



**CALIFORNIA'S
VALUED TRUST**

Healthcare Benefits for the Education Community

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GET THE TOTAL PACKAGE

2016–2017 Kaiser Permanente HMO Plan with Wellness Program

With CVT's **Kaiser Permanente HMO Plan with Wellness Program**, you get health coverage and tools to help you activate your health – and earn rewards.

This plan is offered only through CVT 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 earning points which equate to dollars and can be used towards out-of-pocket expenses for members who take a more active, positive stance on their own health.

You can earn up to 400 points by registering on the healthworks.kp.org/cvt website and completing any combination of reward activities listed on the back of this flyer between October 1, 2016, and September 30, 2017. Then redeem your points for Visa reward cards and reap the benefits. **Each point you earn is equal to one dollar.**

This plan is available for your district and/or unit to choose as one of CVT's Kaiser Permanente HMO plan options. For more information about selecting this plan, please contact CVT Member Services at **1-800-288-9870** or talk to your chapter president about how this may be included in your unit's plan offerings.

Access comprehensive benefits:

Plan overview*

Plan highlights include:

Earn wellness credits	Up to \$400/individual/year
Who can earn credits	Individual and covered spouse/ domestic partner
Grace Period	90 day grace period at the end of the plan year to redeem rewards. ††
Calendar-year deductible	\$0 Individual, \$0 Family
Coinsurance	Paid at 100%
Calendar-year out-of-pocket maximum†	\$1,500/per member \$3,000/for two or more members
Office visit copayment	\$20 primary care physician, \$40 specialist
Preventive care	\$0 copay for most services
Prescription drug coverage	Pharmacy: \$10 generic / 25 brand (30-day) Mail order: \$20 generic / \$50 brand (100-day)

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

†† If there is a balance, Kaiser will automatically issue it in a rewards card.



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Up to \$400 in rewards for getting active about your health

Kaiser Permanente members can earn rewards by registering online and taking advantage of any combination of these wellness resources:

- Earn \$50 for registering on the rewards site.
- Earn \$50 for completing Kaiser Permanente's online Total Health Assessment.
- Complete any of the following:
 - Online healthy lifestyles programs -\$50 each, up to three
 - One-on-one Wellness Coaching by Phone - \$50 each session up to two
 - Annual flu shots - \$25
 - Health education classes -\$50 each, up to four (some classes may require a fee)
 - Being current on preventive screenings -\$75
 - Being current on cancer screenings -\$25 each
 - One prenatal appointment and one health education offering for expectant mothers -\$50 each
 - Wellness Champion - Sign-up by January 31, 2017 and earn \$50

The rewards program is only open to CVT members and their spouses or domestic partners who are 18 and older and enrolled in this plan.

The Kaiser Permanente difference

As a Kaiser Permanente member, you'll get the coverage you need plus much more:

- A wide choice of personal physicians
- Personalized care at convenient locations
- Secure online tools to help you manage your care
- Extended access to care and advice