



CALIFORNIA'S VALUED TRUST

Healthcare Benefits for the Education Community

VALUELINE

Thank you for choosing California's Valued Trust (CVT) as your healthcare benefits provider. For 35 years, CVT has focused on providing responsive service and a variety of options at competitive prices. Today, we are working as hard as ever to remain the right choice for our districts, chapters and members.

VALUELINE is prepared by CVT for the leadership of our member districts, chapters and labor representatives. Your comments or suggestions for the content are appreciated. Please send them to laurat@cvtrust.org.

Updates for CVT's 2019-2020 Plan Year

As your District's or Unit's healthcare provider and Trust, California's Valued Trust (CVT) is providing important benefit information for the new 2019-2020 plan year, effective from October 1, 2019 to September 30, 2020.

The new plan year is quickly approaching, which means many CVT members will soon be assessing their healthcare needs and making necessary adjustments. Members are being sent a special edition of the TrustLine newsletter, called the 2019-2020 Open Enrollment Guide. It is designed to be part of our system of record notifications and is intended to inform members about the new plan year benefit changes as well as the essential requirements for choosing benefits.

California's Valued Trust (CVT) has adopted the following benefit changes **effective October 1, 2019**, for Districts/Chapters with any of the following lines of coverage and networks.

Anthem Blue Cross PPO and Blue Shield of California PPO Plans

Family Deductible and Out-of-Pocket Maximums

A benefit improvement has been made to better align the family deductible and family out-of-pocket maximums. They will now be two times the individual amount (as shown in green below) for PPO Plans 1-10 and the Wellness Plan.



2019-2020 Plans	PPO-1	PPO-2	PPO-3	PPO-4	PPO-5	PPO-6	PPO-7	PPO-8	PPO-9	PPO-10	Wellness
Deductible											
Individual	\$0	\$0	\$100	\$100	\$100	\$250	\$250	\$500	\$1,000	\$2,000	\$500
Family	\$0	\$0	\$200	\$200	\$200	\$500	\$500	\$1,000	\$2,000	\$4,000	\$1,000
Out-of-Pocket Max											
Individual	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$2,000	\$2,000	\$3,250	\$5,000	\$6,350	\$1,750
Family	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$4,000	\$4,000	\$6,500	\$10,000	\$12,700	\$3,500

Research shows that it is the price of services, rather than the volume of healthcare services, that is driving up costs. Higher costs mean higher rates for our members. To help address this trend, changes have been made to encourage consumer awareness about where members go for care that can make a significant difference in their out-of-pocket costs and can have an impact on the overall cost of healthcare.

Tiered Emergency Room (ER) Copayments

A study of the Trust's emergency room (ER) visits for the last 12 months revealed that the Trust paid over \$9 million dollars in non-emergency claims such as headaches, urinary tract infections, lower back pain, diarrhea, acute bronchitis and others. These non-emergency visits to the ER were for conditions that could have been treated in an urgent care facility, by a primary care doctor, or addressed by using available telehealth services such as MDLIVE® at a much lower copay.



Starting October 1st, non-emergency ER visits will have a \$175 copayment on PPO Plans 1-10 and the Wellness Plan.

An emergency ER visit copayment will remain \$100 and will be waived if the member is admitted to the hospital.

Hospital Copayments

Hospital facilities that provide emergency, inpatient and outpatient medical care for sick and injured people, generally cost more than independent labs, surgery centers and clinics for the same procedures. If all CVT claims incurred at a hospital were redirected to a more appropriate site-of-care (ambulatory surgical center, independent lab, radiology center, etc.), CVT would have saved significantly in total outpatient claim costs last year.

To address price variability, copayments have been added for the following services if you choose a hospital versus an alternate site of care:

Service	Alternate site of care Copayment
Outpatient Laboratory	\$0
Outpatient Radiology	\$0
Outpatient Surgery	\$0

It's important to note that adequate access to coverage is available and benefits remain the same if the above outpatient procedures are performed at an independent lab, imaging center or ambulatory surgical center. **Members may still choose where they go for services, but there will now be an additional member cost share if the outpatient procedure is performed at a hospital.**



Common shoppable procedures and alternate sites of care examples help illustrate where members can receive care without the additional cost share.

To assist members with price variability and choosing the least expensive site of

care for certain shoppable procedures, a new consumer awareness and educational program called Shop4Care has been created with details available at cvtrust.org/shop4care.

The program provides information for CVT members with two helpful cost and care finding tools – one for members with Anthem PPO plans and the other for members with Blue Shield of California PPO plans. These tools are designed to help members protect themselves from overpaying by seeing the cost of service and care before setting up a visit. The Anthem Care & Cost Finder is located at anthem.com/ca and the Blue Shield of California Treatment Cost Estimator may be found at blueshieldca.com.

Services	Alternate Site of Care
Outpatient Laboratory e.g. Comprehensive metabolic panel	Physician's office, Independent lab
Outpatient Radiology e.g. X-rays, CT scans, MRIs	Imaging Centers, Clinics, Urgent Care
Outpatient Surgery e.g. Colonoscopy, Upper GI, Endoscopy	Ambulatory Surgery Center, Endoscopy Center

Anthem PPO Members can also access the Anthem Care & Cost Finder directly from MyCVT at mycvt.cvtrust.org with a Single Sign-On or SSO. With Single Sign-On, members can connect directly to most CVT benefit partners from MyCVT without having to sign into multiple sites.

