



CALIFORNIA'S VALUED TRUST

Healthcare Benefits for the Education Community

TRUSTLINE

the best and most responsive
issues that impact your life

We invite every member to engage our Member Services team with questions or feedback regarding any of CVT's healthcare offerings.

WINTER 2020

Looking Back — 2019, A Year of Accomplishments

Last year – 2019 – saw significant changes and new programs for CVT members. It was a banner year in terms of plan enhancements for members.



Sutter Health | Aetna™ EPO Plans Introduced – Aetna and Sutter Health created a joint venture in Northern California to provide lower pricing for members. This venture offers enhanced discounts, better clinical management and outreach to members, and improved tools for CVT members, participating districts and chapters. CVT is the first to bring this program to the public school market.

Shop4Care Outreach – As provider pricings can vary greatly for the same service in the same community, CVT developed a consumer awareness and educational program called Shop4Care so members can choose the least expensive site of care for certain procedures.

MDLIVE® Benefit Enhancements – CVT expanded the current telemedicine services for non-emergency medical conditions and behavioral health services to include MDLIVE's dermatology network for Anthem® and Blue Shield of California® PPO participants.

Pharmacy Benefit Manager RFP – CVT issued a Request for a Proposal to a number of pharmacy benefit companies that manage CVT drug benefits for members. CVS Health® provided the strongest financial proposal, saving the Trust millions of dollars and ultimately saving members money, too.

Emergency Room Usage – Hospital ERs are almost always the most expensive option for non-emergency care and services that can be performed by other providers such as a physician's office, independent lab, imaging center, etc. CVT launched an ER awareness campaign in 2019 to help members understand their lower cost options and to avoid the long wait times as well. Tiered co-payments were implemented to help deter these unnecessary costs to the Trust and members.

Medicare Advantage Plan Adopted – CVT introduced the Anthem BlueCross Medicare Advantage plan that provides Medicare-eligible individuals with an alternative to the traditional Medicare program. The plan uses a network of healthcare providers, but gives members the freedom to see providers outside of the network. Using the network of doctors keeps medical costs lower. The plan offers extras such as single medical ID card, vision benefits, hearing benefits and more.

Healthcare Literacy Outreach Expanded – In addition to Shop4Care and the ER redirection campaigns, CVT continued to expand its healthcare outreach to members. New videos were produced during the year including one for Getting Mental Healthcare.

These are but a few highlights of the many programs launched in 2019 to benefit our members.





VALERIE'S VIEW POINT

Valerie Cornuelle - CVT'S Executive Director

Where does the time go? Another year has come and gone. As we look back on 2019, we at CVT are very pleased with the many accomplishments we were able to achieve for the benefit of our members, districts and chapters.

There were many new programs launched last year to help members enjoy better and more affordable healthcare benefits. The more salient ones are noted in this edition of the TrustLine in the cover story.

One that we are particularly excited about is the new Sutter Health | Aetna™ EPO plan. CVT's Board continues to look at opportunities to improve costs and care for members, including customized networks and care delivery models that can mitigate some of the underlying costs and trend. Working closely with Sutter Health and Aetna who formed a joint venture and offered EPO plans (Exclusive Provider) in selected Northern California counties that are beneficial to CVT members who are already using the Sutter Health network. While the program is still in its early stages, participation is encouraging. CVT is also pleased to note that we were the first to bring this new concept to the public school market.

What members won't see in the list of 2019 accomplishments is the thoughtful and careful consideration CVT's board, staff and consultants put in before the annual rate renewal period. First and foremost, the goal is to provide our members, districts and chapters with the highest quality healthcare benefits at the most affordable pricing.

We are constantly looking for ways to save members and the Trust money. The Pharmacy RFP mentioned on page 1 is just one example. We wanted greater customer service, flexibility, better financial terms, and improved discounts and rebates. We make our provider sharpen their pencils so we can pass along the savings. CVS Health® submitted the winning proposal and met all our expectations.

Here at CVT, we never forget who we are here to serve: members, districts and chapters. That was our mission in 2019 and will continue to be in 2020.

If you have a question about any of these programs, please contact the **Member Services Team** at **(800) 288-9870** or email us at **memberservices@cvtrust.org**.

We wish everyone a very prosperous New Year!

CVT Value Added Programs in Action

Kendra and Kip Steward are longtime CVT members and employees with Black Oak Mine Unified School District. Kendra and Kip have sought out the many resources that CVT has made available and have recently shared their CVT experience with us.

The programs they have recently used include:

- MDLIVE®
- Solera Health
- BEACON Health Options®
- ConsumerMedical®



These programs offer free resources to CVT members who have medical coverage. Kendra used MDLIVE when she woke up one morning with pinkeye. With a brief phone call, she was able to explain her symptoms and confirm her diagnosis. The doctor then sent off a prescription to her preferred pharmacy. This telehealth service only cost her a \$5 co-pay and did not require an office visit to do so, nor did she have to take additional time off from work.

