

Summer 2020

Trustline

For more than 35 years, California's Valued Trust has focused on providing you the best and most responsive member service. In continuing that tradition, the TrustLine is our primary communication vehicle used to provide required notices and insights into issues that impact your healthcare benefits and rates, as well as new services and options with CVT. We invite every member to engage our Member Services team with questions or feedback regarding any of CVT's healthcare offerings.

Your 2020–2021 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 next year. You should consider your personal situation – your finances, family health status, and preferred healthcare providers and hospitals when choosing your coverage.

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



Please note that all of the information provided in this guide may not 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 contact your district or a CVT Member Services Representative at **(800) 288-9870**.

As a member of CVT you may see many different partners who are leading carriers in the healthcare industry. Through these partnerships, CVT is able to provide you the best of the best in healthcare products and services at the most affordable prices.



Valerie's View Point

Valerie Cornuelle
CVT's Executive Director

We Take Care of You

Since we opened our doors in 1984, all of us at CVT have continued to work hard on behalf of our members by striving to provide the best quality healthcare benefits at the most affordable rates possible. Each day, we know that our 235 school districts and more than 160,000 members throughout California rely on us to provide both a high level of value, as well as a personal touch, to the services that we provide.

As one of California's premier benefits administrators, taking care of your healthcare and related needs is what we do. This mission has not changed during our more than 35 years, but the challenges facing our districts, chapters and members have. The world as we all know it has changed tremendously in recent months, and we expect more changes will take place as the "new normal" unfolds. We are certainly living in extraordinary and uncertain times.

However, the one thing you can count on is that CVT will continue to put the needs of our members first. As the various situations around us continue to evolve, we have been and will continue to be astutely sensitive to members' needs, and will be evaluating the decisions that we make in a careful, thoughtful and compassionate way. We understand that the complexities surrounding a global pandemic, coupled with the prospect of budget cuts to education, has created a heightened sense of uncertainty amongst our participants.

At CVT, we are actively evaluating new and innovative ways to help reduce core healthcare costs, working with our partners to bring our members additional value-added programs and services designed to meet high-cost clinical needs, and finding new and innovative ways to bring our robust support solutions directly to you. We also recognize the need to provide additional support services to our districts, chapters, and members, as we are all trying our best to navigate this uncertain landscape. We are evaluating the best approaches to address these needs.

We recognize that these have been difficult times for many, and our hearts go out to those who have been affected by the pandemic. Know that we continue to stand by you and put your best interests first in everything that we do. We are here to help. Should you have questions about your benefits or the added value services that are exclusive to CVT members, please contact our Member Services Team at **(800) 288-9870**.

Enhanced Pharmacy Benefits for Anthem and Blue Shield HMO Members with CVS Caremark

At CVT, we are always working to bring you the most efficient, highest quality service. To that end, effective October 1, 2020 the pharmacy portion of CVT's Anthem and Blue Shield HMO benefits plan will be administered by CVS Caremark. This transition brings several advantages to our members, such as flexibility around plan design decisions and access to pharmacy programs offered by CVS Caremark. CVT Anthem and Blue Shield HMO members will now be part of a significantly larger pharmacy pool, helping to keep rates as low as possible – our ultimate goal.

CVS Caremark has retail stores in nearly every region we serve. Via CVS Caremark's website (www.caremark.com) or through their mobile apps (available for both iOS and Android), members are able to access pharmacy tools faster than ever before, including:

- **Check drug coverage and cost** – find out how much your medication will cost under your plan and whether there are opportunities to save money.
- **Take advantage of mail delivery** – through caremark.com, use the "Request a New Prescription" feature to enter the name and strength of your medication and your doctor's name. Or, use the mobile app and take and send a picture of your written prescription. CVS Caremark will handle the rest.
- **Easy refills** – refill your mail order prescription without logging in. Just enter your prescription number from your pill bottle, along with your date of birth.
- **Manage your profile** – set or change notifications, change your shipping, billing, or contact information and more.
- **Pharmacy locator** – find network pharmacies near you by entering a city and state or zip code at caremark.com, or by using your current location with the CVS Caremark mobile app.

We recognize there may be some questions that come with these new services. Our **Member Services** and **Account Management Teams** stand ready to help you navigate this transition at **(800) 288-9870**. Having a faster, more efficient way to connect with your pharmacy means our members can spend less time dealing with the mundane and more time doing what they love.

Changes to PPO High Deductible Health Plans (HDHP) and Sutter Health | Aetna EPO HSA

Are you enrolled in a CVT High Deductible Health Plan (HDHP) or EPO HSA? These plans will experience changes to their deductibles and out of pocket maximums effective October 1, 2020.

HDHP-1

- Deductible for an individual plan increased from \$1,350 to \$1,400
- Deductible for a family plan increased from \$2,700 to \$2,800
- Individual out of pocket maximum for a family plan decreased from \$7,150 to \$6,900

HDHP-2

- Individual out of pocket maximum for a family plan decreased from \$7,150 to \$6,900

HDHP-3

- Individual out of pocket maximum for a family plan decreased from \$7,150 to \$6,900

EPO HSA

- Individual out of pocket maximum for a family plan decreased from \$7,150 to \$6,900
- Deductible for a family plan increased from \$2,700 to \$2,800



These changes are to ensure our plans continue to be compatible with a Health Savings Account (HSA) by the Internal Revenue Service (IRS). Your desire to have a plan with lower premiums and higher deductibles is still the priority.

New Coordination of Benefits (COB) Option for CVT's CVS Caremark Pharmacy Plans!

