

# 2020 – 2021 Benefit Guide CVT Preferred Providers Organization (PPO) Plans With Anthem Blue Cross and CVS Caremark







# Learn about California's Valued Trust PPO Plan with Anthem Blue Cross 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 the administration of 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. With more than 160,000 members and nearly 250 K-14 school districts, community colleges and county offices of education throughout the state, CVT is one of California's leading healthcare benefits administrators.

CVT was established in 1984 by district superintendents and labor representatives from the California Teachers Association and the California School Employees Association. The purpose was to pool resources, so that all districts would 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 insurance carriers, and implementing creative and thoughtful program enhancements to control costs, while simplifying our members' overall 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.

## **Anthem Blue Cross**

Anthem is working to transform healthcare with trusted and caring solutions. Anthem health plan companies deliver quality products and services that give their members access to the care they need. With over 108 million people served by its affiliated companies, including approximately 42 million within its family of health plans, Anthem is one of the nation's leading health benefits companies. Anthem supports CVT members with a dedicated unit staffed with 21 Anthem associates who are well versed on CVT benefit programs. They are available to answer questions regarding your benefits, claims, provider billings and authorizations and can be reached at **(800) 234-4333** Monday – Friday 8:30 am to 5:00 pm Pacific Time.

## **Your Key CVT PPO Partners**

## Anthem .

Anthem Blue Cross – Provides members access to the Anthem Blue Cross PPO network of providers, eligibility and benefit information, claim history, Explanation of Benefits (EOB), cost estimator tools, condition management programs, Blue Distinction Plus Centers and a variety of health and wellness resources.



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

## **Accordant**

AccordantCare™ – Support for members with rare, complex health conditions



Beacon Health Options® - Employee Assistance Program (EAP)

## **consumer**medical\*

our Medical Ally

**ConsumerMedical®** – Free, expert medical guidance for any condition – anywhere along your medical journey

#### MDLIVE

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

## **TruHearing**

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



## **About this Publication**

This 2020–2021 Benefit Guide provides valuable information to help you better understand the health plan and healthcare providers available to you and your family. While this 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/anthem-blue-cross-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/anthem.

Information contained in this guide is effective from October 1, 2020 to September 30, 2021.

For additional information about your benefits, required forms and resources available to you, visit the California's Valued Trust website, **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.

## 2020 - 2021 Benefit Highlights

#### **MDLIVE \$0 Copays for CVT Members**

CVT partnered with MDLIVE in 2013 to provide around the clock, on demand access to a network of therapists, psychiatrists and board-certified doctors who can diagnose, recommend treatment and prescribe medication (if appropriate).

CVT is pleased to say that copayments are waived for MDLIVE services for PPO plans. This includes medical, dermatology and behavioral health consultations. HDHP plans will continue to pay according to deductible and coinsurance.

Save time and money by using MDLIVE with mobile app, video or phone – day or night. Call (888) 632-2738 or register at mdlive.com/cvt.

#### **Use MyCVT as Your One-Stop-Shop Resource**

MyCVT, CVT's member online portal, provides you access to your personal plan benefits and other valuable resources. New enhancements are continually being made and most recently a new feature called Single Sign-On (SSO) has been added. With SSO, members can conveniently connect directly to most CVT benefit partners without having to sign into multiple sites. Don't forget, you can also 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. Visit MyCVT, day or night, at mycvt.cvtrust.org.

## **Table of Contents**

About the GVT PPO Plan	. 1
CVS Caremark™ Prescription Drug Coverage	. 3
Programs and Services	. 5
Manage Your Benefits with MyCVT.com	. 8
Membership Information	. 9
Who do I Call?	. 9
Getting Assistance with Your Health Benefits	10



## **About the CVT PPO Plan**

The CVT Preferred Provider Organization (PPO) plan, administered by Anthem Blue Cross, allows members to access providers through the Anthem Blue Cross PPO network. This plan covers the basic and comprehensive health-related services and provides members the freedom to select any physician and hospital inside or outside the plan's network.

**Important!** Your out-of-pocket costs will be lower by choosing a provider within your network. If your physician is not part of the Anthem network, you will have to pay more for each service.

#### Finding an Anthem Blue Cross PPO Network Provider

Use Anthem's online Find a Doctor /Find-Care tool to look for doctors, hospitals, labs and other healthcare providers in the Anthem network. Check if your favorite doctor is in the network, or look for one near you. Avoid getting out-of-network care if you can – it will cost you more or your plan may not cover it all.

Here's all you need to do:

#### If You're a Member:

- Go to anthem.com/ca and log in.
- Under Care, select Care and Cost Finder.
- Next, select a type of provider, place, procedure or name. Select Search.

#### If You're Not a Member Yet:

- · Go to anthem.com/ca.
- Choose Find a Doctor/Find Care at the top right hand corner of the page.
- · Scroll down to Guest's and select Continue.

First, answer a few questions so we can help find the right plan and in-network doctor. From the drop down menus, the type of care you're looking for (Medical), select your state (California), and the type of plan you are with Medical (Employer Sponsored), and the network, Blue Cross PPO (Prudent Buyer) Large Group. Next, search a type of provider, place or name. Select a provider to see more information, such as training, specialties, languages spoken, address (including a map) and phone number.

