

2019 – 2020 Benefit Guide
CVT Health Maintenance Organization (HMO) Plans



CALIFORNIA'S
VALUED TRUST
Healthcare Benefits for the Education Community

Anthem 

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Learn about California's Valued Trust's Value Added Benefits for HMO Plans

California's Valued Trust

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

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

CVT is committed to leveraging the latest technologies, partnering with the industry's leading carriers, and implementing creative and thoughtful program enhancements to control costs while simplifying our members' healthcare experience. Our goal is to ensure satisfaction by providing high-quality, cost-effective benefit choices.

CVT Partnerships

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

Your Key CVT HMO Partners

CVT offers a variety of HMO plans from three leading carriers including: Anthem Blue Cross, Blue Shield of California and Kaiser Permanente. Availability of these plans is based on a variety of factors, including participants living or working in an approved zip code area. If you are enrolled in one of these plans, CVT provides you with additional benefits and services in addition to what the carrier provides to you, including:

Beacon Health Options® – Employee Assistance Program (EAP)

TruHearing® – TruHearing Select discount hearing aid program

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beacon
health options

TruHearing®

About this Publication

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

The 2019 – 2020 Benefit Guide for Health Maintenance Organization (HMO) plans provides valuable information to help you better understand the valuable services and programs that are available to you and your family and that work hand-in-hand with your health plan. The guide provides a general overview of certain services and programs—it does not include details of all your plan benefits.

If you are interested in plan benefit details, please refer to your Evidence of Coverage (EOC) on the CVT website at **cvtrust.org/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**.

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
- Evidence of Coverage (EOC)
- Active Employee Eligibility Policy Overview
- CVT member newsletters, useful forms, and contact information
- Health education and decision-making tools—health benefit calculator, definitions, etc.

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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:

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 stress, 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

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 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 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.

Fit for Life Wellbeing Program



Fit for Life is a CVT initiative designed to help districts and members leverage healthy lifestyle opportunities. Promoting wellbeing continues to be at the forefront of our program offerings in providing quality health 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 provide 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 hydration challenges, fitness and walking, healthy eating, relaxation 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.

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

LiveHealth Online

Anthem Blue Cross provides HMO subscribers and enrolled dependents access to LiveHealth Online. When you're not feeling well you can get the support you need easily using LiveHealth Online. Whether you have a cold, you're feeling anxious or need help managing your medication, doctors and mental health professionals are right there, ready to help you feel your best. 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.

You've got Access to Affordable and Convenient Care

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs, which is the same copayment as an in-person office visit of the same nature.

Register today so you're ready for a visit when you need one. To sign up, visit livehealthonline.com, download the free LiveHealth Online app to your mobile device or call **LiveHealth Online** at **(888) 548-3432**.

SOLERA4ME Program

SOLERA4ME is a lifestyle change program for members with Anthem and Blue Shield of California HMO Plans 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 quiz. Want to speak to someone directly? Contact Solera at **(877) 486-0141**.

Teladoc

Blue Shield of California provides Trio HMO and Access+ HMO members, and their enrolled dependents, access to Teladoc. With Teladoc, you can talk to board-certified, licensed doctors 24/7 by phone or video to treat non-emergency medical issues and prescribe medications when needed. There is a \$5 copay per consult.

Teladoc doctors treat many conditions including sinus problems, bronchitis, allergies, cold and flu symptoms, ear infections and more.

Learn more and set up your account at teladoc.com/bsc or call **(800) 835-2362**.

TruHearing® Select Discount Hearing Aid Program

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

- State-of-the-Art Technology
 - o Enjoy natural, lifelike sound in virtually all listening situations
 - o Hear speech clearly, even in noisy environments
 - o Stream audio and phone calls directly to your ears from your smartphone¹
 - o \$699 fee per aid for TruHearing Advanced or \$999 fee per aid for TruHearing Premium hearing aids
- Personalized Care
 - o Guidance and assistance from a TruHearing hearing consultant
 - o Local, professional care from an accredited provider in your area
 - o A hearing exam plus three follow-up visits for fitting and adjustments
 - o A \$45 fee for a routine hearing exam
- Help Along Your Way
 - o A worry-free purchase with a 45-day trial and 3-year warranty
 - o 48 free batteries per aid included with non-rechargeable models (rechargeable style option available with the purchase of a TruHearing Premium hearing aid starting 1/1/19 for an additional \$75 fee per aid)
 - o 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 Hearing Consultant** at **(844) 300-0134** or go to truhearing.com/select.

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

² Smartphone compatible hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Connectivity also available to many Android® phones with use of an additional accessory.

³ Rechargeable battery option is available on the TruHearing Premium RIC Li for an additional \$75 fee per hearing aid. Starting January 1st, 2020, the TruHearing Premium Slim RIC Li, Standard BTE Li, and CROS Li rechargeable styles will also become available for an additional \$75 per hearing aid. Slim RIC Li only available with rechargeable upgrade.

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!

Manage your Benefits with MyCVT.com

continued

You can view personal CVT plan information, dependent coverage, and other valuable information anytime, from home or any place where you have Internet access. Use MyCVT to make your benefit elections, update your personal information and link directly to CVT's vendor partners.

Creating a MyCVT Account

Before you can use the online website, it is necessary to create an account on MyCVT. To set up your account, just access the site directly from your computer at 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/cvtfinfo.

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.

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
- 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

Carrier (Anthem Blue Cross, Blue Shield of California or Kaiser Permanente)

- Explanation of benefits (EOB)
- Replace or request an additional ID card
- Deductibles
- Out of Pocket Maximum
- Prior authorization is required
- Claim status
- Billing or balance billing by a provider or service
- Coordination of benefits
- Prescription transfers
- Specialty medications

Getting Assistance with your Health Benefits

California's Valued Trust (CVT)

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

Anthem Blue Cross..... (800) 234-4333
Website anthem.com/ca

Blue Shield of California..... (855) 256-9404
Website blueshieldca.com

Kaiser Permanente..... (800) 464-4000
Website my.kp.org/cvt

Beacon Health Options

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

LiveHealth Online (Anthem HMO only)

Eligibility and enrollment (888) 548-3432
Website livehealthonline.com

SOLERA4ME Diabetes Prevention Program (Anthem & Blue Shield HMO Only)

Eligibility and enrollment (877) 486-0141
Website solera4me.com/cvt

Teladoc (Blue Shield HMO only)

Eligibility and enrollment (800) 835-2362
Website teladoc.com/bsc

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

Website truhearing.com/select

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 **Member Services** at **(800) 288-9870**, Monday-Friday, 8 am to 5 pm for assistance.



520 E. Herndon Avenue
Fresno, CA 93720

P 559.437.2960 800.288.9870

F 559.437.2965

cvtrust.org



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 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 1-800-288-9870。



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