CVT is pleased to announce that effective October 1, 2020, CVT members with two pharmacy plans will be able to process both their primary and secondary pharmacy claims at the retail pharmacy. Currently, members must submit a paper claim to CVS Caremark to process the secondary coverage. Starting October 1, 2020, members enrolled in one of our CVS Caremark pharmacy plans will be able to process the pharmacy claim for both plans at the retail pharmacy when the medication is picked up.

For additional information, please contact CVT Member Services at **(800) 288-9870**.

Telehealth: Accessing Care from Home for \$0 Copay

During these uncertain times, one thing probably still holds true. When people get sick, they often seek care by going to the emergency room, an urgent care center or their primary care physician's office.

As physical distancing becomes the norm, both for your safety as well as the safety of those around you, wouldn't you rather seek care from the comfort and safety of your own home?

Telehealth services are a good way of accessing medical or behavioral health services while avoiding crowded emergency rooms, urgent care centers and primary care facilities. CVT is pleased to offer telehealth services to most members for \$0 copay.



Telehealth benefits for CVT members include:

- Access MDLIVE for \$0 copay any time for all Anthem Blue Cross and Blue Shield PPO plans (not available for HDHP) and Sutter Health EPO plans (not available for the EPO HSA plan).
- Effective 10/1/2020, copays for Teladoc (Blue Shield HMO) and Live Health Online (Anthem HMO) will be \$0.
- Contact CVT Member Services at **(800) 288-9870** if you are unsure which telehealth provider is linked with your plan.

CVT Hosts Wellbeing Champion Summit

Earlier this year, the first CVT Wellbeing Champion Summit was held at the Trust's headquarters in Fresno. Champions from around California were invited to participate in a day-long event in which they received training and education from Laura Putnam, author of *Workplace Wellness That Works: 10 Steps to Infuse Vitality and Well-Being Into Any Organization*. Champions are the site leaders who have given their time, energy and enthusiasm to lead the program in their districts.



Summit participants were provided with in-depth training, as well as opportunities to facilitate the best practices featured in Putnam's book. CVT's Health Program Manager, Robin Wood, facilitated the conference. Her goal was to get Wellbeing Champions to take the information and training from the event back to their districts and share it through the facilitation of trainings and creation of their own district-specific programs.

CVT's Wellbeing program, Fit for Life, was created to improve the overall health of CVT members by providing healthy lifestyle education and awareness. But the success of this program can be attributed to those individuals at each participating district who are dedicated Wellbeing Champions. If you'd like more information about having a Wellbeing Champion at your school district, contact Robin Wood at robinw@cvtrust.org.

Waiving Cost Share for COVID-19 Treatments



The welfare of our members is at the heart of everything that we do. That's why we are pleased to share some news that we believe will benefit our members during the COVID-19 pandemic:

- CVT will be waiving member cost share for treatment of COVID-19 on all PPO (including HDHP) plans through 9/30/2020. This includes copays, deductibles and co-insurance.
- EAP (**Employee Assistance Program**) is available for non-benefited employees through September 30, 2020. Please call **(877) 397-1032** and indicate that you are members of California's Valued Trust, or CVT. EAP is available 24 hours a day, 7 days a week, for up to 6 sessions per issue with no copay.
- Access MDLIVE for \$0 copay any time for all Anthem Blue Cross and Blue Shield PPO plans (not available for HDHP) and Sutter Health EPO.
- CVT has launched a COVID-19 resource page that provides members with links to up-to-date information from their specific health plans, helpful resources for members and tips on how to keep members and their families healthy during this time. This resource page can be found at www.cvtrust.org/covid19. We will continue to update this page as new resources become available.

While this is a challenging time for all of us, CVT remains open for business and our Account Management and Member Service Teams stand ready to provide our members with the services that they need. Should you need to contact us, please call us at **(800) 288-9870**.

Don't forget to check-out our COVID-19-specific page at cvtrust.org/covid19, where you can find general resources, as well as those specific to your individual plans.



Women and Health Cancer Rights Act

Your health plan provides benefits for mastectomy related services, including reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy (including lymphedema). The plan's usual deductibles and copayments apply. Please keep this newsletter for your records and call CVT if you need more information.

Be Your Best Self with CredibleMind

Here at CVT, we believe that healthcare encompasses the entire person: physical health, mental and emotional well-being, and spiritual growth. To help you be your best self, we've partnered with **CredibleMind**. CredibleMind is an innovative online program that allows members access to resources designed to help navigate different situations. Take an assessment to better understand yourself; search content by a specific topic, such as happiness, relationships, burnout, and other mental and emotional health topics; browse a selection of professionally vetted science-based blogs, podcasts, articles and other resources, all to help you thrive.



As a member of California's Valued Trust, you are able to utilize CredibleMind by visiting cvt.crediblemind.com.

Trustline

California's Valued Trust
520 E. Herndon Ave
Fresno, CA 93720

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CVT Privacy Notice Available

CVT's privacy practices insure the confidentiality of your protected health information (PHI). You can receive a revised Notice of CVT Privacy Practices by visiting the CVT website at **CVTrust.org** or by calling **CVT Member Services** at **(800) 288-9870**. The new provisions inform you of:

1. Your right to receive a notice if a breach occurs that may have compromised the privacy or security of your information.
2. Your right to inspect and obtain a copy of your PHI that is contained in Plan records, subject to limitations permitted by law.



520 E. Herndon Ave.
Fresno, CA 93720

Phone:
559-437-2960
800-288-9870

Fax: 559-437-2965

Website: cvtrust.org

Email: info@cvtrust.org

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 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 800-288-9870。