#### To Search for a Network Provider Outside of California:

- 1. Go to bcbsglobalcore.com.
- Enter the first three letters of your member ID, or check BlueCard Traditional for your network.
- 3. Select provider type from drop down.
- 4. Enter a location and a radius to search by (default is 25 miles).
- 5. Click on Search.

## **Plan Highlights**

Preventive Care – Provides access to services defined as routine preventive care at no additional charge and without having to pay a copayment or meet the plan's deductible. For an overview of the types of preventive services that are covered visit cvtrust.org/sites/default/files/media/ AnthemPreventiveCareList.pdf. See your plan's Summary Plan Document on the CVT website at cvtrust.org/anthemblue-cross-plan-documents to learn more.

Urgent Care – It's possible to save time and money by going to an urgent care center instead of the emergency room. To find an urgent care center within the Anthem PPO network, visit anthem.com/ca/what-to-know and select Urgent Care under Deciding Where to Get Care or choose the following link anthem.com/ca and login. Click on Find Care on the right-hand side of your home page. Then select Urgent Care Center. Remember, it's important to use urgent care centers that are in the network. If you visit an urgent care center that is not in the network, you will generally pay more than you would at a preferred facility.

**Emergency Care** – You're covered for emergency care around the world regardless of whether or not the provider is in your plan's PPO network.

**Specialty Care** – You can access care through a Specialist without a referral from your primary care physician.

**Telehealth** – Telehealth is a unique way of delivering healthcare to members who are in rural areas, or don't have easy access to a specialist due to their location, travel restrictions, or being unable to take time off from work or school. Through Telehealth, providers can examine, diagnose, treat and educate patients through the use of:

- High-speed telecommunications systems
- Computer technology
- · Specialized medical cameras and equipment

For example, through a Telehealth encounter, a patient living in a rural part of California may receive medical treatment from a specialist located in Los Angeles or San Francisco without spending the time or money to travel to those locations. Telehealth helps ensure that all members have access to a specialist – no matter how far apart they are from each other.

To learn more, contact Anthem Customer Service at (800) 234-4333 or visit anthem.com/ca/telemedicine.

Accessing care away from home – Through the BlueCard PPO Program, you have access to care across the United States and around the world. You can receive urgent care services from any provider; however, using a provider in the BlueCard Program can be more cost-effective and may eliminate the need for you to pay for the services when they are rendered and the need to submit a claim for reimbursement. For complete information on covered services while traveling, please see your plan's Summary Plan Document on the CVT website at cvtrust.org/plan-documents.

For assistance in finding a provider in the United States, call (800) 234-4333 or visit anthem.com/ca. To find a provider outside of the United States, call (800) 810-2583 or visit bcbsglobalcore.com.

Anthem Care & Cost Finder – One search provides cost and quality details about in-network doctors, specialists, hospitals and urgent care facilities. Cost estimates are based on your benefit plan and members can search by type of care, provider name, medical procedure, test or medical condition. Members can see how other members rate doctors on things like the care they provided. Even on the go, members can find care and how much it'll cost them through our Sydney Health mobile app. Visit anthem.com/ca, log in to your plan information and click Care & Cost Finder to get started.

Coordination of Benefits – If you have other benefit coverage in addition to your CVT plan, it is important to provide that insurance information to CVT as well as any medical provider so claims are paid correctly for you and your dependents. Contact the claim administrator of your secondary insurance for specific details regarding coordination of benefits.

## Blue Distinction Centers Plus (BDC+) and Health Base Travel Benefit

In order to be covered by the Anthem Preferred Provider Organization (PPO), inpatient hip and knee replacements/ procedures and certain inpatient spine surgeries MUST be performed at an Anthem Blue Cross Distinction Center.

Quality of Care – For particular surgeries, some hospitals deliver better outcomes than others. Hospitals meeting the requirements for the Blue Distinction+ (BDC+) designation outperform their peers in the areas that impact patient healthcare the most – quality, safety and efficiency. BDC+ Centers meet affordability criteria and deliver better results (including fewer complications and readmissions) than other hospitals.

For a specific list of hip, knee and spine procedures that are part of the program, please call **Anthem Customer Service** at **(800) 234-4333**.

Finding a Blue Distinction+ Designated Hospital – It's easy to find Blue Distinction Centers for Specialized Care:

- 1. Log in to anthem.com/ca/find-care.
- 2. Choose Guests.
- 3. Under Care, select Find a Doctor.
- 4. Choose Continue as Guest.
- Complete the questions and hit Continue.
   Tip: When selecting a plan/network, choose
   Blue Cross PPO Prudent Buyer Large Group.
- Select State if different than California, then ZIP code. Under Types of Providers, select Hospitals and Facilities.
- Then select Blue Distinction. Choose Knee, Hip or Spine and check the box for Blue Distinction Centers+ (for better results, set your search radius to 50 miles).

If you need help finding a surgeon who practices at a Blue Distinction+ hospital, you may want to ask your primary care doctor or orthopedic specialist to assist you. There is also often an Orthopedic Program Director at each Blue Distinction+ hospital who can assist you with finding surgeons that are part of their program, as well as provide you with detailed information about what their program offers.

Travel Assistance – If there is no Blue Distinction+ center within 50 miles from where you live, a travel benefit is available to you. It pays for travel for the patient and a companion. It also includes a concierge service provided by Healthbase that coordinates with both the patient and the medical provider. Anthem Customer Service can connect you with Healthbase, which coordinates with both the patient and the medical provider. Anthem Customer Service can connect you with Healthbase to help with travel arrangements, scheduling appointments and provide support in obtaining medical records.

