



2024-2025 Renewal and Program Updates



Healthcare Benefits for the Education Community

www.cvtrust.org

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Thank you for entrusting your healthcare needs to CVT. Taking care of our members is at the heart of what we do, and we remain committed to bringing you the best health benefits, programs and solutions for your benefit dollar.

~Valerie Cornuelle, Executive Director

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Executive Director Message







Dear CVT Member District and Chapter Leaders:

I am pleased to enclose the 2024-2025 renewal information for your benefits, which will be effective from October 1, 2024. This packet includes important details about your plan's features, benefits, and the rates for the upcoming plan year.

Market dynamics and environmental factors play a significant role in determining rates. It's a reality that affects us all, which is why we have identified specific program enhancements that are designed to bring our members more convenience and money-saving benefits:

- **CVS Health Total Diabetes Care:** Helping members manage, reverse Type 2 Diabetes and reduce the reliance on diabetic medications.
- **CVS Health Weight Management Program:** Dedicated support for those taking obesity management medications (ie: Wegovy and Zepbound).
- Anthem Health Guides: Dedicated support from Anthem Health Guides, who are the one-stop-shop for members looking for assistance from everything from billing questions to any of the value-added benefits available to members through their CVT benefits.
- Wellvolution: Blue Shield of California is retiring the EngagementPoint mobile app, members will have direct access to Blue Shield wellness benefits through Wellvolution.
- Vision Service Plan (VSP): Enhanced plan benefits, including increased allowances, additional supplemental coverage for urgent and non-urgent eye care, and more out-of-pocket savings at VSP Premier Edge locations.
- Altais Medical Clinic: A new primary care doctor's office in Salinas, CA is now available for Anthem Blue Cross and Blue Shield of California members.

As your benefits administor, our job is to bring you the best combination of benefits for the best possible price. This is a responsibility that we take very seriously. You have our ongoing commitment to find solutions, like those above, that will help our members make the most of their healthcare benefits.

Market factors impacting the healthcare industry as a whole

Medical:

Costs related to labor, medical supplies, and clinician shortages.

Insurance carrier challenges in negotiating favorable contractual terms with hospitals and providers.

Increased post-pandemic utilization of elective care.

Pharmacy:

Use of high-cost Type 2 diabetes and weight loss treatments (ie: Ozempic and Wegovy).

Utilization of high-cost specialty medications.

Introduction of new, high-cost treatments, such as cellular and gene therapy.

Sincerely,

Valerie Cornuelle Executive Director





Plan Changes and Enhancements







Helping members manage and reverse Type 2 Diabetes, and reduce reliance on diabetic medications

CVS Total Diabetes Care: Through this voluntary program, CVT members with diabetes receive customized interventions and personalized dietitian appointments across five key clinical impact areas:

- Lifestyle and comorbidity management
- Medication optimization or reduction
- Monitoring blood glucose

- Preventive screenings
- Medication adherence

CVT is excited to bring this program to all PPO/EPO members.



Dedicated support for those taking obesity management medications (ie: Wegovy and Zepbound)

CVS Weight Managment Program: Designed to drive sustainable lifestyle changes, medication adherence, better health outcomes and plan cost savings.

CVT members receive dedicated support from:

- Dedicated care team
- Registered dietitian
- Endocrinologist

- Primary care physician
- Digital app

Effective 8/1/2024: All PPO/EPO members taking a GLP-1 for weight loss will be **required** to participate in the CVS Weight Management Program in order for their medication to be covered by the pharmacy benefit.



The best doctors, eyewear and service for CVT members

VSP is offering an enhanced set of services for CVT members, which includes:

- Increased frame and lens allowances
 - Frame allowance increased to \$200
 - Contact lens allowance increased to \$150
- Essential Medical Eye Care supplemental coverage for urgent and non-urgent medical eye care with a \$20 exam copay
- VSP PremierMax coverage giving members more out-of-pocket savings at VSP Premier Edge locations

Plan Changes and Enhancements







Health Savings Account (HSA) and Bronze Plan changes

CVT has reviewed its Health Savings Account (HSA) and Bronze Plans and have adjusted to ensure more cost-effective plan options, while ensuring compliance with IRS guidelines.