CVS Caremark Prescription Drug Plans

Prescription Plan D



CVT's Prescription Plan D, our lowest cost prescription drug benefit option, has been simplified for ease of use by removing the coinsurance and establishing a flat copayment. A small brand deductible was added to retain the lower premium.

Current Plan D members will have this new plan design in 2019-2020 unless a different pharmacy plan is selected.

Note: Due to Medicare requirements, the plan change is effective October 1, 2019 for Active and non-Medicare Retirees and January 1, 2020 for Medicare Retirees enrolled through SilverScript.

Prescription Plan D	
\$150 Brand Deductible	
30 Day Supply	90 Day Supply
\$10 Generic	\$25 Generic
\$40 Brand Preferred	\$100 Brand Preferred
\$100 Brand Non-Preferred	\$250 Brand Non-Preferred

CVS/caremark Cost Effectiveness Program Adopted

CVT has adopted the new CVS/caremark Cost Effectiveness Program which will become effective October 1, 2019. 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.

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.

Blue Shield of California HMO Access+ and Trio Plans

The in-network physician home visit cost share on these plans has been enhanced to match the in-network primary care office visit cost share as follows:



- **HMO 1** – cost share decreased from \$25 to **\$10**
- **HMO 2** – cost share decreased from \$25 to **\$15**
- **HMO 3** – cost share decreased from \$50 to **\$25**
- **HMO 4** – cost share decreased from \$50 to **\$45**

Delta Dental Plans

The following new buy-up dental options for the PPO 100 and PPO 70/30 dental plans will be available to choose from for bargaining groups:



- Basic services paid at 100%
- Crowns/Cast restorations paid at 100%
- Premier Network and Out-of-Network services paid at 50%

MDLIVE Dermatology Services Added



CVT is expanding the current MDLIVE services to include teledermatology. This service gives members access to the largest national network of leading, board-certified dermatologists through a secure website or mobile device.

Members receive a full consultation, complete with a diagnosis, personalized treatment plan and appropriate prescriptions. Dermatologists can diagnose and treat more than 3,000 skin, hair and nail conditions online including: acne, rashes, eczema, suspicious spots and moles, warts and other abnormal bumps, rosacea, psoriasis, alopecia, insect bites, cold sores and more.

The addition of MDLIVE Dermatology services expands the current available MDLIVE telehealth services for non-emergency medical conditions and behavioral health services including psychiatrists and psychologist services.

The PPO plan copay for dermatology consultations will be \$5 and HDHP plans will be subject to the deductible and coinsurance, the same as medical consultations. Behavioral Health copays are the same as a member's specialty physician office visit. Members may access these benefits at mdlive.com/cvt or call **(888) 632-2738**.

CVT Wins IBM Watson Health Award

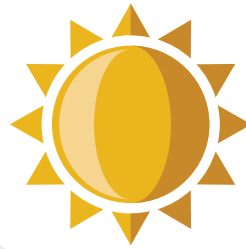


Jeff Cornelius, CVT's Director of Strategic Initiatives (center) and Nolan Clinard, Business Analyst for CVT (left) accept the IBM Watson Health Award from a representative of IBM.

We are delighted to announce that CVT has been presented with the 2019 Advantage Award by IBM Watson Health for Consumer/Patient Outreach and Education. The award is for our educational programs and outreach to educate members about the price variability among healthcare providers and facilities.

IBM Watson Health is a recognized leader in providing a wide range of healthcare data, analytics and IT solutions across a spectrum of healthcare providers, government agencies, and life science companies. CVT has partnered with IBM Watson and others to employ analytical strategies for the use of education initiatives and redirection campaigns that will save millions of dollars for California school districts and their employees.

At CVT, we are committed to do everything possible to deliver the best possible healthcare benefits possible at the most affordable costs. It is our mission and one that we are focused on every day.



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Join us on our social network for healthy tips
and YouTube to learn more about your plans.



Regional Meetings Update

CVT's regional meetings, held between May 21 and June 26 throughout the state, focused on the issues driving healthcare spending and the updates that are coming October 1, 2019 to various plans. Many of these changes are noted in this newsletter and more fully explained in the member TrustLine. The meetings were well attended and informative. CVT staff enjoyed meeting attendees face to face and answering their questions. A big thank you to all who participated.

Making Changes to Benefits

Here are some important deadlines to assist with making any necessary benefit changes for the new plan year beginning October 1st:

August 15, 2019 – Plan modifications must be received by CVT for an October 1st effective date. *If unable to make the August 15th deadline, plan modifications can be requested anytime with a 45-day notice during the year if they are completed due to negotiations.*

September 1-30, 2019 – CVT Annual Open Enrollment period. *If a change is made outside the normal or unusual October 1st effective date, a special open enrollment period can be requested, if needed.*

October 1, 2019 – New plan year begins and the 2019-2020 rates and benefit changes take effect.

Contact **CVT Member Services** or your **CVT Account Manager** at **(800) 288-9870** for additional information.



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Healthcare Benefits for the Education Community

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