If you have any questions, you can call **Anthem Customer Service** at **(800)** 234-4333.

2

## 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) enrolled in either a CVT High Deductible Health Plan (HDHP) or a Preferred Provider Organization (PPO) Plan. A combination medical and pharmacy identification card (ID) is mailed to new plan participants by CVS Caremark upon enrollment.

## **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 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 (800) 875-0867. 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 a 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 alternatives 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 manage 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 the 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 the market, specialty medications are a key factor in the increasing 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 to ensure 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. 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. Anthem ConditionCare is for participants with certain common chronic conditions (e.g. Asthma or Diabetes) and the Accordant Health Management program is designed for certain rare conditions (e.g. HIV and Lupus). For more information, confirm eligibility and enrollment contact Anthem Customer Service at (800) 234-4333 (reference ConditionCare) or 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. CVT members with two pharmacy plans can process both their primary and secondary pharmacy claims at the retail pharmacy, or you may submit a paper claim to CVS Caremark to process the secondary coverage.

# 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.

## **Medicare Pharmacy Coverage**

For CVT members enrolled in Medicare, you are enrolled in SilverScript Employer PDP sponsored by California's Valued Trust (SilverScript) for prescription drug coverage. SilverScript is a Medicare Part D prescription drug plan with additional coverage provided by CVT. It is administered by SilverScript® Insurance Company and is affiliated with CVS Caremark. It is important to remember that you cannot enroll in another Medicare Part D Plan. If you enroll in another Medicare Part D Plan, you will be disenrolled from this plan and you will lose your CVT medical and prescription drug coverage.

Call **SilverScript Customer Care** at **(888) 620-1756** for more information. Or, check your materials from SilverScript for your plan details or visit cvtrust.org/resources/silverscript for more information.

# **CVT ValuRx Prescription Plan Coverage**

The CVT ValuRx Prescription Plan is distinctive from CVT's other prescription plans in that it is heavily geared towards generic medications as a means to drive savings and offer groups real consumer choice. The plan includes the prescription features highlighted above 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.

3

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 described below for covered conditions. It is open to covered plan members and their dependents who have certain chronic, complex or rare conditions (listed below).

#### Covered conditions:

- Amyotrophic Lateral Sclerosis (ALS)
- Chronic Inflammatory Demyelinating Polyradiculoneuropathy (CIPD)
- Crohn's Disease Cystic Fibrosis
- · Chronic Kidney Disease (Stage IV and V non-dialysis)
- Dermatomyositis
- Epilepsy (Seizures)
- · Gaucher's Disease
- Hemophilia
- Hereditary Angioedema

- Human Immunodeficiency Virus (HIV)
- · Multiple Sclerosis
- Myasthenia Gravis
- · Parkinson's Disease
- Polymyositis
- Rheumatoid Arthritis
- Scleroderma
- · Sickle Cell Disease
- · Systemic Lupus Erythematosus (SLE or Lupus)
- Ulcerative Colitis

By phone or through a secure online messaging portal, AccordantCare nurses provide education, answer questions, help patients set and achieve goals, and advise on lifestyle changes that can improve health. Nurses also serve as healthcare advocates, working with the member's doctor and entire healthcare team.

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

## **Anthem ConditionCare Program**

Anthem ConditionCare, a no-cost health and wellness program, provides tools, resources and support to active members and non-Medicare retirees and their covered dependents with:

- · Asthma (pediatric and adult)
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease (CAD)
- Diabetes (pediatric and adult, types 1 and 2)
- Heart Failure (HF)

In addition, a member spouse or domestic partner may also be eligible for reduced pharmacy copayments for certain condition-related prescriptions when appropriately enrolled in one of the approved programs listed above. This does not apply to members enrolled in Medicare/SilverScript.

Signing up for **ConditionCare** is easy! Call **Anthem Customer Service** at **(800) 234-4333**. When you are on the phone, let the representative know you are interested in signing up for ConditionCare. We will verify your identity, ask you a few questions about your health and invite you to join the program. Once enrolled in ConditionCare, you get:

- · Educational resources, like email newsletters
- 24/7 access to a nurse care manager for health questions

Depending on your health, you may be asked to complete a health questionnaire. Your answers will help us figure out how to best support you. Then, we'll put you in touch with a nurse care manager, who'll provide guidance on reaching your health goals. He or she will also follow up periodically to offer encouragement and advice.

To really take advantage of the program, we encourage you to register on **anthem.com** and opt in for email communication. ConditionCare doesn't replace your doctor. Instead, our nurse care managers work with your doctor to help you follow your care plan.

Please note: The health information you share with ConditionCare nurse care managers, your doctor or other health professionals is kept confidential and used only to develop your care plan. Plus, every time we call, we'll ask you to confirm your name and date of birth before talking about your health.

#### **Anthem Wellness Discounts**

Saving money is good. Saving money on things that are good for you – that's even better. With **Special Offers**, you can access over 50 discounts on products and services that help promote better health and wellbeing, including fitness center memberships, vision and hearing care and family and home products. It's just one of the perks of being a member. To find the discounts that are available to you, log into **anthem.com/ca** and, under *Care*, select **Discounts** to see how much you can save.

