

California's Valued Trust

# District-Paid Retiree Guidelines

Health, Dental, Vision or EAP Coverage



# **GUIDELINES FOR DISTRICT-PAID RETIREES**

**This document provides the provisions of eligibility and enrollment for District-Paid Retirees whose district has entered into a Participation Agreement to provide health and welfare benefits through California's Valued Trust (CVT).**

## **WHAT IS A DISTRICT-PAID RETIREE?**

California's Valued Trust (CVT) administers healthcare benefits to Active and Retired subscribers of participating CVT school districts and/or bargaining units throughout the state of California. A District-Paid Retiree is a retiree who qualifies for coverage through their school district or bargaining unit and wishes to continue their coverage with CVT through the school district affiliation. Once enrolled as a District-Paid Retiree, the school district continues to pay for coverage and administers all aspects of coverage including: plan offerings, enrollment, monthly billing and receipt of premium payments (if applicable) and other administrative functions.

## **WHO QUALIFIES AS A CVT DISTRICT-PAID RETIREE?**

Upon retirement, if your school district and/or bargaining unit is covered through CVT, and you are enrolled as an active\* employee in a medical, dental, or vision plan, you may enroll in the Trust as a District-Paid Retiree when so determined by the school district. Retired employees of a newly participating group who are currently receiving medical, dental or vision benefits through that group at the time the group joins CVT, may also enroll with the Trust as a District-Paid Retiree. You may select from the same plans as the active employees in your bargaining unit. However, final plan options and eligibility are determined by your individual contract, applicable district retirement benefit policies or Collective Bargaining Agreement (CBA) through the school district.

If you do not qualify as a retiree, you and/or your dependent(s) may be eligible for continuing coverage under COBRA upon the occurrence of a qualifying event that results in the loss of coverage. You will be provided a notice if such a qualifying event occurs. However, if you have any questions you may contact the CVT Member Services Department at 800.288.9870 for further information regarding COBRA.

**Please remember that participation must be continuous in each product with no break in coverage. Should any of the coverages be terminated you may not re-enroll at any time, unless you become eligible again through you or your spouse's employment.**

\*New plan coverage election will be allowed as a qualifying event if the following criteria are met:

- Retiree is in Opt Out status through CVT at the time of retirement;
- Retiree is eligible for health and welfare benefits based on; individual school board approved contract, district policy for health and welfare benefits, or retiree eligibility stated in the Collective Bargaining Agreement (CBA);
- Proof of continuous other coverage

## **ELIGIBILITY**

### **CVT Medicare Requirements**

For retiree coverage under all health plans, Medicare requirements are as follows: If the retiree is age 65 or over, or otherwise eligible for Medicare, he or she **must** be enrolled in both Medicare "Part A" and

Medicare “Part B.” Dependents of retired employees must also enroll in Medicare Parts A and B upon turning 65, or are otherwise eligible for Medicare, unless still working and covered under a group employer health plan.

**CVT REQUIRES A PHOTOCOPY OF THE MEDICARE CARD  
FOR BOTH RETIREE AND/OR DEPENDENTS**

Failure to obtain both Medicare Parts A and B will result in the disqualification from eligibility to participate in CVT health plans. A lapse in coverage may result in a retiree or dependent being unable to purchase health coverage elsewhere and will prohibit re-entry into CVT health plans.

### Who Is Eligible For Dependent Coverage?

- **Spouse of Retiree:** A spouse of an enrolled retiree is eligible for coverage. **(Marriage Certificate is required for enrollment.)**
  
- **State Registered Domestic Partner of Retiree:** A state registered domestic partner of an enrolled retiree is eligible for coverage. **(State Registration Certificate is required for enrollment.)**
  
- **Surviving Spouse/Partner of Retiree:** A surviving spouse/partner of an enrolled retiree, or retiree eligible, is eligible for coverage; however, the surviving spouse/partner is not permitted to add a new partner. The surviving spouse will need to contact the school district office for any special contract limitations. A surviving spouse will be offered Self-Paid Retiree benefits through CVT if there are no special contractual considerations.
  
