximum number of tablets, capsules or units (i.e. injections or nasal spray bottles) covered by the plan per copayment or coinsurance amount. For more information on managed drug limitations, please call **CVS Caremark Customer Service** at **(888) 354-6390**.

## More Plan Features

- **Insulin, disposable needles, syringes, lancets and test strips** are available through your CVS Caremark prescription plan. Glucometers are not a covered item under the CVS Caremark prescription plan; however, CVS Caremark does offer the **DiabeticMeter Program**.

# CVS Caremark™

## Prescription Drug Coverage

*continued*

This program offers a new, free meter every two years to eligible members—just call **(800) 588-4456** to receive your free meter.

- **Reduced Pharmacy Copayments** – A PPO participant, spouse or domestic partner may be eligible for reduced pharmacy copayments for certain condition-related prescriptions when enrolled or engaged with a nurse in an approved health management program. The Accordant Health Management program is designed for certain rare conditions (e.g. HIV and Lupus). For more information, to confirm eligibility and/or enroll, contact **AccordantCare** at **(800) 948-2497**.
- **Spouse or Other Dependent Coverage** – If your spouse or other dependent has prescription drug coverage under his/her own CVT group number or from another carrier, that coverage must be used first for those individuals that have this as the primary coverage. Any balances should be submitted to CVS Caremark for consideration of payment.

### Stay Connected to Your Prescription Benefits

Log on to the CVS Caremark mobile site at **caremark.com** or through your Apple® or Android™ mobile app for real-time, secure access to your prescriptions and pharmacy information:

#### Request Mail Service Prescriptions

- Request a new prescription with FastStart®
- Check your order status
- Check your drug coverage
- Check drug costs and see lower-cost options with Check Drug Cost Tool

#### Find Pharmacies in Your Network

- View your prescription history

The CVS Caremark website requires that you register on the site before you can use their search pharmacies tool. This means a CVT member will need to have received their card prior to registering online at **caremark.com**.

This is a summary only. Please refer to the Benefit Booklet for Prescription Benefits located at **cvtrust.org/plan-documents** for additional information.

### CVT ValuRx Prescription Plan Coverage

The CVT ValuRx Prescription Plan is distinctive in that it is heavily geared towards generic medications as a means to drive savings and offer members real consumer choice. The plan includes the prescription features highlighted below with the following differences.

**Proximity Network** – Designed to save money for you and your plan while maintaining access for all, the pharmacies where you can fill your prescriptions have certain restrictions. If you live within 5 miles\* of a CVS Pharmacy, you must use CVS Pharmacy or Caremark Mail Service for all maintenance and non-maintenance prescriptions to avoid paying the full cost of your medication. CVS Pharmacy has over 9,600 stores nationwide, including those located inside Target stores.

If you do not live within 5 miles\* of CVS Pharmacy, you will continue to have access to the national network of pharmacies, including most large drug store and grocery chains, along with many independent pharmacies.

For a complete pharmacy listing in your area, please visit **caremark.com** or call **CVS Caremark** at **(888) 354-6390**.

\* Note: Proximity to CVS Pharmacy is based on member's home zip code and geographical mileage, not driving directions.

**Value Formulary** – Value Formulary is a clinically comprehensive formulary covering all disease states. It is a two-tier benefit plan that primarily covers generic medications and the most clinically effective brands as determined through robust clinical evidence. In addition to changes to the medications covered, this plan may also have prior authorizations, quantity limits, and/or step therapy requirements that differ from the standard formulary options.

Lifestyle medications such as those used for erectile dysfunction, anti-obesity and cosmetic agents are covered at 100% member cost share. Infertility medications are excluded from this prescription plan coverage.

## Programs and Services

CVT is dedicated to providing up-to-date healthcare information and services in addition to its comprehensive plan benefits. Our health programs are designed to improve the overall health of our participants. We provide a wide range of resources to promote a better quality of life for you and your family, including:

### AccordantCare® Health Management Program

AccordantCare is a care management program that offers 24-hour support from a nurse who specializes in providing the support for plan members and their dependents who have certain chronic, complex or rare conditions such as Multiple Sclerosis, Parkinson's Disease and Rheumatoid Arthritis. For a complete list of the 13 covered conditions, visit [cvtrust.org/health-management](http://cvtrust.org/health-management).

To learn more and find out if you're eligible, visit [accordant.com](http://accordant.com) or call **(800) 948-2497**.

### Beacon Health Options Employee Assistance Program (EAP)

The Beacon Health Options EAP is provided at no cost to all CVT subscribers with medical coverage. Employees and their family members can receive free, confidential assistance to help manage daily stresses, develop fulfilling relationships and work on personal and professional goals. The benefits of the EAP include: counseling services, legal services, financial services and other online resources.

Learn more at [achievesolutions.net/cvt](http://achievesolutions.net/cvt) or call for confidential support or information any time, day or night, at **(877) 397-1032** to be connected to an EAP counselor. Members must call Beacon Health Options for a referral and authorization prior to receiving services. Claims will not be paid without an authorization.

