



**CALIFORNIA'S
VALUED TRUST**

Healthcare Benefits for the Education Community

cvtrust.org

2016-17 CVT WELLNESS PPO PLAN WITH ANTHEM NETWORK

The CVT Wellness PPO Plan with the Anthem Blue Cross network is designed to not only keep your healthcare costs as low as possible, but keep you in better health, as well. This plan is offered as a bargained benefit that specifically targets health initiatives, including prevention. It's about addressing and promoting good health as a way of life by building in rewards and credits which can be used towards out-of-pocket expenses for members who are actively engaged in their own health care.

Better living. More credit.

By enrolling in the Wellness PPO Plan, you and your enrolled spouse/domestic partner will each receive an initial \$50 of credit from CVT just for enrolling. Additional credits can be earned as you put the plan into practice. Each of you may earn up to \$400 per year to be used toward out-of-pocket deductible and coinsurance expenditures, including those of your enrolled dependent children.

Am I eligible?

Yes. If you are a current CVT member and your district/unit has chosen to offer this plan, both you and your spouse/domestic partner are eligible to enroll.

- Option available as a plan selection to all participating district groups (Anthem Blue Cross only)
- Retirees under age 65 if not enrolled for Medicare coverage
- If spouse is covered by Medicare, employee is not eligible unless coverage is employee only

Access comprehensive benefits:

Plan overview*

CVT Wellness PPO Plan highlights include:

Earn wellness credits	Up to \$400/individual/year
Who can earn credits	Individual and covered spouse/ domestic partner
Credit rollover	Up to \$1,000 each per year, when re-enrolling in the Wellness Plan
Calendar-year deductible	\$500 individual, \$1,000 family
Coinsurance	Paid at 90% after deductible is met
Calendar-year out-of-pocket maximum†	\$1,750/individual \$12,700/family
Office visit copayment	\$20 primary care physician, \$40 specialist
Preventive care	100% covered
Prescription drug coverage from CVS/caremark	\$7/\$25/\$40 for 30-day supply; \$15/\$60/\$90 for 90-day supply

*This chart offers a high-level overview of the CVT Wellness PPO Plan. It is not a contract. For complete plan details, please see the plan's Summary Plan Description.

† Includes deductible, coinsurance, medical and pharmacy copays.



GET STARTED

- \$50 credited to your Anthem MyIncentive Account by CVT for member and spouse/ domestic partner upon enrollment

SPECIAL BENEFITS + REWARDS

- Healthy Lifestyles online program
- Audio Health Library (English & Spanish)
- Accordant Health Management prescription co-pay reduction incentive

EARN MORE CREDITS (Up to \$400/individual/year)

- Online Health Assessment (\$50)
- Healthy Lifestyles Programs (Up to \$225)
- Preventive Care Screening (\$75)
- Enroll in Future Moms Maternity Management Program (Up to \$150)
- Enroll and engage in Accordant Health Management (\$50)
- Personal Choice Activity (Up to \$50)
- Utilize MDLIVE services (\$50)

USE CREDITS

- For out-of-pocket expenses (deductible & coinsurance) for member, spouse/partner & dependents
- Reimbursement check mailed once member receives EOB for services (min. \$25)
- Credits roll over year to year (max. \$1,000 per person)
- Applied to Wellness PPO Plan only

• You and your enrolled spouse/domestic partner will be able to earn credits by completing key tasks, such as:

- > Completion of the online **Health Assessment: \$50**
- > Completion of **Healthy Lifestyles** online coaching: \$75 up to \$225.
- > **Preventive Care screening: \$75**
- > Enrollment in **Future Moms Maternity Management Program: \$50** up to \$150
- > **Personal Choice Activity: \$25** up to \$50
- > **Utilize MDLIVE: \$50** - On demand access to board certified doctors 24/7 by phone or secure video at www.mdlive.com/cvt
- > Enroll in **Accordant Health Management Program: \$50** - Call 800.948.2497 to confirm eligibility and enroll.

You may be eligible for reduced pharmacy co-payments for certain condition-related prescriptions when enrolled and engaged with a nurse in an approved Accordant health management program. Does not apply to members enrolled in Medicare/SilverScript. Accordant Health Management program is designed to support CVT members with one of 17 rare, complex conditions such as Hemophilia, Lupus, and Multiple Sclerosis (MS). A complete list of conditions is available on www.cvttrust.org.

In addition, you can access other Anthem Blue Cross services at no extra cost to you.

- Healthy Lifestyles Online Coaching to help members earn rewards in five key areas:
 - > Managing My Weight
 - > Eating Healthier
 - > Being More Active
 - > Dealing with Stress
 - > Quitting Smoking
- Future Moms Maternity Management Program provides individualized support to expectant moms to achieve healthier pregnancies and deliveries
- AudioHealth Library where members can choose from a library of audio recordings containing the latest health information

We are in this with you.

At CVT, we want you to be an active participant in your own healthcare plan. By developing a healthier lifestyle, you can directly impact your quality of life and healthcare costs. We want to help our members with their preventive and health initiatives and we think they should be rewarded for it.

For more information about selecting this as your plan, please contact Member Services at **800.288.9870** or talk to your chapter president about how this may be included in your unit's plan offerings.



Blue Cross

CVS/caremark™



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