

Fall 2020

Trustline

For more than 35 years, California's Valued Trust has focused on providing you the best and most responsive member service. In continuing that tradition, the Trustline is our primary communication vehicle used to provide required notices and insights into issues that impact your healthcare benefits and rates, as well as new services and options with CVT. We invite every member to engage our Member Services team with questions or feedback regarding any of CVT's healthcare offerings.

Emotional Wellbeing Toolkit

It's very important, especially in this time of uncertainty, to stay emotionally healthy. CVT is here to help you do just that. This toolkit is designed to assist you in finding the resources needed through the partnerships we've built with CVT members' emotional health in mind.

For help setting up a video or telephone appointment, viewing videos on emotional health topics, attending a webinar or reading about coping with the changes around COVID-19, visit our Emotional Wellbeing Toolkit at www.cvtrust.org/emotional-wellbeing-toolkit.



Beacon Health – Gain a better understanding of your Employee Assistance Program (EAP), how it can help and how to use it. Available to all members with medical benefits through CVT.*



CredibleMind – Find evidence-based and helpful information on a variety of health topics with CredibleMind.



MDLIVE – Available to PPO and EPO members, provides 24/7 access to a mental health professional at no cost to you.**



LiveHealth Online – Available to Anthem Blue Cross HMO subscribers and enrolled dependents. Using LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.



Wellvolution – Available to Blue Shield of California HMO subscribers, Wellvolution offers online and in-person programs for general wellbeing and disease reversal. It leverages the power of your lifestyle and combines it with decades of research and leading technology. You set your goals, and we'll help you achieve them with an easy-to-follow plan and all the tools and support you need along the way.



Sutter Health | Aetna – Many know the basics of health, but could use a little reminder. Sutter Health | Aetna offers a toolkit full of wellbeing content, recipes, podcasts and more.



Kaiser Permanente – Introducing the "Calm" and "myStrength" apps, which can help you navigate life's challenges and make small changes to improve sleep, mood, relationships and more. It's self-care made easy, designed to help you live well and thrive.

*Through 12/31/20, All employees of contracted groups with medical benefits including part time and non-benefitted staff will also have access to the EAP.

**HDHP/HSA plans are subject to deductible/coinsurance.



Valerie's View Point

Valerie Cornuelle
CVT's Executive Director

When it comes to writing this column for each edition of Trustline, I usually take the opportunity to discuss what makes CVT unique – superb customer service, a pronounced focus on keeping member costs down and choices from the very best medical plan options. While these attributes are at the core of CVT's values, we strive to do much more for our members. This is particularly important during this extraordinary time that we are living and working in when the challenges that our members face are unprecedented.

While CVT provides a robust set of resources aimed at our members' physical health, we also recognize that mental health and emotional wellbeing are just as important. Whether members are managing stress, anxiety and/or isolation caused by the pandemic, or because they or their loved ones have been displaced by this year's devastating wildfires, CVT's focus on the mental health and emotional wellbeing of our members is essential right now.

To assist members and maximize the mental health resources available through CVT, we have developed an Emotional Wellbeing Toolkit. Full of resources, tools and links to helpful information provided by our medical plan partners, such as Anthem Blue Cross, Blue Shield of California, Sutter Health | Aetna and Kaiser Permanente, and vendor partners, such as Beacon Health Options, CredibleMind and MDLIVE, this Emotional Wellbeing Toolkit provides our members with a wide variety of options to address their mental health and emotional wellbeing. Please visit our website at www.cvtrust.org/emotional-wellbeing-toolkit.

On behalf of all of us at CVT, I wish you and your families a happy, healthy and safe Thanksgiving.

Should you have questions about your benefits or the value-added services that are exclusive to CVT members, contact our **Member Services Team** at **(800) 288-9870**.

Your 2020–2021 Benefit Guide Is Now Available

CVT has just released the 2020–2021 guides for members, which provide a comprehensive review of each plan's benefits, as well as a review of all your value-added services. There are guides for HMO, EPO and Anthem Blue Cross PPO plans. Each guide also contains helpful vendor contacts and phone numbers. These guides will be mailed to your homes, but will also be available on our website by visiting cvtrust.org/products/medical-plans or calling **Member Services** at **(800) 288-9870** to request a copy. Members with Blue Shield of California PPO coverage will receive their benefit guides in December.

**Be Safe.
Stay Healthy.
Wear a Mask.**

An Important Message from CVT



Getting a Flu Shot More Important Than Ever

As our communities prepare for the upcoming flu season – and continues to deal with COVID-19, it is vital we continue to raise public awareness about the importance of getting a flu shot.

"We are urging everyone to get vaccinated because the influenza vaccine remains the most effective prevention against contracting the disease and its complications," Dr. David E. Bronstein, a pediatric infectious disease specialist with Kaiser Permanente Antelope Valley, said in a prepared statement. "Catching the flu will compromise your immune system and potentially make you more vulnerable to contracting COVID-19 and other infectious diseases, which would result in dire consequences to your health. The flu is preventable, and the flu shot is our best defense against it."