### ConsumerMedical®

As active members or non-Medicare retirees, you and your eligible dependents have access to ConsumerMedical for free, confidential, one-on-one support for any medical condition. ConsumerMedical provides information to help you better understand your diagnosis and treatment options. You will have access to books, videos and articles that are catered to your medical needs, all hand-selected by a dedicated team of doctors, nurses and other healthcare professionals.

ConsumerMedical also offers recommendations for the best local, in-network doctors and hospitals and can help you get a second opinion when you need one.

If your doctor has recommended surgery (knee or hip replacement, weight loss surgery, lower back surgery or hysterectomy), you could receive a **\$400 gift card** for participating in ConsumerMedical's Surgery Decision Support program. To be eligible for the gift card, start the program at least 30 days before your scheduled surgery and complete a survey at the end.

For more information please call **ConsumerMedical** at **(888) 361-3944** or visit [myconsumermedical.com](http://myconsumermedical.com) and enter the company code **CVT**.

### Fit for Life Wellbeing Program



CVT, in partnership with our vendors, provides health and wellness services including district-wide, on-site biometric health screenings, flu shot clinics and seminars on various topics ranging from stress management to financial strategies. These events provide members with valuable medical information, promote healthy lifestyles, work-life balance and provide preventive education to members who want to continue improving their health.

Take advantage of these valuable health events when they become available at your district during the year. Visit [cvtrust.org/fit-for-life](http://cvtrust.org/fit-for-life) for more information or contact **CVT Member Services** at **(800) 288-9870** for details about activities available at your district during the year.

### MDLIVE®

#### Non-Emergency Medical Conditions

24/7/365, on-demand access to a national network of U. S. board-certified doctors (including pediatricians and dermatologists) who can diagnose, recommend treatment and prescribe medication (if appropriate) by secure video or phone. Turn to MDLIVE when considering the emergency room or urgent care for non-emergency issues, and when your primary care physician is not available.



# Programs and Services

continued

## Behavioral Health Services

Virtual behavioral health services through MDLIVE® gives you access to counselors and psychiatrists by appointment via secure video. Provides affordable, confidential virtual treatment for a variety of needs such as depression, anxiety, trauma and loss, substance use and more.

Signing up is free, you only pay per consult. Medical and dermatology consults are a \$5 copay per consult and Health Savings Account Plans are subject to deductible and coinsurance. Behavioral health is available for active and non-Medicare retirees only and copays are the same as your specialty physician office visit.

**Learn More:** Activate your MDLIVE account by calling **(888) 632-2738** or registering at **[mdlive.com/cvt](https://mdlive.com/cvt)**.

## Shop4Care

To assist members with price variability and choosing the least expensive site of care for certain shoppable procedures, Shop4Care, a consumer awareness and educational program, was created with details available at **[cvtrust.org/shop4care](https://cvtrust.org/shop4care)**.

The Sutter Health | Aetna cost estimator tool is located at **[sutterhealthaetna.com](https://sutterhealthaetna.com)**. The cost estimator\* lets you search

and compare actual costs for common medical procedures, treatments and services, among network providers and at different facilities.

*\* Estimated costs not available for all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate, but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of your visit.*

## TruHearing® Select Discount Hearing Aid Program

Good hearing is important to your health. That's why California's Valued Trust (CVT) provides you with access to the TruHearing Select discount hearing aid program. Hearing aids can be expensive—an average of \$2,400 per aid—but the TruHearing program lowers your out-of-pocket cost on hearing aids to fees of \$699 or \$999 per aid.

*All exams and hearing aid purchases must be made through TruHearing.*

To learn more or set up an appointment with a provider near you, contact a **TruHearing Hearing Consultant** at **(844) 300-0134** or go to **[truhearing.com/select](https://truhearing.com/select)**.





# Manage your Benefits with MyCVT.com



MyCVT is your online member benefit website, available to active and district-paid retirees, which provides a convenient way to manage your benefits. MyCVT provides on demand information about your coverage, enrollment status, eligibility, and links to CVT vendor partners through a single online service. The website is password-protected, secure and confidential!

You can print your ID card (non-Medicare only), view personal CVT plan information, dependent coverage, and other valuable information anytime, from home or any place where you have internet access. Use MyCVT to make your benefit elections, update your personal information and link directly to CVT's vendor partners.

## Creating a MyCVT Account

Before you can use the online website, it is necessary to create an account on MyCVT. To set up your account, just access the site directly from your computer, go to [mycvt.cvtrust.org](http://mycvt.cvtrust.org). The process is simple and easy to follow. If you need additional assistance go to [cvtrust.org/mycvt](http://cvtrust.org/mycvt) for a copy of MyCVT Quick Start Guide or visit the CVT YouTube channel at [youtube.com/cvtinfo](http://youtube.com/cvtinfo).