## **PayForward Program**

Anthem Blue Cross has teamed up with PayForward to bring members a free rewards program. Anthem members can earn up to 15% cash back instantly at more than 12,000 retailers both in-store and online. This includes retailers like Home Depot, The Gap, Target, and more. And you get to keep any other rewards program you already have on your registered card. With PayForward, you can spend your rewards, keep it in your PayFoward account, or transfer it to a bank account. Use it to help pay for healthcare costs, such as copays, medications and more. You can also send money to family and friends or even donate to any charity, with no fees or surcharges.

Want to learn more? Just visit **anthem.payforward.com**. You'll find a how-to video, frequently asked questions, information about the PayForward app and a complete, searchable list of stores. It's free to join and you can sign up in just a few minutes.

# **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 Talk one-on-one with an experienced, licensed counselor for support with stress management, strengthening relationships, work/life balance, grief and loss, and more. You can access a counselor face-to-face, online or by phone whichever is most convenient for you. As with all EAP services, your conversation will be strictly confidential.
- Legal Services Get legal support for divorce, landlord and tenant issues, real estate transactions, wills and power of attorney, identity theft recovery and more.
- Financial Services Talk to a financial coach for guidance on saving for college, debt consolidation, mortgage issues, estate planning, general tax questions, retirement planning and family budgeting.
- Online Resources The Achieve Solutions website at achievesolutions.net/cvt can assist in making informed decisions on your health and wellbeing and can connect you to supportive services. There are over 3,000 topical articles, self-assessments and trainings, videos, webinars, audio files and information on providers and community resources available to you. You can also request a Beacon clinically trained professional to contact you for added guidance or assistance via this website.

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 prepaid card** for participating in ConsumerMedical's Surgery Decision Support program. To be eligible for the prepaid 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** and enter the company code **CVT**.

 $\delta$ 

## Fit for Life Wellbeing Program



Fit for Life is a CVT initiative designed to help Fit for Life is a CVT initiative designed to help districts and members achieve healthier lifestyles. Promoting wellbeing is at the forefront of our promoting wellbeing is at the forefront of our program offerings in providing quality health henefits to our districts and members benefits to our districts and members.

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 offer preventive education to members who want to continue improving their health.

Fit for Life also provides wellbeing grants and supports wellbeing champions and their efforts at CVT districts. Wellbeing grants are available to support activities including blood pressure self-monitoring stations, fitness walking challenges, healthy eating or relaxation activities and more. Wellbeing champions are nominated by district leaders to promote and encourage participation in Fit for Life offerings in addition to organizing wellbeing activities at their districts for the goal of building cultures of wellness at their districts.

Visit cvtrust.org/fit-for-life for more information or contact CVT Member Services at (800) 288-9870 to learn more about program offerings for you and your school district.

#### **MDLIVE®**

As a PPO plan member, you can use MDLIVE for around-theclock, on-demand access to a national network of boardcertified doctors, dermatologists and pediatricians who can diagnose, recommend treatment and prescribe medication (if appropriate). With MDLIVE, you can speak to a doctor anytime, anywhere through secure video or phone.

You can turn to MDLIVE if you are considering the emergency room or urgent care for non-emergency issues when your primary care physician is not available. MDLIVE can help you when you're at home, at work or on-the-go.

You can also turn to MDLIVE for teledermatology assistance. This service gives members access to the largest national network of leading, board-certified dermatologists. 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.

Non-Medicare members can use MDLIVE for Behavioral Health services. We all have rough patches. It's just part of living. Managing stress or life changes can be overwhelming, but it's easier than ever to get help right in the comfort of your own home. Behavioral Health services provide access to caring, compassionate counselors and psychiatrists. These services can help address depression, anxiety, life transitions. trauma and loss, substance use, relationships and more.

There is no fee for PPO members and HDHP members are subject to their deductible/coinsurance for any of the valuable consultations MDLIVE provides. That means PPO members can access medical, dermatology and behavioral health visits for no charge.

Start today by calling (888) 632-2738 or registering at mdlive.com/cvt. The MDLIVE App is now available at mdlive.com/getapp for iPhone and Android OS.

## Shop4Care

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 a helpful cost and care finding tool for members on Anthem PPO plans. This tool is 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/blog/your-health-care/ care-and-cost-finder where you can register or login.

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, you can connect directly to most CVT benefit partners from MyCVT without having to sign into multiple sites.

## Solera4Me Program

Solera4Me is a lifestyle change program that can help you lose weight, adopt healthy habits and reduce your risk of developing type 2 diabetes. The program meets weekly for 16 weeks and then monthly for the balance of a year, and is available at no charge to members who qualify.

Solera4Me helps participants make modest, incremental changes that can have a big impact on their health.

Programs Include:

- · A focus on making healthier food choices and increasing activity levels
- Weekly sessions
- · Interactions with a lifestyle coach
- · Tools like a wireless scale or activity tracker

Find out if you qualify by visiting solera4me.com/cvt and taking a 1-minute guiz. Want to speak to someone directly? Contact Solera at (877) 486-0141.