	CURRENT PLANS					APPROVED: 10/1/2024				
	HDHP1	EPO HSA	HDHP2	HDHP3	BRONZE	HDHP1	EPO HSA	HDHP2	HDHP3	BRONZE
DEDUCTIBLE:										
Individual	\$1,500	\$1,500	\$2,000	\$1,500	\$5,000	\$1,600	\$1,600	\$2,600	\$6,500	\$5,000
Family	\$3,000	\$3,000	\$4,000	\$3,000	\$10,000	\$3,200	\$3,200	\$5,200	\$13,000	\$10,000
OUT-OF-POCKET MAX:										
Individual	\$4,250	\$4,250	\$5,250	\$8,250	\$6,350	\$5,000	\$5,000	\$6,000	\$8,000	\$7,000
Family	\$8,500	\$8,500	\$10,500	\$12,500	\$12,700	\$10,000	\$10,000	\$12,000	\$16,000	\$14,000
Individual in a Family	\$6,900	\$6,850	\$6,900	\$6,900	n/a	\$5,000	\$5,000	\$6,000	\$8,000	n/a
COINSURANCE:	10%	20%	20%	40%	30%	30%	20%	20%	30%	30%
Office Visit [Primary Care Physician/Specialist)	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.	Ded.+ Coins.	\$60 (first 3) / Ded. + \$70	Ded. + Coins.	Ded. + Coins.	Ded. + Coins.	Ded.+ \$60/\$90	\$60 (first 3) / Ded. + \$70
RX COPWY:										
Generic / Formulary / Non-Formulary	Ded.+ Coins.	Ded.+ Coins.	Ded. + Coins.	Ded. + Coins.	Ded. + \$25 Ded. + \$50 Ded. + \$50					

DEDUCTIBLE:	CURRENT KAISER HSA	10/1/2024 KAISER HSA
Self-Only Coverage	\$2,000	\$2,000
Family Coverage (Each member in a family of two or more members)	\$3,000	\$3,200
Family Coverage (Entire family of two or more members)	\$4,000	\$4,000
OUT-OF-POCKET MAX:		
Self-Only Coverage	\$3,000	\$3,200
Family Coverage (Each member in a family of two or more members)	\$3,000	\$3,200
Family Coverage (Entire family of two or more members)	\$6,000	\$6,000



Improving time-to-care by leveraging technology, coaching and lifestyle medicine

Wellvolution is Blue Shield's website-based platform that includes a whole network of digital clinical programs at no cost to members over 18 years of age.

CVT will be retiring the EngagementPoint mobile app on September 30, 2024. CVT members can easily access their plan benefits through the Blue Shield mobile app or blueshieldca.com.

Wellvolution offers CVT members top-rated programs to help build healthier lifestyles:

- Personalized and on-demand tools
- Clinically proven health programs
- Wellvolution is offered at no additional cost to Blue Shield members

Plan Changes and Enhancements







A new primary care doctor's office is now open for PPO members and retirees in Monterey County

Altais Medical Clinic, located in Salinas, is now open and accepting new patients.

- Easy-to-access care, including virtual care and extended hours
- Same or next-day appointments
- 24/7 phone access for urgent care needs
- English and Spanish
- Insurances accepted: Anthem Blue Cross, Blue Shield of California, Medicare

Location: 535 E. Romie Lane, Suite 2, Salinas, CA 93901

Phone number: (831) 652-8150

Website: altais.com/altais-medical-group-salinas/cvt



Emergency Room (ER) copay change

- Previously the copays were \$100 for emergent ER visits, and \$175 for non-emergent ER visits.
- The emergency room copay for PPO Plans 1-10 and the Wellness Plan will be \$150 regardless of whether the visit is emergent or non-emergent.



CVT ends its partnership with Alight (ConsumerMedical) effective 9/30/2024

Alight provided members with "surgical avoidance" consultation and second opinion services. CVT offers value-added services that meet the same needs:

- Carrum Health offers a clinical review of surgical recommendations
- Contact your carrier concierge team for expert guidance on medical conditions

Make Benefits Administration Easier





MyCVT Benefit Enrollment System

Simplify your employee benefits management with MyCVT. Our secure online system streamlines enrollments and updates, providing immediate access to insurance coverage details. It's designed to ease your workload and save time.







Reduced Administrative Time:

Accelerate the enrollment process for employees.



Effortless Tracking:

Monitor enrollments, changes, and approval statuses with ease.



Quick Information:

Receive up-to-date benefit details swiftly.

Preparing for Open Enrollment

Open Enrollment Support Capabilities

Open enrollment is a busy time for most school districts. Did you know that CVT can help make open enrollment easier on your benefits team at no additional cost to your district?

CVT offers:

- MyCVT-an easy-to-use online benefits portal
- Employee benefits education
- Enrollment supportf

Important Dates and Deadlines

To make a change to a district or unit's benefit plan menu will require a letter of intent signed by district administration and union chapter president no later than August 15th. CVT will accept off-cycle plan changes due to conclusion of negotiations any time during the year with 45-day notice.

CVT's official open enrollment period is September 1st-30th for changes to be effective October 1st. We recognize that some districts hold open enrollment to meet the needs of their employees. Please notify your Member Services Representative of your specific open enrollment period dates.







A world-class medical and surgery benefit sponsored by CVT

Carrum Health makes it easier to get the best surgical care available with lower out-of-pocket costs. Carrum partners with top quality hospitals—both in California and around the country—to give CVT members access to the best doctors and the best care.

Who is eligible for Carrum Health?

