IMPORTANT INFORMATION Access all your benefits with CVT's member identification (ID) card!

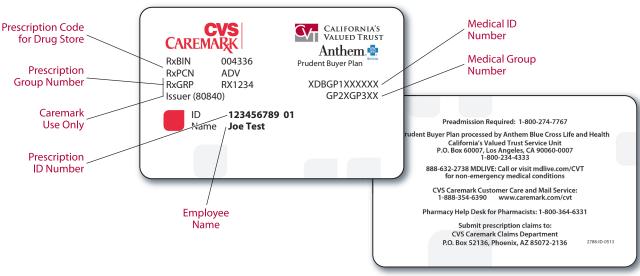
Your CVT member identification (ID) card is your golden ticket to accessing both your medical and pharmacy benefits.

Watch your mail to receive your combination medical and pharmacy benefit card from CVT and CVS Caremark in approximately three to four weeks. If you do not receive your card or you need to visit a doctor or pick up a prescription before you receive your card, you or your provider can call CVT's Member Services toll-free at 800-288-9870.

PPO plan members, your card is only in your name, but it may be used for all eligible dependents.

If you ever misplace your card or would like to order additional cards for family members, please call CVT's Member Services.

Your CVT member identification (ID) card*



Look for your ID card in this envelope California's Valued Trust
Attr: Benefits Department
520 East Herndon Avenue
Fresno, CA 93720

Confidential. To Be Opened by Addressee Only.

Joe Test
1111 Healthy Street
Anytown, CA 12345

*Sample of most-common PPO plan ID card. Some variances may apply depending upon your specific plan. Does not apply to High Deductible Health Plans (HDHP) or Bronze plans.