



California's
Valued Trust

Have you
enrolled in
MyCVT?

Summer 2021

Trustline

For more than 35 years, California's Valued Trust (CVT) has focused on providing you the best and most responsive member service. To continue that tradition, we use Trustline as our primary communication vehicle to provide required notices and insights into issues that impact your healthcare benefits and rates, as well as new services and value-added programs available through CVT. We invite every member to engage our Member Services team with questions or feedback regarding any of CVT's healthcare offerings.

Your 2021–2022 Open Enrollment Guide Making Your Healthcare Benefits Work for You

Open enrollment offers you the opportunity to re-evaluate your healthcare benefits and those for your family. Now is the time to review your health plan choices for the next plan year.* You should consider your personal situation – your finances, family health status, preferred healthcare providers and hospitals when choosing your coverage.

CVT's Member Services Team is here to help evaluate the best plan for you and your family's needs. You can contact CVT Member Services to discuss options and help determine your coverage.

Please note that not all of the information provided in this guide will apply to you. CVT districts and chapters negotiate different benefit options to meet the needs of their employees/members. If you are in doubt about what coverage you have, please log into mycvt.cvtrust.org. You can also contact your district, or a **CVT Member Services Representative** at **(800) 288-9870**.

**Plan year: October 1, 2021 to September 30, 2022*

Your Open Enrollment Checklist

To support your health decision-making process, here are some tips to help you make the most of your employee benefits:

- 1. Build your healthcare budget**
 - a. Determine how much will be taken out of each paycheck
 - b. Anticipate and plan for your healthcare needs and expenses
- 2. Take time to review your benefits package – what's changing?**
 - a. Log into MyCVT at mycvt.cvtrust.org
 - b. Look at your current plan options
- 3. Compare different plans**
- 4. Are there changes in your demographic information?**
 - a. Have you moved?
 - b. Are you making changes to your plan?
 - c. Are you adding any new dependents?
 - d. If so, visit mycvt.cvtrust.org



Still have questions? Schedule a one-on-one phone call with **CVT Member Services** by calling **(800) 288-9870** or emailing memberservices@cvtrust.org.



Valerie's Viewpoint

Valerie Cornuelle
CVT's Executive Director

If 2020 taught us anything, it is that employee benefits for those in the education community need to provide additional resources for our members beyond their medical, dental and vision coverage. At California's Valued Trust (CVT), we strive to ensure that our members get the very best – providers, solutions, and outcomes – for their benefit dollar.

As a jointly managed trust, CVT is governed by a Board of Directors who are equally balanced with union and management representatives. The board works collaboratively with the CVT staff to identify, negotiate and purchase the highest quality health benefit programs for all of our members throughout California.

Why is this important?

- We have the experience to help our members by offering resources to support their health and to help them understand their health benefit program
- The district and union chapter leadership must agree to health benefit choices offered in their district ensuring the best benefits are selected for employees/members
- Through the collective bargaining process, both the union and employer have a voice in determining health benefits offered through a district.

While balancing quality healthcare and affordable rates has always been paramount to us at CVT, we also recognize that it is just as important for us to bring as much value to each dollar spent. That is why we have partnered with some of the best healthcare companies to offer programs and services that provide value above and beyond routine medical, dental and vision benefits and many of those are highlighted in this Trustline edition.

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

A Focus on Value

Virtual E-Visits

24-Hour App Support

Walk-in Clinics

CVT works, collaborates and communicates with people throughout the entire education community each and every day. These people have titles like teacher, bus driver, administrator and chapter leader, but perhaps the most important title to us is “member.” While 2020 was one of the most challenging years on record for everyone in education, CVT's commitment to its members has not waived. In fact, we are working even harder in our members' best interest.

One way that we do this is through the work that we conducted with our medical plan and vendor partners to identify programs and services that bring additional value to the basic medical, dental and vision benefits that they would normally receive.

Throughout the next few pages, we will show you examples of how we ensure that our members get the very best for their benefit dollar as we present the value-added benefits offered by our plan and vendor partners.

