



Kings Canyon Unified School District  
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## INSURANCE ENROLLMENT

Enrollment instructions, plan rates, and summary of plan benefits will be located at [www.kcsud.com](http://www.kcsud.com). Please click on Departments, Business Office, on the left of the screen click "Health Insurance" for your appropriate group.

A YouTube tutorial on how to Register with MyCVT is available at <https://mycvt.cvtrust.org>. Click on "Learn How to Register" in the top red section.

**Please select your plan options and follow the enrollment instructions that are provided on MyCVT.**

**Please remember to complete an enrollment form to enroll newly eligible dependents, marriage and birth certificates will have to be included with the online registration. A digital copy must be uploaded with your enrollment.**

The following are some highlights and reminders:

- The administrator of our medical, dental and vision benefits is California's Valued Trust located at 520 E. Herndon Avenue, Fresno, CA 93711. Their telephone number is (800) 288-9870. More information on the trust as well as provider directories can be obtained on their website at: [www.cvtrust.org](http://www.cvtrust.org) Please feel free to contact them directly Mon. to Fri., 8-5 pm.
- California's Valued Trust (CVT) must be notified **within 31 days of an event date to elect coverage for newly eligible dependents**. Example: marriage, (need proper documentation), beneficiary changes, newborns, domestic partner, (must be registered by the State of California.) Log in to MyCVT to make these changes. Please contact Business office before the expiration of the 31-day window period if you have any questions. If the 31-day window period has passed, the dependent will not be eligible to enroll until the next open enrollment period in August with an effective date of October 1. **(THERE ARE NO EXCEPTIONS!)**
- **To print replacement ID cards, you may do so on MyCVT.** Log-in and select your Health Insurance link. From your overview of benefits screen, you will be able to print a temporary card.
- ***Please Note: The subscriber (employee) is financially responsible to reimburse California's Valued Trust for all claims paid for an ineligible dependent.***
- An event that causes termination of coverage for someone in your family (example: divorce, loss of eligibility of a dependent due to age, dependent coverage with a new employer, etc.) must be reported to CVT **immediately**. Please contact the Business Office.
- Dependents between the ages of 19 through 26 are eligible to remain under your plan under the new Health Care Reform law.
- Coordination of Benefits - Your insurance is primary for you and if your spouse has insurance coverage of their own, their plan is primary for them. Eligible dependent children are covered as primary under the parent whose birthday is first in the year and the other parent's insurance is secondary. If your spouse has an HMO, they **MUST** use their

HMO. CVT will not pay as primary if the spouse chooses to not use their HMO plan. In other words, you cannot opt to choose which insurance you want to use first. In cases of divorce, the parent who has physical custody is considered primary.

- If other insurance through your spouse terminates, a letter from their employer stating the effective date the insurance terminated must be forwarded to CVT.
- Prescriptions are to be billed to Caremark and not Blue Cross. The billing information for Caremark is on your Blue Cross card. Just show your card to the pharmacy.
- Caremark prescription coverage limits you to a 30-day supply at a retail pharmacy (co-pays depend on your plan). You can get up to a 90-day supply by using the mail order service offered through Caremark, (your doctor must write the prescription for a 90-day supply).
- For any other questions, forms, etc., feel free to contact the Business Office.

### THE BLUE CARD PROGRAM

(Travel outside CA)

Blue Cross has a program available to all CVT subscribers and their eligible, enrolled family members for medical care when you are out of the state of California. The Blue Card Program works if you are traveling out of state or if you are living outside the state of California. This program is worldwide.

When you are out of California, you can call Blue Cross at 1-800-810 BLUE (2583) for referral to a participating provider in that area. You will need to give Blue Cross your ID number exactly as it is on your Blue Cross Card.

The provider **MUST** send the billing to a local Blue Cross office first for coding. It will then be forwarded to California for payment.

Following these simple steps will not only make life outside of California easier, but it will **SAVE YOU MONEY**. These providers have a contract in place with Blue Cross and have agreed to a certain fee for service. Save yourself time, money and headaches; call the number for the Blue Card Program.

Of course, if your need for medical care is an emergency situation (life threatening), get to the nearest facility that can safely treat you. Those claims are paid differently, even if the provider is not part of the Blue Cross network. This is true in California, outside of California or out of the Country.

For your convenience, you can access Blue Card providers via CVT's Web Page. Our address is: [www.cvtrust.org](http://www.cvtrust.org). When you access CVT's web page, select: Resources, Useful Links, Reference Links, and then select Blue Card Provider Directory. You will be able to locate a Blue Card provider anywhere in the world.

Questions? Call the Trust's Marketing Department at 1-800-288-9870.