- **Child:**  
**Child of an enrolled retiree, spouse or domestic partner under 26 years of age:**
  - Natural child – **(Birth Certificate is required for enrollment.)**
  - Adopted child – **(Final Adoption Papers are required for enrollment.)**
  - Step child – **(Birth Certificate is required for enrollment.)**
  - Child of an eligible, covered domestic partner – **(Birth Certificate is required for enrollment.)**
  - Unmarried child under legal guardianship - A dependent child under a court ordered legal guardianship of the retiree is eligible for coverage, provided they meet all other eligibility requirements. Please note: eligibility ends on the date of expiration of the court awarded guardianship or upon the 18<sup>th</sup> birthday of the child, whichever comes first. **(Legal Guardianship Papers are required for enrollment.)**
  
- **Permanently Disabled Child:** A permanently disabled child who is presently covered with CVT as a dependent may continue as a dependent regardless of age provided the disabling condition existed before the child attained the age of 26 and the disability renders the child incapable of self-sustaining employment.

Permanently disabled dependents over the age of 26 are eligible for coverage when a new group enrolls or an existing group enrolls a new employee with a permanently disabled child, if the employee provides proof that the dependent was an accepted and covered disabled dependent on a medical plan immediately prior to requesting enrollment in CVT.

A permanently disabled dependent who is married will lose their coverage at age 26; a permanently disabled dependent who is single will continue to be covered past age 26 until he or she marries or is no longer certified as permanently disabled. **(Disabled Dependent Certification required for enrollment.)**

### **Enrollment**

Your school district office will notify CVT of your status change from active to retiree. The school district must send CVT the appropriate notification to change an active status to District-Paid Retiree status. An enrollment form is only required when the retiree elects to add or terminate a dependent's coverage. Enrollment must be applied for within 31 days of first becoming eligible for coverage.

### **Annual Open Enrollment Period**

The month of September is the annual open enrollment period for CVT. Any changes made during the annual open enrollment period will be effective October 1. Plan year information will be mailed to you prior to open enrollment.

During the month of September:

- A retiree may elect to change his or her plan selection and participate in a different plan
- A retiree may terminate or add eligible dependents to medical, vision, or dental coverage

District-Paid Retirees will be notified of any plan changes and open enrollment details directly by their school district.

### **Plan Selection or Coverage Changes**

Plan selection changes will not be allowed at any time other than the annual open enrollment period, or unless the retiree experiences a qualifying event listed below:

- A marriage
- A divorce
- The birth of a child
- The adoption of a child
- Court ordered guardianship of a minor child
- The requirements of domestic partnership are met
- Dissolution of domestic partnership
- 25% increase in the employer/employee contribution to the benefit package
- Involuntary termination of a plan covering the employee or employee's dependent
- A change in the employee's employment status
- A change in an employee's dependent's employment status when the employee's dependent is covered
- The cessation of an employer's contribution toward an employee's or employee's dependent's coverage
- Acquiring coverage
- Gaining Medicare
- Death of subscriber or covered spouse

Written application for additions, terminations, and coverage changes must be made within 31 days of the qualifying event. If application is not made within 31 days, a retiree will have to wait until the next annual open enrollment period to make any changes.

Additions, terminations, or coverage changes will be effective on the first day of the month following the qualifying event, after the receipt of a timely request for the change. Documentation is required for any changes based on the events listed above.

## PRODUCTS AND SERVICES

District-Paid Retirees select from the same health plans as the active employees in their bargaining unit. However, final plan selection is determined by the “retirement contract” through the school district.

### Medical Plan Options

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 retirees. 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.

### Preferred Provider Organization (PPO) Plans

Your key CVT **PPO** partners

- **Anthem Blue Cross, Blue Shield of California or Aetna** – Provides members access to contracted providers, and a variety of Health and Wellness resources
- **CVS/caremark™ or SilverScript Medicare Part D Prescription Coverage** – Members receive their prescription drugs through the CVS/caremark network of providers and mail order
- **Accordant® Health Management Program** – Support for members with rare, complex health conditions
- **MDLIVE®** – 24/7/365 access to board certified doctors, dermatologists and for non-Medicare members, licensed therapists and psychiatrists
- **Carelon** – Employee Assistance Program (EAP)
- **TruHearing** - TruHearing Select discount hearing aid program
- **Alight**– Free, expert medical guidance for any condition – anywhere along your medical journey
- **Carrum Health**: A surgery benefit that makes it easier and less expensive for eligible employees and their dependents to get surgical care from the top hospitals and surgeons in the country.