By virtue of your CVT membership, these value-added benefits are available at no additional charge.

A New Level of Member Experience for Anthem Blue Cross Members



Medical Plan
Descriptions
and Updates

Meet Sydney Health

We have entered a new era in healthcare innovation, and Anthem Blue Cross is proud to lead the charge. The Sydney Health mobile app provides quick access to health plan information all in one place.



sydney

Each member's experience is highly customized, enabling better care coordination, encouraging preventive care and motivating healthy habits. Analytics and artificial intelligence (AI) are revealing real time, real-world insights into human behavior, leading to better outcomes and smarter digital experiences.

Members can use Sydney Health's interactive chat feature to:

- Search for doctors, hospitals, labs and other health care providers in the network
- Check costs for care before seeing a doctor
- Help close gaps in their care
- See what the plan covers, including the deductible, copay and share of costs
- Find providers based on cost and quality
- Receive personalized health tips

ConditionCare: This program will be ending as of September 30, 2021. All Anthem Blue Cross PPO members will be transitioning to the CVS Health Condition Alerts program.

To learn more about Sydney, visit sydneyhealth.com.

Blue Shield of California is Enhancing the Overall Member Experience



Earlier this year, Blue Shield of California (BSC) entered into a new administrative arrangement for the PPO plans with California's Valued Trust intended to simplify and enhance the overall member experience. As a result, BSC members now have access to two noteworthy value-added benefits:

Blue Shield Connect: This program offers an integrated, holistic and personalized healthcare experience based on each member's needs. The Connect program includes a broad spectrum of robust, member-focused interventions driven by

a smart data platform with predictive analytics that leverage our best-in-class 360-degree member care teams.

(HMO AND PPO) Wellvolution: Blue Shield's health and lifestyle program offers a user-centric journey across wellness topics and personalized programs on the value of sleep, stress reduction, increasing physical activity, healthy eating, weight loss, smoking cessation, disease prevention and Blue Shield's new diabetes program called Better Health. To learn more about Wellvolution, visit wellvolution.com.

For members in Monterey County: Through a partnership with Everside Health, Blue Shield of California PPO members residing in Monterey County now also have two new primary care clinics located in Salinas and Monterey that provide access to one-stop, comprehensive care and behavioral health services. **To learn more about these clinics, visit eversidehealth.com/client/californias-valued-trust-cvt.**

trio HMO (for select regions)

Trio HMO is Blue Shield's answer to addressing healthcare affordability. It's an innovative plan designed with comprehensive, in-demand benefits. Trio members receive support from Shield Concierge – a multispecialty team of experts ready to guide members through their coverage and care. This team includes nurses, health advocates, pharmacy technicians, social workers and expert member representatives who are all just one call away.

- Health coverage, simplified
- Leveraged Accredited Care Organizations (ACO) to coordinate care and keep costs low
- Lower costs with better health outcomes

To learn more about Trio HMO or to obtain a quote, contact your CVT Account Manager.

Kaiser Permanente Offers Self-Care Tools to Help Members

Feeling overwhelmed? Adult members can download two popular apps – Calm and MyStrength. These popular apps can be downloaded at kp.org/selfcareapps

These apps are available through kp.org/selfcareapps and can help members build resilience, set goals and take meaningful steps toward becoming healthier and happier by choosing areas to focus on – including managing depression, reducing stress, improving sleep and more.

- Evidence-based and proven effective
- Hand-picked by Kaiser Permanente physicians
- Confidential and easy-to-use

Kaiser Permanente members have access to remote healthcare. For primary care, specialty care and mental health services, Kaiser Permanente members can connect with their care team from the comfort and safety of their homes.

- E-visits
- Phone appointments
- Email
- Video visits
- Mail-order pharmacy



Kaiser Permanente members can access telehealth by signing in to kp.org.

2021–2022 Update for Kaiser Permanente Senior Advantage Members

Kaiser Permanente Senior Advantage plans will give retirees the support that they need by adding meal and transportation benefits, effective October 1, 2021.

