

Value Added Benefits



Your Good Health Is Our Business

As one of California's largest self-funded PPO 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 157,000 members from over 235 K-14 school districts, community colleges and county education offices throughout the state and growing. Its daily operations are overseen by an experienced, professional full-time staff of approximately 39 employees.

CVT was established in 1984 by district superintendents and labor representatives of the California Teachers Association (CTA) and the California School Employees Association (CSEA). 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 Partnerships

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.

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 by providing resources and programs designed to promote a better quality of life. Part of the commitment includes offering many programs at no additional cost to our members. This guide highlights just some of the many valuable programs and services available to most CVT members and their eligible dependents.

For complete information about CVT's value added benefits visit www.cvtrust.org/special-benefits

Accordant® Health Management Program

Accordant®, a CVS Caremark™ company, is a care management program designed to support our PPO members and dependents with complex chronic conditions including:

- Amyotrophic Lateral Sclerosis (ALS)
- Chronic Inflammatory Demyelinating Polyradiculoneuropathy (CIPD)
- Crohn's Disease
- Cystic Fibrosis
- Dermatomyositis
- Gaucher Disease
- Hemophilia
- HIV
- Lupus
- Multiple Sclerosis (MS)
- Myasthenia Gravis
- Parkinson's disease (PD)
- Polymyositis
- Rheumatoid Arthritis RA)
- Seizure Disorders
- Scleroderma
- Sickle Cell Anemia
- Ulcerative Colitis

Visit www.accordant.com for more information or call **(800) 948-2497** to confirm eligibility and enroll today.

A member, spouse or domestic partner may be eligible for reduced pharmacy co-payments for certain condition-related prescriptions when enrolled or engaged with a nurse in an approved Accordant® health management program or the Anthem Condition Care Program. Does not apply to members enrolled in Medicare/Silverscript.



Anthem ConditionCare Health Management Program

ConditionCare provides support to Anthem Blue Cross members who have certain common chronic conditions such as Asthma, Chronic Obstructive Pulmonary Disease, Coronary Artery Disease, Diabetes and Heart Failure. It's personal, private and available at no additional cost.

If you are interested in learning more about the resources and support, contact Anthem ConditionCare toll-free at **(800) 621-2232**. They are ready to support you.



Beacon Health Options Employee Assistance Program

The Employee Assistance Program (EAP) through Beacon Health Options is provided free of charge to all subscribers with CVT PPO or HMO medical coverage. The EAP provides confidential assistance to help with personal and professional goals, manage daily stresses and develop fulfilling relationships.

Services include confidential face-to-face, online video or phone counseling sessions with an experienced, licensed counselor. Also available are legal, financial and work/life services. To access EAP benefits, go to www.achievesolutions.net/cvt or call **(877) 397-1032**. Each member must call Beacon Health Options for authorization and referral before receiving services. Claims will not be paid without an authorization.



Manage Your Benefits With MyCVT.com

MyCVT is your online member benefit website which provides a convenient way to manage your benefits. MyCVT provides on-demand information about eligibility, benefit enrollment, and document sharing through a single online service between you, your district and CVT. The website is password-protected, secure and confidential.

You and your family can access your medical benefits information whenever you want, from home or any place where you have Internet access. Use MyCVT to view your benefit plans and information, print your own ID cards, access your value-added partners highlighted in this brochure and much more!

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 www.cvtrust.org/mycvt for a copy of MyCVT Quick Start Guide.

Questions? Contact your District office or call CVT Member Services at **(800) 288-9870**.

Credible Mind

While California's Valued Trust provides a robust set of resources aimed at our members' physical health, we also recognize that mental health, emotional well-being and spiritual growth as all just as important. Because of this, CVT has partnered with CredibleMind, which is a safe, evidence-based first stop where our members can find solutions to a wide range of issues. It's an upstream prevention tool that meets members where and how they like to learn.

