

6. Be a Smart Consumer

Healthcare is the one consumer service that (a) we all use, (b) we don't know the actual cost of service prior to consuming it, and (c) if we get a bill, we are required by law to pay for it. CVT members often ask "I have to go for care where my doctor sends me, right?" NO. As a CVT PPO member, you are free to seek care at any in-network provider.

The price of healthcare services can vary dramatically, depending on where you go for service. Price variability can be as much as 1,000% difference in the same area. Having an outpatient procedure at a hospital will usually be the most expensive option. Discuss with your physician if your procedure can be performed safely at a more cost effective site of care. A few of the most common "shoppable" procedures are colonoscopy, mammogram, MRI, X-ray, lab work, CT scan and more.

7. Avoid the Care You Don't Actually Need

It's also important to say "no" to care that won't help you, like antibiotics for a run-of-the-mill sore throat or imaging tests at the first sign of back pain. Unnecessary tests can be more harmful than helpful, especially if they lead to "false positives" (that is, if the test indicates that you have a problem when you don't). Because of a false positive, you may end up getting costly, risky treatments you don't actually need. You can read about tests and treatments you may want to avoid or minimize on a site maintained by Consumer Reports at <http://consumerhealthchoices.org> because more care is not always better.

8. Use a Health Savings Account (HSA)

CVT offers High Deductible Health Plan (HDHP) subscribers an easy and fully integrated solution for their Health Savings Account (HSA) needs with HealthEquity. District administrative support is required for CVT HDHP and Kaiser Permanente HSA plan subscribers to be able to enjoy the benefits of HealthEquity and its integrated services. Check with CVT Member Services or your district today to see if HealthEquity is available to meet your HSA needs.



Online Resources

Visit CVT's online resources at www.CVTrust.org or call Member Services at (800) 288-9870.

- **Know Your CVT Benefits Series:** Brochure series provides information to make informed decisions at www.cvtrust.org/resources/healthcare-literacy
- **Medical and Pharmacy Benefit Calculator:** Compare the benefits and out-of-pocket expense between plans at www.cvtrust.org/calculator
- **Summary of Benefits and Coverage:** Outline of your plans' coverage and benefits at www.cvtrust.org/sbc
- **YouTube Channel:** Visit our YouTube Channel for fun, informative videos about healthcare, benefits and services. YouTube.com/CVTinfo



**CALIFORNIA'S
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Healthcare Benefits for the Education Community

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8 Ways to Save on Healthcare

Know Your CVT Benefits



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Healthcare Benefits for the Education Community

Healthcare can be a major expense. In addition to paying your share of insurance premiums, you may have other out-of-pocket costs, such as the copayments or co-insurance you pay when you or family members visit the doctor or pick up prescription drugs. Or your plan may have a deductible, which means that you have to pay for everything up to a certain amount before the insurance starts to cover healthcare services. All those expenses can add up quickly.

California's Valued Trust (CVT) has put together some tips on how you can save money.

1. Choose a Health Plan that is Right for You

One of the most important ways to save money is to make sure you have the right plan for you and your family.

Cost. You need to understand how much you will pay for your coverage in monthly premiums, how much your employer contributes, and what you will pay when you visit providers or go to an urgent care facility. Also, is there an annual deductible? Will you pay a copayment (or "copay"), the amount you will spend out of pocket for doctor's visits, surgery, hospital stays, or other types of care?

Check to see if your district/unit has chosen to offer one of CVT's wellness plans that provide up to \$400 in financial incentives for doing healthy activities which can be used towards out-of-pocket expenses.

Coverage. First consider how much coverage you need. Are you single, or do you have a family? Do you or a family member have a chronic condition? It's important to look at the full range of services and copays. Visit www.cvtrust.org to use the Medical/Pharmacy calculator and Summary of Benefits and Coverage documents which explain what each plan covers and its costs. They can help you choose a plan that is optimal for your family.

Convenience. Check to see if your family doctor, urgent care centers, medical centers, hospitals and other points of service are covered in any of the health plan networks.



2. Choose In-Network Healthcare Providers

Choosing a provider or facility outside the network can be costly. You pay less to use providers who are in the plan's network. You will pay the most if you use an out-of-network provider and you might receive a bill from the provider for the difference between the provider's charge and what your plan pays. Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Always check with your provider before you get services.

3. Save Money on Pharmacy Costs

Saving with Generics. Ask your healthcare provider to prescribe generic drugs instead of brand or specialty drugs, when available. Just because a medicine costs more doesn't mean it is more effective.

Order by Mail. For people on long-term prescription medications for chronic conditions like high blood pressure and high cholesterol, the mail order prescription component of your plan can save you hundreds of dollars every year once any deductible is met. In general, you receive a three-month supply for about what it would cost you for just two months of refilling at your local drugstore.

Reduced Pharmacy Copayments. Most medical plan subscribers and their 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.

4. Use Your Benefits

Stay Healthy. Preventive medicine is vital to managing healthcare costs. Use the resources made available to you by your plan including getting regular checkups and exams. These services can catch problems early, when they may be more easily treated. There is no cost to you for preventive care services when you get these services from doctors in your plan's network.

Fit for Life Wellness Program. CVT also offers free onsite, district-wide health screenings and flu vaccinations throughout the year. Check your district office to see if your district has one scheduled in your area and if not, encourage your district to call CVT to schedule one.

Health Management Programs. If you have either a common chronic condition such as coronary artery disease or high blood pressure or a rare condition such as Lupus or Multiple Sclerosis, CVT has partnered with several health management programs. These programs are designed to improve the overall health of participants through education and support at no additional cost to you.

Solera4Me. Both Anthem Blue Cross and Blue Shield of California PPO and HMO subscribers have access to Solera4Me, a lifestyle change program that can help you lose weight, adopt

healthy habits and reduce your risk of developing type 2 diabetes. The program is available at no charge to members who qualify. There are a number of different program options like Weight Watchers and Jenny Craig; some are online, and others are local programs you can attend in your community.

Employee Assistance Program. CVT PPO and HMO subscribers are eligible for CVT's free Employee Assistance Program (EAP) through Beacon Health Options, which can save you money on confidential counseling, legal and financial services and work/life services.

TruHearing. With CVT's partnership with TruHearing, all medical plan subscribers and eligible dependents have access to the TruHearing Select hearing aid discount program. As a CVT member, your out-of-pocket costs on hearing aids are significantly lower than the retail cost for similar hearing aids.

5. Use Telehealth Services or Urgent Care for Non-emergencies

Where do you go for things like sprains, stitches and rashes when your doctor isn't available? Choosing between an emergency room (ER) and another option can feel like a tough call when you need care right away.

If symptoms or conditions are serious, sudden or severe, go to the ER. If symptoms are minor, mild or moderate then try an urgent care center or use a telehealth option.

It's always a good idea to know where the urgent care locations are near your home and work. Check your plan to determine what telehealth provider such as MDLIVE or Teladoc is available to you. Telehealth providers give you 24-7 access to board-certified doctors who can diagnose, recommend treatment, and prescribe medication (if appropriate) through secure video or phone.



For more information about any of these ways to save, visit www.cvtrust.org or call 800.288.9870.