In addition to washing your hands thoroughly and often, keeping your distance from others – especially if they are sick – and wearing a mask, getting your flu shot is one of the best ways to protect yourself.

ConsumerMedical Provides Free, Expert Guidance

CVT has partnered with ConsumerMedical to offer you best-in-class support for your medical care. ConsumerMedical's expert team of doctors, nurses and researchers offer personalized, one-on-one support to help you make medical decisions with confidence. CVT is pleased to offer this free benefit to all active and non-Medicare retiree members and their eligible dependents who have coverage through their PPO plan.



Member Testimonial

Vicki* was diagnosed with Degenerative Disc Disease in her early forties. Her lower back ached as her spinal discs were slowly breaking down. She tried to manage the pain with medication and rest, but it was getting worse. In early 2019, her back hurt daily and she eventually started feeling pain down her leg. She knew it was time to make a change.

Having just received a promotional email from ConsumerMedical, Vicki decided to call. She was interested in learning about different available treatment plans because her doctor had mentioned surgery as an option. ConsumerMedical provided extensive information on her low back pain, different treatment options and a list of questions she could ask her doctors. The team also sent her lists of orthopedic spine and pain medicine specialists she could call for a second opinion.

Vicki visited a physician recommended by ConsumerMedical and decided to change to the new doctor and hospital. She opted for steroid injections instead of surgery. "The information (from ConsumerMedical) was super helpful in explaining different options and giving me physician recommendations," said Vicki. "It has been great to have a nurse and support to help throughout this process."

*Name and identifying details have been changed for privacy reasons.

In addition to helping you and your family get the best care possible, ConsumerMedical also provides resources to help navigate the stresses and impacts of illness or injury. Visit cvtrust.org/consumermedical for details or contact ConsumerMedical at (888) 361-3944 Monday–Friday, 5:30 AM–8:00 PM to get free, expert guidance for any medical condition.

New Partnership Promises Enhanced Services for Blue Shield of California PPO Members

California's Valued Trust is pleased to announce that as of January 1, 2021, it will be entering into a new administrative arrangement with Blue Shield of California (BSC). In an effort to simplify and enhance your overall member experience, CVT will transition administrative operations from HealthComp to BSC.

What Does This Mean to CVT Members?

Members will receive new ID cards and access to BSC's Connect Concierge Program, which features an upgraded customer care experience, including extended service hours Monday–Friday, 5 AM–8 PM.

In addition, BSC PPO members will gain access to tools and apps within Wellvolution, a lifestyle program that offers members a personalized approach to a variety of wellness topics that may be of interest to them.

BSC PPO members should expect to receive their benefit guides in early December and their new ID cards in mid-December. It will be very important for members to share their new ID cards with any medical and/or pharmacy providers.

To learn more about this enhanced service arrangement, subscribers should call our **Member Services Team** at (800) 288-9870.

Pay \$0 for Specialty Medications with the PrudentRx Copay Program

We all know that the cost of prescription medications is rising. This is especially true of specialty medications. CVT's priority is to make sure you can continue to access the medications you need at an affordable cost, while also managing costs for the plan.

It's because of this that we are excited to share important changes to your prescription benefit plan through CVS/Caremark that will start January 1, 2021. CVT will be working with PrudentRx to offer a program that can save you money and reduce your out-of-pocket cost for specialty medications to \$0.

As part of your prescription plan, The PrudentRx Copay Program allows you to get all of your specialty medications at no cost to you. That means if you are enrolled in the PrudentRx Copay Program your out-of-pocket cost for specialty medications will be \$0. If you do not enroll in the PrudentRx Copay Program, you will be subject to a 30% coinsurance for specialty medications.

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

Trustline

California's Valued Trust
520 E. Herndon Ave
Fresno, CA 93720

NON-PROFIT ORG
U.S. POSTAGE
PAID
FRESNO, CA
PERMIT NO. 1051

Inside This Edition

- Emotional Wellbeing Toolkit, p1
- 2020 2021 Benefit Guides Now Available, p2
- ConsumerMedical Provides Free, Expert Guidance, p3



CVT Welcomes New Members!

California's Valued Trust is pleased to announce the following districts have joined hundreds of other districts and chapters in offering their employees more options and choices with quality healthcare through CVT's robust plans. Welcome to:

School District	Employee Units
Alpine County Office of Education	Classified
Alpine Unified School District	Classified
Gonzales Unified School District	Management/Confidential
Mendocino-Lake Community College	Certified, Classified, Management/Confidential, Trustees
Palo Verde College	Administration
Siskiyou County Office of Education	Classified
Spreckles Union School District	Classified, Management/Confidential
Upper Lake Unified School District	Certified, Classified, Management/Confidential, Trustees
Washington Union School District (Salinas)	Classified, Management/Confidential
Yreka Union High School District	Certified, Classified, Management/Confidential, Trustees



California's
Valued Trust

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.

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。