Medical Transportation

Make it easier for your retirees to access care, and never miss an important medical appointment. For your retirees who can't drive, this new benefit can provide them with up to 24 one-way rides to:

- Lab visits
- Doctor appointments
- Pick up medications or medical equipment

Meal Delivery

After an inpatient stay at a hospital or skilled nursing facility, you can help your retirees get back to health more quickly with fresh and nutritious meal deliveries. This new benefit includes:

- Three dietitian-designed meals a day, for up to four weeks – a total of 84 meals
- Delivery to any address in coverage region
- More than 70 entrée options, including heart-healthy, diabetic-friendly and gluten-free meals



Exclusive Provider Organization (EPO) Plans Available in Select Northern California Markets

In 2019, CVT entered a partnership with the newly formed Sutter Health | Aetna health plan. This new plan brought together the highly-rated integrated healthcare delivery system of Sutter Health with the health plan experience and expertise of Aetna – one of the nation's longest operating health insurance companies.

Accessing care is easy. Anytime. Anywhere.

- Concierge and navigation services
- Sutter walk-in care clinics
- 24-hour nurse line
- Ride to appointment and pharmacy pick-up through Lyft

Additional CVT programs include:

- MDLIVE
- ConsumerMedical
- Beacon Health Options (EAP)

Is This Plan Right for You?

- ✓ YES! If you are already seeing a Sutter doctor or receive care at an in-network Sutter hospital
- ✓ YES! If you want to save on your plan premium costs and are willing to select an in-network Sutter doctor
- ✓ YES! If you like the idea of a high-touch, concierge-like experience at a lower cost, consider enrolling in this plan



NEW
Medical Plan
Offering

CVT Has Partnered with Aetna Health to Offer a New PPO Network Option to Our Members in Certain Parts of the State

Why Choose Aetna PPO?

After analyzing and auditing the first year of claims experience, CVT can share that SHJA provider claims savings **exceeded** CVT's original savings projections.

- One of the largest PPO networks in California
- Lower monthly healthcare premiums

Members Will Receive Helpful Value-Added Benefits That Include:

- Concierge-level customer services
- Aetna One Essential Care Management
- Maternity Management
- Integration with CVS Pharmacy
- Wide network of providers
- Mobile app connecting to additional programs and support



Is the Aetna PPO Plan Right for You?

- ✓ YES! If you are already seeing a provider in the Aetna PPO network
- ✓ YES! If you want to save on your plan premium costs and are willing to select a doctor in the Aetna PPO network
- ✓ YES! If you like the idea of a high-touch, concierge-like experience at a lower cost, consider enrolling in this plan

Evaluating Your MetLife Insurance Needs



Did you know that 1 in 3 Americans say that they need more life insurance?

As you experience different life events, it is important to review your life insurance coverage. If any of these are true about your situation, it may be time for you to consider obtaining more life insurance:

- Your financial needs may evolve over time
- You have a new or larger home
- You get married
- You have a new job or salary increase
- You have a growing family
- You are planning for retirement

Have the extra comfort of knowing that your loved ones can be better prepared to meet financial obligations, should something unforeseen happen to you. If you have a spouse/domestic partner and/or children, they may rely on your help in running the household. It is important to take steps to make sure that your family would be financially prepared without you to handle expenses like:

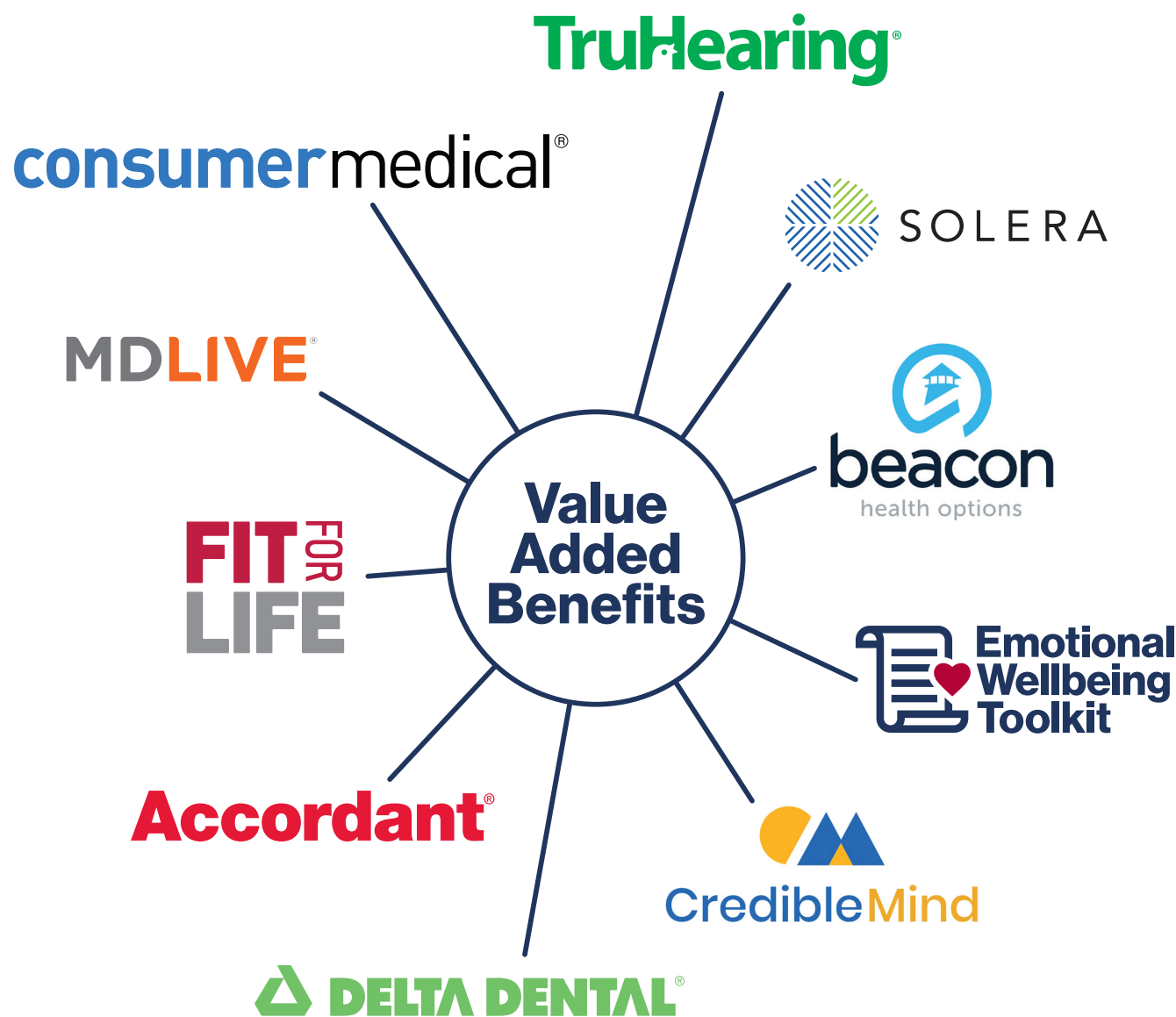
- Mortgage or rent payments
- Transportation
- Food
- Insurance Premiums
- Utilities
- Childcare/education fees

Reviewing your financial resources during your open enrollment period should also include consideration of additional MetLife coverage, which can provide you with the peace of mind to help financially protect you and your loved ones. Contact **CVT's Member Services** at **(800) 288-9870** or memberservices@cvtrust.org to learn more.

Giving Members More for Their Benefit Dollar

At CVT, we recognize that employee benefits should include more than just medical, dental and vision coverage. That's why we have partnered with some of the best companies in the country to provide our members with the most robust set of value-added benefits in the education community.

Log into MyCVT at mycvt.cvtrust.org to find out which of these programs are available through your insurance plan, then visit cvtrust.org/health-wellbeing to learn more about each.



Trustline

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