## **TruHearing® Select Discount Hearing Aid Program**

Good hearing helps you stay connected and involved in the moments that matter most. That's why California's Valued Trust (CVT) offers you a hearing aid program through TruHearing. Hearing aids can be expensive – an average of \$2.700 per aid<sup>1</sup> – but the TruHearing program lowers your out-of-pocket cost on hearing aids to fees of \$699 per aid for TruHearing Advanced or \$999 per aid for TruHearing Premium hearing aids. Program Details include:

- State-of-the-art technology
  - Eniov natural, lifelike sound in virtually all listening situations
  - Hear speech clearly, even in noisy environments
  - Stream audio and phone calls directly to your ears from your smartphone<sup>2</sup>
  - Own Voice Processing (OVP®) recognizes your voice and makes it sound more natural
  - Device sensors automatically adjust for a natural sound, even while you're moving
- Personalized Care
- Guidance and assistance from a TruHearing consultant
- Local, professional care from an accredited provider in your area
- An annual hearing exam for a \$45 fee plus three follow-up visits for fitting and adjustments
- Help Along Your Way
- A worry-free purchase with a 45-day trial and 3-vear warranty
- 48 free batteries per aid included with nonrechargeable models
- Rechargeable style options available with the purchase of a TruHearing Premium hearing aid for an additional \$50 fee per aid3
- Guides to help you adapt to your new hearing aids

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 Consultant at (844) 300-0134 or go to Truhearing.com/select.

<sup>1</sup>Based on a 2018 third-party survey of nationwide provider and manufacturer retail pricing.

<sup>2</sup>Smartphone compatible hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Connectivity also available to many Android® phones with use of an accessory. TV streaming available through most TVs with use

<sup>3</sup>Rechargeable features may not be available in all models and styles. Rechargeable battery option available on the TruHearing Premium RIC Li, Slim RIC Li, Standard BTE Li, and CROS Li rechargeable styles. Additional fee for rechargeability is \$75 per hearing aid between 10/1/2020 and 12/31/2020. Slim RIC Li only available with rechargeable upgrade.



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 directly from your computer, go to mycvt.cvtrust.org. The process is simple and easy to follow. If you need additional assistance, go to cvtrust.org/mycvt for a copy of MyCVT Quick Start Guide or visit the CVT YouTube channel at 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
- vitalcheck.com
- · 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**. 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 on to **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