**PPO Plan Medicare Retirees** – CVT offers both secondary PPO plans and supplemental plans that are designed to coordinate with your Medicare benefits. CVT also offers a Medicare Advantage PPO plan through Anthem Blue Cross.

Retirees and/or their dependents, who are Medicare eligible, and enroll in a CVT PPO plan, will receive their prescription benefits from SilverScript (a division of CVS/caremark providing Medicare D prescription coverage). If you are currently enrolled in another Medicare D program you will **not** be able to participate in CVT’s medical and prescription drug coverage.

## Exclusive Provider Organization (EPO) Plans

Your key CVT **EPO** partners

- **Anthem High Performance Network (HPN)** – Provides members access to contracted providers, and a variety of Health and Wellness resources
- **CVS/caremark™ or SilverScript Medicare Part D Prescription Coverage** – Members receive their prescription drugs through the CVS/caremark network of providers and mail order
- **Accordant® Health Management Program** – Support for members with rare, complex health conditions
- **MDLIVE®** – 24/7/365 access to board certified doctors, dermatologists and for non-Medicare members, licensed therapists and psychiatrists
- **Carelon** – Employee Assistance Program (EAP)
- **TruHearing** - TruHearing Select discount hearing aid program
- **Alight** – Free, expert medical guidance for any condition – anywhere along your medical journey
- **Carrum Health:** A surgery benefit that’s hard to believe. Carrum Health makes it easier and less expensive for eligible employees and their dependents get surgical care from the top hospitals and surgeons in the country.

## Health Maintenance Organizations (HMO)

Your key CVT **HMO** partners

- **Kaiser Permanente HMO** – Your CVT health care plan through Kaiser Permanente is more than just coverage – it’s a partnership in health. It connects you to a group of physicians, services, and online tools for a total approach to care.
- **Anthem Blue Cross or Blue Shield of California** – Provides members access to contracted providers, and a variety of Health and Wellness resources
- **Carelon** – Employee Assistance Program (EAP)
- **TruHearing** - TruHearing Select discount hearing aid program

**Kaiser Permanente HMO Plan Medicare Retirees** – Retirees and/or their dependents who are Medicare eligible are required to enroll in the Kaiser Permanente Senior Advantage Program. You may not enroll in Senior Advantage if you reside outside of the Kaiser service area or the State of California. A Kaiser Permanente Senior Advantage Disenrollment Form is required to be completed and submitted to your school district in order to terminate Senior Advantage coverage. The termination date will be effective the last day of the month that the Trust receives the completed form.

## Dental / Vision / EAP Options

### Dental Plans

CVT offers one of the most popular dental benefit programs in California, through Delta Dental. CVT has offered this program since we were founded in 1984. Delta Dental of California’s Premier Network has over 23,600 Premier providers and 14,900 PPO providers that accept Delta Dental coverage.

## **Vision Plans**

CVT offers vision care through the nationwide VSP network to Self-Paid Retirees. VSP Vision Care offers accessible, high-quality eye care and eyewear through VSP network doctors and affiliate locations.

## **Employee Assistance Program (EAP)**

The EAP through Carelon is provided to all CVT retirees with medical coverage at no additional cost. Retirees and their family members can receive free, confidential counseling sessions; legal services, financial services and work/life services.

## **TERMINATION OF BENEFITS**

CVT requires advance written notice to discontinue any/or all coverage(s). The termination date will be effective the last day of the month that CVT receives written notification.

## **CONTINUATION OF COVERAGE**

Self-Paid Retiree benefits are available directly through CVT when District-Paid Retiree benefits end. CVT offers healthcare benefits directly to retirees who no longer qualify for coverage through their school district or bargaining unit but who wish to continue their coverage with CVT by paying for their own coverage. This is a Self-Paid Retiree. Contact CVT for a Self-Paid Retiree offering packet 30 to 60 days prior to District-Paid Retiree coverage termination.

**QUESTIONS?** Please contact CVT Member Services Department.

**California's Valued Trust  
520 E. Herndon Avenue  
Fresno, CA 93720  
P 559.437.2960/800.288.9870  
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。