She was also able to utilize Solera Health for weight loss. Kendra lost 25 pounds by utilizing Solera's build healthy habits app called "Transform." She was assigned a Health Coach and used an app to develop healthy habits.

Kip used CVT's ConsumerMedical program 30 days prior to his knee replacement surgery. This not only helped him to understand the risks and benefits of his surgery and receive a second opinion, but by reaching out with his qualifying procedure, he was also able to receive a \$400 gift card just for participating! ConsumerMedical offers this incentive if a member contacts them at least 30 days prior to having lower back surgery, weight loss surgery, hip or knee replacement, or a hysterectomy.

Together, both Kendra and Kip accessed the online template for a will and completed it at **achievesolutions.net/cvt** through the Beacon Health Options Employee Assistance Program benefit. The legal benefit through Beacon Health Options also allows for a 30-minute consultation per year with an attorney that can be used to review the will or other legal questions.

Kendra and Kip were able to take advantage of the many programs offered through CVT in addition to their health, dental and vision benefits. Thank you, Kendra and Kip, for being such resourceful consumers and sharing your experiences!

ConsumerMedical can be reached at **consumermedical.net** or **1 (888) 361-3944**. It is available for active and non-Medicare retiree members and eligible dependents on a CVT PPO Plan. When enrolling, enter company code **"CVT:"**

CVT Member's Experience with ConsumerMedical®

Mandy Twitchell is an Instructional Support Specialist, Department of Science, from the College of the Siskiyous. The college is located at the base of the majestic Mount Shasta in Northern California. Recently, Mandy shared her interaction with Theresa Rahn, RN Nurse Ally with ConsumerMedical.

consumermedical®
Your Medical Ally®

"Theresa was very helpful and caring. I just wanted to say thank you for the time and effort it takes to really help people with their medical questions and concerns. I do feel like the amount and quality of information passed on to me about my diagnosis and surgery recommendation really helped me in solidifying that surgery isn't something I'd like to pursue at this time. I feel more educated and optimistic about my medical situation and I really appreciate that."

Thank you,

Mandy Twitchell

Instructional Support Specialist, Department of Science, College of the Siskiyous

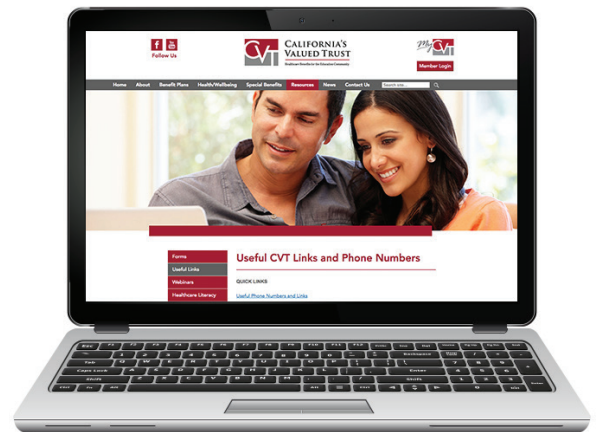


Looking for Resources, More Information?

One of the areas on CVT's website that members appreciate is the resources section. In this section is a link called "Useful Links."

If you click on it, you will find quick links to:

- Useful Phone Numbers and Links
- Useful Website Links
- CVT Secure Message Center
- Health Insurance Glossary
- MyCVT



There are helpful toll-free numbers and website links for AccordantCare®, Anthem Blue Cross®, Beacon Health Options® (EAP), Blue Shield of California®, ConsumerMedical, CVS Caremark™, Delta Dental®, HealthComp®, HealthEquity®, Kaiser Permanente®, MyCVT, MDLIVE®, METLIFE®, PhysMetrics®, SilverScript® Prescription Drug Coverage, SOLERA4Me, Sutter Health | Aetna™, Teladoc®, TruHearing® Hearing Aid Discount Program, and VSP® Vision Service Plan.

If you are searching for more information this is the place for you.

CVT Facebook Pages Offers Members a Look Inside

Are you a Facebook user? Do you follow certain sites? Why not check out CVT's Facebook page:

facebook.com/californiasvaluedtrust

Here you will find posts about CVT staff members, staff members' own personal recipes, helpful videos, photos, information about events and programs as well as important health tips.

Join the party and follow CVT on Facebook!!



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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!

Visit mycvtrust.org or contact **CVT Member Services** for assistance at **(800) 288-9870**.



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Healthcare Benefits for the Education Community

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1 (800) 288-9870.

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 (800) 288-9870.

CVT wishes to thank its members, districts & chapter representatives and all of the CVT staff for making 2019 a very prosperous year!