#### **Anthem Blue Cross**

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

Dedicated Anthem unit to assist CVT members (800) 234-4333 Claim mailing address P.O. Box 60007, Los Angeles, CA 90060-0007 Website anthem.com/ca (800) 274-776; Blue Cross Blue Shield Global Core (outside of United States) (800) 810-2583 CVS Caremark™ Prescription Drug Benefit (for active members and non-Medicare retirees) CVS Caremark Customer Care and mail service (888) 354-6396 Submit prescription claims to CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-2136 Website caremark.com  SilverScript® Prescription Drug Benefit (for Medicare retirees) Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066 Customer Care (888) 620-1756 Subsite Silverscript.com  AccordantCare™ (for rare, complex conditions) Eligibility and enrollment (800) 948-2493 accordant.com  Anthem ConditionCare Health Management Program (1800) 1234-4333 Eligibility and enrollment (800) 234-4333		520 E. Herndon Avenue, Fresno, CA 93720
Anthem Blue Cross Dedicated Anthem unit to assist CVT members Dedicated Anthem Condition Course Dedicated Trees Description Drug Benefit (for active members and non-Medicare retirees) Description Drug Benefit (for active members and non-Medicare retirees) Description Drug Benefit (for Medicare retirees) Description Drug Benefit (for Medicare retirees) Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Medicare retirees) Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Medicare Part D paper claims Description Drug Benefit (for Medicare retirees) Description Drug Benefit (for Medicare retirees) Description Drug Benefit (for Medicare retirees) Des		
Anthem Blue Cross Dedicated Anthem unit to assist CVT members P.O. Box 60007, Los Angeles, CA 90060-000 anthem.com/c PPO pre-admission/prior authorization (providers only) Blue Cross Blue Shield Global Core (butsled or United States) Blue Cross Blue Shield Global Core (butsled or United States) CVS Caremark™ Prescription Drug Benefit (for active members and non-Medicare retirees) CVS Caremark Customer Care and mail service CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-206 Submit prescription claims to CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-206 SilverScript® Prescription Drug Benefit (for Medicare retirees) Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206 Bedicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206 Bedicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206 Bedicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206 Bedicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206 Besite Beacon Health Management Program Beacon Health Management Beacon Health Options Beacon Health Opti		
Dedicated Anthem unit to assist CVT members	wycvi - Member benefit website	
Claim mailing address Website P.O. Box 60007, Los Angeles, CA 90060-0.00 Website P.O. pre-admission/prior authorization (providers only) (800) 274-776 Blue Cross Blue Shield Global Core (outside of United States) (800) 810-258 CVS Caremark™ Prescription Drug Benefit (for active members and non-Medicare retirees) CVS Caremark Customer Care and mail service (888) 354-639 Submit prescription claims to CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-213 Website Silver Script® Prescription Drug Benefit (for Medicare retirees) Medicare Part D paper claims Customer Care (888) 620-175 Website Silver Script® Prescription Drug Benefit (for Medicare retirees) Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206 Customer Care (888) 620-175 Mebsite Silver Script® Prescription Drug Benefit (for Medicare retirees) Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206 Customer Care (888) 620-175 Mebsite Mebsite Mebsite Monormal Retroaction (888) 620-175 Mebsite (mark)	Anthem Blue Cross	
Website		
PPO pre-admission/prior authorization (providers only) Blue Cross Blue Shield Global Core (outside of United States)  CVS Caremark™ Prescription Drug Benefit (for active members and non-Medicare retirees) CVS Caremark Customer Care and mail service  (888) 354-6391 Submit prescription claims to  CVS Caremark Claims Department PO. Box 52136, Phoenix, AZ 85072-2131 Website  CVS Caremark Claims Department PO. Box 52136, Phoenix, AZ 85072-2131 Website  SiliverScript® Prescription Drug Benefit (for Medicare retirees) Medicare Part D paper claims  PO. Box 52066, Phoenix, AZ 85072-2061 Customer Care  (888) 620-175 Website  AccordantCare™ (for rare, complex conditions) Eligibility and enrollment  (800) 948-249 accordant.cor  Anthem ConditionCare Health Management Program (for common chronic conditions) Reference ConditionCare when you speak with a representative Eligibility and enrollment  (800) 234-433:  Beacon Health Options Employee Assistance Program (EAP) Website  ConsumerMedical Free, expert medical guidance for any condition Website achievesolutions, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions, desired therapists and psychiatrists for nonemergency conditions access to board certified doctors, dermatologists, pediatricians, decensed therapists and psychiatrists for nonemergency conditions access the desired therapists and psychiatrists for nonemergency conditions access the desired therapists and psychiatrists for nonemergency conditions access	<u> </u>	
Blue Cross Blue Shield Global Core (outside of United States) (800) 810-258  CVS Caremark™ Prescription Drug Benefit (for active members and non-Medicare retirees)  CVS Caremark Customer Care and mail service (888) 354-639  Submit prescription claims to CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-2136  Website Prescription Prug Benefit (for Medicare retirees)  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-2066  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206  Medicare Part D pa		
CVS Caremark™ Prescription Drug Benefit (for active members and non-Medicare retirees)  CVS Caremark Customer Care and mail service  Submit prescription claims to  CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-213  caremark.cor  SilverScript® Prescription Drug Benefit (for Medicare retirees)  Medicare Part D paper claims  Customer Care  (888) 620-175  Website  AccordantCare™  (for rare, complex conditions)  Eligibility and enrollment  Mebsite  Anthem ConditionCare Health Management Program  (for common chronic conditions)  Reference ConditionCare when you speak with a representative  Eligibility and enrollment  (800) 234-433  Beacon Health Options  Employee Assistance Program (EAP)  Website  ConsumerMedical  Free, expert medical guidance for any condition  MDLIVE®  24/7 access to board certified doctors, dermatologists, pediatricians, icensed therapists and psychiatrists for nonemergency conditions  MDLIVE®  Solera4Me Diabetes Prevention Program  Eligibility and enrollment  (871) 486-014  Solera4Me Diabetes Prevention Program  Eligibility and enrollment  (877) 486-014  Solera4Me Diabetes Prevention Program  Eligibility and enrollment  (874) 300-013		