Employees, pre-65 retirees and covered dependents enrolled in a CVT PPO or EPO plan.

WHAT ARE THE BIGGEST BENEFITS OF USING CARRUM HEALTH?

The ABSOLUTE best care

Access to the most qualified doctors at world-class hospitals

ZERO member out-of-pocket costsAll surgery costs, including travel (if needed) are covered*

EASY to use

Carrum's team and technology provide complete wraparound support for CVT members

*Members in HSA-qualified plans must first meet the IBS minimum deductible requirements

NON-EMERGENCY SURGICAL CARE*:

- Musculoskeletal (ie: hip, knee, shoulder, spine, etc)
- Heart
- Weight loss

*Visit carrum.me/cvt to see a full list of procedure:

WORLD-CLASS CANCER CARE

- Comprehensive breast cancer treatment*
- Virtual support from a team of cancer specialists
- Peer-to-peer consults with world-class oncologists

*In the Greater Los Angeles County area

Find out more about Carrum

Visit: carrum.me/CVT Call: (888) 855-7806

Download: Carrum Health mobile app.





Anthem Health Guides







Call an Anthem Health Guide today!

Wish you had help navigating all of your benefits? Talk to an Anthem Health Guide today.

Health guides can help you make sense of your Anthem Blue Cross benefits, as well as all of the value-added benefits that you get through CVT.

Anthem Health Guides are available Monday through Friday from 8 a.m. to 6 p.m. and can be reached at (800) 234-4333, or via the CHAT feature in your Sydney Health mobile app.

Don't have the Sydney mobile app yet?



Scan this QR code to download it today!







Skip the emergency room. Use MDLIVE! Providing urgent care, dermatological and behavioral health care when you need it without without a copay.

URGENT CARE

Talk to a doctor in as little as 15 minutes when you need care fast, including prescriptions and short-term renewals of existing medications.

- On-demand 24/7 or schedule a time that works for you.
- Board-certified MDLIVE doctors care for more than 80 common conditions and have an average of 15 years of experience.
- Get professional care after hours, weekends, holidays, and whenever you can't see your primary care physician.
- A reliable and affordable alternative to urgent care clinics or the ER.
- A summary of your visit can be shared with your local doctor upon request.

DERMATOLOGY

Fast, customized care for skin, hair, and nail conditions.

- From suspicious spots and rashes to cold sores and fungal infections, MDLIVE board-certified dermatologists deliver reliable care for skin, hair, and nail conditions.
- No long waits or appointments required.
- Simply answer questions about your condition and upload photos to your secure MDLIVE account.
- Diagnosis and treatment plan in less than 72 hours, most cases are less than 24 hours, including prescriptions when appropriate.
- Over 90% of patients have their issue resolved on the first consultation.
- Largest national network of board-certified, telehealth dermatologists.

BEHAVIORAL HEALTH

Virtual behavioral health includes care for adults, children and teens ages 10 and up* and includes:

- Help with talk therapy and coping strategies from licensed therapists
- Assessments and medication management from board-certified psychiatrists
- On-going support from youth to adulthood on the same platform and with the same provider

Call MDLIVE AT (888) 632-2738, or login at mdlive.com/cvt to register or access MDLIVE resources.



Appendix of Carriers:





Anthem Blue Cross

Health Guides: (800) 234-4333

Visit: anthem.com/ca



Delta Dental

Dental plan provider Phone: (866) 499-3001 Visit: deltadentalins.com



Aetna

Phone: (866) 307-6062

Visit: aetna.com



Kaiser Permanente

Phone: (800) 464-4000

Visit: healthy.kaiserpermanente.org



Blue Shield of California

PPO: (888) 499-5532

Access+ HMO: (855) 256-9404 Trio HMO: (855) 747-5800 Visit: blueshieldca.com



MDLIVE

Telehealth provider for urgent care, dermatological and behavioral health

Phone: (888) 632-2738 Visit: mdlive.com/cvt



Carelon Behavioral Health

Employee Assistance Program (EAP)

Phone: (877) 397-1032

Visit: carelonwellbeing.com/CVT



Metlife

Life insurance

Phone: (800) 638-5433

Visit: metlife.com



CVS Caremark

Prescription Drug Benefits

Phone: (888) 354-6390 **Visit:** caremark.com



VSP

Vision plan provider Phone: (800) 877-7195

Visit: vsp.com

Additional CVT Programs and Wellbeing Resources







Carrum Health

Medical/Surgical Centers of Excellence Benefit

Phone: (888) 855-7806 Visit: carrum.me/CVT



CredibleMind

Mental/emotional wellbeing resources Visit: cvt.crediblemind.com



Solera

Diabetes prevention Phone: (877) 486-0141 Visit: solera4me.com/cvt



TruHearing

Hearing aid provider Phone: (844) 300-0134 Visit: truhearing.com/CVT