Questions? Contact **CVT Member Services** at **(800) 288-9870**.

## Membership Information

### Enrollment Period

Each year, an annual open enrollment period allows you to make new benefit elections for the following plan year. Once you make your benefit elections, you cannot change plans until the next year's open enrollment period. However, you may add or remove a dependent anytime if you experience a qualifying event.

Examples of qualifying events include, but are not limited to the following:

- Marriage or divorce
- Birth or adoption of a child
- Death of a spouse or child
- A change in your dependent's eligibility status
- Loss of coverage from another health plan

## Enrolling Dependents

If you are planning to enroll a dependent in your plan, you must provide CVT with certain documents. These include county marriage license, birth certificate, court adoption papers, court-ordered legal guardianship papers, and state registration for domestic partnerships.

If you are unable to locate these certificates, please order them now at:

- [usbirthcertificate.net](http://usbirthcertificate.net)
- [vitalcheck.com](http://vitalcheck.com)
- [sos.ca.gov/dpregistry](http://sos.ca.gov/dpregistry)

## Change of Address

To ensure the receipt of important documents regarding your benefits, please contact your district office and provide your updated contact information. The district office will then forward the changes to the CVT office. In addition to informing the district, you may send your changes in writing to our office by mail, fax, or email to [changeofaddress@cvtrust.org](mailto:changeofaddress@cvtrust.org). Please include your name, ID number, new address, phone number (if applicable) and signature of the subscriber.

## CVT's Member ID Card

Your CVT member identification (ID) card is your ticket to accessing your medical and pharmacy benefits. You will receive a combination medical and pharmacy benefit card from CVT and CVS Caremark approximately 3-4 weeks after enrollment. If you don't receive your card, you or your provider can call **CVT Member Services** at **(800) 288-9870** for assistance or log in to [mycvt.cvtrust.org](http://mycvt.cvtrust.org) to print a copy of your ID card.

# Who do I Call?

## District Office

- Payroll deductions
  - Plan coverage begins or ends
  - Change address or phone number
  - Enrolling dependent (family member, spouse, domestic partner, newborn, etc.)
  - Removing family member due to divorce, an over-age dependent getting married, or death in the family
- (Your district office will forward the paperwork to CVT, when applicable)



## California's Valued Trust

- Eligibility questions
- Replace or request an additional ID card
- Retiree health benefit coverage questions
- COBRA coverage, (continuing benefit coverage through CVT, after terminating employment)
- Insurance carrier phone numbers, not listed on your insurance card(s) or in this booklet

## Sutter Health | Aetna

- Explanation of Benefits (EOB)
- Deductibles
- Out-of-pocket maximum
- Billing or balance billing by a provider or service
- Claim status
- Coordination of Benefits (COB)
- Prior authorization is required

## CVS Caremark™

- Prescription transfers
- Prior authorizations for medications
- Specialty medications

It is always a good practice to obtain the name of the person you spoke with when calling for assistance. If your request or question was not handled to your satisfaction, California's Valued Trust can help. Contact **CVT Member Services** at **(800) 288-9870**, Monday-Friday, 8 am to 5 pm for assistance.

# Getting Assistance with your Health Benefits

## California's Valued Trust (CVT)

Address.....520 E. Herndon Avenue, Fresno, CA 93720  
CVT Member Services.....(800) 288-9870  
CVT Website.....cvtrust.org  
MyCVT – Member benefit website.....mycvt.cvtrust.org

## Sutter Health | Aetna

Health Concierge for medical claims, benefits and provider search..... (866) 307-6062  
Medical Claims.....Sutter Health and Aetna Admin Services  
P.O. Box 14079, Lexington, KY 40512-4079  
Website.....sutterhealthaetna.com

## CVS Caremark™ Prescription Drug Benefit

CVS Caremark™ Customer Care and mail service..... (888)-354-6390  
Submit prescription claims to.....CVS Caremark Claims Department  
P.O. Box 52136, Phoenix, AZ 85072-2136  
Website.....caremark.com

## AccordantCare Health Management Program

(for rare, complex conditions)  
Eligibility and enrollment.....(800) 948-2497  
Website.....accordant.com

## Beacon Health Options

Employee Assistance Program (EAP).....(877) 397-1032  
Website.....achievesolutions.net/cvt

## ConsumerMedical

Free, expert medical guidance for any condition.....(888) 361-3944  
Website (enter company code CVT).....myconsumermedical.com

## MDLIVE®

24/7 access to board-certified doctors, dermatologists,  
pediatricians, licensed therapists and psychiatrists for non-emergencies.....(888) 632-2738  
Website.....mdlive.com/cvt

## TruHearing Select Discount Hearing Aid Program.....(844) 300-0134

Website.....truhearing.com/select



**CALIFORNIA'S  
VALUED TRUST**

Healthcare Benefits for the Education Community

520 E. Herndon Avenue  
Fresno, CA 93720

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