CVS Caremark Customer Care and mail service CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-213 Website CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-213 Website CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-2136 Caremark.cor  SilverScript® Prescription Drug Benefit (for Medicare retirees) Medicare Part D paper claims P.O. Box 52066, Phoenix, AZ 85072-206 Customer Care (888) 620-175 Silverscript.cor  AccordantCare™ (for rare, complex conditions) Eligibility and enrollment (800) 948-249 Coroman chronic conditions) Reference ConditionCare Health Management Program (for common chronic conditions) Reference ConditionCare when you speak with a representative Eligibility and enrollment (800) 234-433  Beacon Health Options Employee Assistance Program (EAP) (877) 397-103 Website ConsumerMedical Free, expert medical guidance for any condition (888) 361-394 Website (enter company code CVT) myconsumermedical.cor  MDLIVE® 24/7 access to board certified doctors, dermatologists, pediatricians, incensed therapists and psychiatrists for nonemergency conditions (888) 632-273 Website (877) 486-014 Solera4Me Diabetes Prevention Program Eligibility and enrollment (877) 486-014 Solera4Me Diabetes Prevention Program Eligibility and enrollment (877) 486-014 Solera4Me Diabetes Prevention Program Phone (844) 300-013	Blue Cross Blue Shield Global Core (outside of	United States) (800) 810-258
Submit prescription claims to CVS Caremark Claims Department P.O. Box 52136, Phoenix, AZ 85072-213i Website	CVS Caremark™ Prescription Drug	Benefit (for active members and non-Medicare retirees)
SilverScript® Prescription Drug Benefit (for Medicare retirees)  Medicare Part D paper claims  Customer Care  (888) 620-175  Website  AccordantCare™  (for rare, complex conditions)  Eligibility and enrollment  (800) 948-249  accordantcor  Anthem ConditionCare Health Management Program  (for common chronic conditions)  Reference ConditionCare when you speak with a representative  Eligibility and enrollment  (800) 234-433  Beacon Health Options  Employee Assistance Program (EAP)  (877) 397-103  Website  ConsumerMedical  Free, expert medical guidance for any condition  (888) 361-394  Website (enter company code CVT)  myconsumermedical.cor  MDLIVE®  24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions  (888) 632-273  Website  (877) 486-014  Solera4Me Diabetes Prevention Program  (877) 486-014  Frone  (877) 486-014  Frone  (877) 486-014  Frone  (844) 300-013		
Medicare Part D paper claims	·	•
Medicare Part D paper claims		
Customer Care  Website silverscript.com  AccordantCare™  (for rare, complex conditions)  Eligibility and enrollment (800) 948-249  Website accordant.com  Anthem ConditionCare Health Management Program  (for common chronic conditions)  Reference ConditionCare when you speak with a representative  Eligibility and enrollment (800) 234-433:  Beacon Health Options  Employee Assistance Program (EAP) (877) 397-103:  Website achievesolutions.net/co  ConsumerMedical  Free, expert medical guidance for any condition (888) 361-394.  Website (enter company code CVT) myconsumermedical.com  MDLIVE®  24/7 access to board certified doctors, dermatologists, pediatricians, icensed therapists and psychiatrists for nonemergency conditions (888) 632-273; mdlive.com/cv  Solera4Me Diabetes Prevention Program  Eligibility and enrollment (877) 486-014  Website (977) 486-014		
AccordantCare™       (for rare, complex conditions)         Eligibility and enrollment       (800) 948-249         Website       accordant.com         Anthem ConditionCare Health Management Program       (for common chronic conditions)         Reference ConditionCare when you speak with a representative       (800) 234-433         Eligibility and enrollment       (877) 397-103         Beacon Health Options       (877) 397-103         Employee Assistance Program (EAP)       (877) 397-103         Website       achievesolutions.net/cv         ConsumerMedical       (888) 361-394         Free, expert medical guidance for any condition       (888) 361-394         Website (enter company code CVT)       myconsumermedical.com         MDLIVE®       24/7 access to board certified doctors, dermatologists, pediatricians, iccensed therapists and psychiatrists for nonemergency conditions       (888) 632-273         Website       (888) 632-273         Website with a representative       (877) 486-014         Solera4Me Diabetes Prevention Program       (877) 486-014         Eligibility and enrollment       (877) 486-014         Website       solera4me.com/cv         TruHearing Select Discount Hearing Aid Program		
(for rare, complex conditions) Eligibility and enrollment (800) 948-249 Website accordant.com  Anthem ConditionCare Health Management Program (for common chronic conditions) Reference ConditionCare when you speak with a representative Eligibility and enrollment (800) 234-433:  Beacon Health Options Employee Assistance Program (EAP) (877) 397-103: Website achievesolutions.net/cv  ConsumerMedical Free, expert medical guidance for any condition (888) 361-394: Website (enter company code CVT) myconsumermedical.com  MDLIVE®  24/7 access to board certified doctors, dermatologists, pediatricians, icensed therapists and psychiatrists for nonemergency conditions (888) 632-273: Website (877) 486-014		
(for rare, complex conditions) Eligibility and enrollment (800) 948-249 Website accordant.cor  Anthem ConditionCare Health Management Program (for common chronic conditions) Reference ConditionCare when you speak with a representative Eligibility and enrollment (800) 234-433:  Beacon Health Options Employee Assistance Program (EAP) (877) 397-103: Website achievesolutions.net/cv  ConsumerMedical Free, expert medical guidance for any condition (888) 361-394. Website (enter company code CVT) myconsumermedical.cor  MDLIVE® 24/7 access to board certified doctors, dermatologists, pediatricians, icensed therapists and psychiatrists for nonemergency conditions (888) 632-273: Website (877) 486-014	AccordantCare™	
Eligibility and enrollment (800) 948-249 Website accordant.cor  Anthem ConditionCare Health Management Program  (for common chronic conditions) Reference ConditionCare when you speak with a representative Eligibility and enrollment (800) 234-433  Beacon Health Options Employee Assistance Program (EAP) (877) 397-103 Website achievesolutions.net/cv  ConsumerMedical Free, expert medical guidance for any condition (888) 361-394 Website (enter company code CVT) myconsumermedical.cor  MDLIVE® 24/7 access to board certified doctors, dermatologists, pediatricians, icensed therapists and psychiatrists for nonemergency conditions (888) 632-273 Website (877) 486-014 Website solera4Me Diabetes Prevention Program Eligibility and enrollment (877) 486-014 Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program		