Through the CredibleMind platform, you can:

- Search for resources in more than 100 topics, such as anxiety, depression, stress, sleep, meditation, and meaning and purpose.
- Find the kinds of resources that fit your learning style (apps, podcasts, videos, articles, books, and much more).
- Find evidence-based approaches that are known to help with various mental health and spiritual growth issues – for example, to reduce anxiety good exercise and sleep hygiene, as well as creative activities like music and painting can help reduce symptoms.
- Take assessments to learn more about yourself.

Fit for Life Well-Being Program

“Fit for Life” is a CVT initiative designed to help districts and members leverage healthy lifestyle opportunities. Promoting well-being and health education continue 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, provide health and well-being 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.

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

MDLIVE®

As a PPO or HDHP plan subscriber or eligible dependent, you can use MDLIVE® for around-the-clock on-demand access to a national network of board-certified doctors 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. While MDLIVE is not intended to replace your primary care doctor, a virtual doctor's appointment can often be a faster, more affordable, and more convenient alternative to a trip to a doctor's office, urgent care, or the emergency room.

There is a \$0 copay for PPO members and a \$40 per consultation fee for HDHP members, which is subject to your deductible/coinsurance.

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

MDLIVE Dermatology Services

MDLIVE services include MDLIVE virtual dermatology services. This service gives members access to the largest national network of leading board-certified dermatologists who can diagnose and treat more than 3,000 skin, hair and nail conditions online including rashes, acne, Eczema, suspicious spots and moles, warts and other abnormal bumps, Rosacea, Psoriasis, Alopecia, insect bites, cold sores and more. 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.

MDLIVE Behavioral Services

CVT offers (non-Medicare) PPO and HDHP members virtual behavioral health services to give you access to caring, compassionate counselors, and psychiatrists by appointment via secure video. They provide affordable, confidential virtual treatment for a variety of behavioral health needs such as depression, anxiety, trauma and loss, substance use and more. In most cases, consultation fees are the same as your physician office visit.



Solera4Me

Solera4Me is a preventive healthcare benefit for Anthem and Blue Shield of California PPO and HMO subscribers. It is a lifestyle change program that can help you lose weight, adopt healthy habits and reduce your risk of developing diabetes. The program is 16 weeks and is available at no charge to members who qualify.

Visit solera4me.com/cvt and take the 1-minute quiz to see if you qualify.



Teladoc

Blue Shield of California provides HMO subscribers and their eligible dependents with 24/7/365 access to U.S. board-certified doctors and pediatricians by phone or online video. There is \$0 copay for Blue Shield of California HMO members. Get started by setting up your account at teladoc.com/bsc or call **(800) 835-2362**.

TruHearing Select Hearing Aid Program

CVT offers the TruHearing Select Program for all members with PPO and HMO medical coverage. While hearing aids normally cost \$2,000 to \$3,000 per aid, members will have coverage on brand name hearing aids through TruHearing for as little as a \$699 fee per aid.

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.

We're Here for You

Outstanding and responsive member service is a top priority for California's Valued Trust (CVT). There are many ways to connect to us because we're here to answer your questions and help you navigate your healthcare plan and options. This brochure is one of many in CVT's Know Your Benefits series created to provide information and resources to help you make more informed decisions. The complete series of Know Your Benefits brochures are available at CVTrust.org/resources.

Additional resources available on CVTrust.org include:

- **Medical and Pharmacy Benefit Calculator** – Compare the benefits and out-of-pocket expenses between plans
- **Summary of Benefits and Coverage** – Outline of your plan's coverage and benefits
- **Glossary of Terms** – List of helpful healthcare terms and definitions
- **Videos** – Visit our YouTube channel at Youtube.com/CVTinfo for fun and informative videos about healthcare, benefits, and services that CVT offers

Need help? Have a question? Call our CVT Member Services Team on our toll free number at **(800) 288-9870** Monday – Friday, 8am to 5pm. They are here to help.



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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.

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