Anthem ConditionCare Health Management Program (for common chronic conditions) Reference ConditionCare when you speak with a representative Eligibility and enrollment (800) 234-433  Beacon Health Options Employee Assistance Program (EAP) (877) 397-103 Website achievesolutions.net/cv  ConsumerMedical Free, expert medical guidance for any condition (888) 361-394 Website (enter company code CVT) myconsumermedical.cor  MDLIVE® 24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions (888) 632-273 Website (888) 632-273 Website (888) 632-473 Website (888) 63		(800) 948-249
(for common chronic conditions) Reference ConditionCare when you speak with a representative Eligibility and enrollment (800) 234-4333  Beacon Health Options Employee Assistance Program (EAP) (877) 397-1033 Website achievesolutions.net/cv  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 nonemergency conditions (888) 632-2738 Website (888) 632-2738 Website (877) 486-014 Website (877) 486-014 Website (877) 486-014 Website (844) 300-0134	Website	accordant.con
(for common chronic conditions) Reference ConditionCare when you speak with a representative Eligibility and enrollment (800) 234-4333  Beacon Health Options Employee Assistance Program (EAP) (877) 397-1033 Website achievesolutions.net/cv  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 nonemergency conditions (888) 632-2738 Website (888) 632-2738 Website (877) 486-014 Website (877) 486-014 Website (877) 486-014 Website (844) 300-0134		
Reference ConditionCare when you speak with a representative Eligibility and enrollment (800) 234-4333  Beacon Health Options Employee Assistance Program (EAP) (877) 397-1033 Website achievesolutions.net/cv  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, icensed therapists and psychiatrists for nonemergency conditions (888) 632-2738 Website mdlive.com/cv  Solera4Me Diabetes Prevention Program Eligibility and enrollment (877) 486-014 Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program Phone (844) 300-013-		agement Program
Beacon Health Options  Employee Assistance Program (EAP) (877) 397-103: Website achievesolutions.net/cv  ConsumerMedical Free, expert medical guidance for any condition (888) 361-394: Website (enter company code CVT) myconsumermedical.cor  MDLIVE® 24/7 access to board certified doctors, dermatologists, pediatricians, iicensed therapists and psychiatrists for nonemergency conditions (888) 632-273: Website mdlive.com/cv  Solera4Me Diabetes Prevention Program  Eligibility and enrollment (877) 486-014 Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program  Phone (844) 300-013-		a representative
Beacon Health Options Employee Assistance Program (EAP) (877) 397-103: Website achievesolutions.net/cv  ConsumerMedical Free, expert medical guidance for any condition (888) 361-394: Website (enter company code CVT) myconsumermedical.cor  MDLIVE® 24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions (888) 632-273: Website mdlive.com/cv  Solera4Me Diabetes Prevention Program Eligibility and enrollment (877) 486-014 Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program Phone (844) 300-013-		
Employee Assistance Program (EAP) (877) 397-103; Website achievesolutions.net/cv  ConsumerMedical Free, expert medical guidance for any condition (888) 361-394; Website (enter company code CVT) myconsumermedical.com  MDLIVE® 24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions (888) 632-273; Website mdlive.com/cv  Solera4Me Diabetes Prevention Program Eligibility and enrollment (877) 486-014; Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program Phone (844) 300-013-	Ligibility and emoliment	(000) 204 400
Website achievesolutions.net/cv  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 nonemergency conditions (888) 632-2738 Website mdlive.com/cv  Solera4Me Diabetes Prevention Program Eligibility and enrollment (877) 486-014 Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program Phone (844) 300-0134	Beacon Health Options	
ConsumerMedical Free, expert medical guidance for any condition (888) 361-394- Website (enter company code CVT) myconsumermedical.com  MDLIVE®  24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions (888) 632-2738- Website mdlive.com/cv  Solera4Me Diabetes Prevention Program  Eligibility and enrollment (877) 486-014- Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program  Phone (844) 300-013-	Employee Assistance Program (EAP)	
Free, expert medical guidance for any condition  Website (enter company code CVT)  MDLIVE®  24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions  Website  Solera4Me Diabetes Prevention Program  Eligibility and enrollment  Website  TruHearing Select Discount Hearing Aid Program  Phone  (844) 300-013-	Website	achievesolutions.net/cv
Free, expert medical guidance for any condition  Website (enter company code CVT)  MDLIVE®  24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions  Website  Solera4Me Diabetes Prevention Program  Eligibility and enrollment  Website  TruHearing Select Discount Hearing Aid Program  Phone  (888) 632-2738  mdlive.com/cv  (877) 486-014  solera4me.com/cv	ConsumarMadical	
Website (enter company code CVT) myconsumermedical.com  MDLIVE®  24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions (888) 632-2738 Website mdlive.com/cv  Solera4Me Diabetes Prevention Program  Eligibility and enrollment (877) 486-014 Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program  Phone (844) 300-013		(888) 361-394
24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions (888) 632-2738 Website mdlive.com/cv  Solera4Me Diabetes Prevention Program  Eligibility and enrollment (877) 486-014 Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program  Phone (844) 300-013		
24/7 access to board certified doctors, dermatologists, pediatricians, licensed therapists and psychiatrists for nonemergency conditions (888) 632-2738 Website mdlive.com/cv  Solera4Me Diabetes Prevention Program  Eligibility and enrollment (877) 486-014 Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program  Phone (844) 300-013	MDI IVE®	
Solera4Me Diabetes Prevention Program Eligibility and enrollment Website  TruHearing Select Discount Hearing Aid Program Phone  (888) 632-2738 (888) 632-2738 (877) 486-014 (877) 486-014 (877) 486-014 (877) 486-014 (878) 486-014 (879) 486-014 (879) 486-014 (879) 486-014		
Solera4Me Diabetes Prevention Program  Eligibility and enrollment (877) 486-014 Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program  Phone (844) 300-013		
Eligibility and enrollment		
Eligibility and enrollment	Solora4Mo Diabotos Provention Pr	ogram
Website solera4me.com/cv  TruHearing Select Discount Hearing Aid Program  Phone (844) 300-013	Sole i a tivie Diabetes Pievelltioli Fi Fligibility and enrollment	(877) 486-014
TruHearing Select Discount Hearing Aid Program Phone(844) 300-013	-	
Phone	Trobbito	Soici a4me.com/cv

10





520 E. Herndon Ave. Fresno, CA 93720

Phone: 559-437-2960 800-288-9870

Fax: 559-437-2965

Website: cvtrust.org

Email: info@cvtrust.org

Follow us on Facebook!



CVT complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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