



Serving those who serve our schools



2025-2026 Renewal and Benefit Update Anthem Blue Cross, Blue Shield of California and Kaiser Permanente Plans



California's
Valued Trust



Executive Director's Message

Dear Valued Partners,

For more than 40 years, CVT has provided healthcare benefits to individuals who serve our public schools. We remain committed to you through every challenge, recognize these are difficult times, and understand the growing concerns around rising healthcare costs. Please know that we realize and care about the impact.

As a not-for-profit trust, CVT exists to serve our members. We are governed by a Board of Trustees comprised of both labor and management representatives, all working together toward one shared goal: doing what is best for our members.

Our model is built to prioritize healthcare and minimize administrative costs. We do not pay broker fees or sales commissions, and we work hard to make sure that less than two cents of every premium dollar is spent on administration—ensuring the vast majority directly supports member care.

While there are challenges in providing health benefits, CVT remains financially strong. We maintain fully-funded reserves to ensure the long-term sustainability of the trust, so you can count on us to deliver on our promise—today and in the future.

We also want to share some of the key factors contributing to the rising cost of healthcare:

- Increased costs of medical services, driven by higher costs for hospital stays.
- Rising prescription drug expenses, particularly for autoimmune conditions, cancer, and GLP-1 medications
- The growing cost of new treatments and technologies
- Greater utilization of healthcare services as more individuals seek care
- Growing acceptance of mental health treatment, leading to increased utilization

Despite these pressures, our mission remains unchanged: to provide comprehensive care, support, and service to our members.

Behind the scenes, we continue to work diligently to:

- Advocate for members during hospital and provider contract negotiations
- Ensure health plans are managing high-cost medical needs effectively
- Leverage data analytics to identify health trends
- Promote early intervention and preventive care to help members stay healthy
- Select pharmacy and clinical programs that are both effective and cost-efficient
- Educate members about how to make informed healthcare decisions
- Empower members to take an active role in managing their care
- Offer mental health and wellness programs
- Provide care management and navigation support

Healthcare can be complex, and we recognize the importance of having the right support at the right time. That is why we place our members at the center of every decision, ensuring access to high-quality care and continuously enhancing the services and resources we offer.

Thank you for your continued partnership and trust. We appreciate the opportunity to support those who serve our schools.

Sincerely,

Valerie Cornuelle



Enhancements and changes for all PPO and EPO plans



NEW! Virtual Primary Care offered through MDLIVE

Addressing a lack of primary care physicians throughout California, MDLIVE will be providing virtual primary care. Through this service, MDLIVE will address issues surrounding frequency, scheduling flexibility and lack of brick-and-mortar doctor offices.



NEW! SimpleTherapy to provide all PPO and EPO plan members with Virtual Musculoskeletal (MSK) Care

Provided by SimpleTherapy (formally known as Physmetrics), this new benefit provides access to a personalized and clinically appropriate care team of certified health coaches, physical therapists, and doctors to deliver customized MSK care virtually.

Virtual program components include:

- Injury prevention, acute & chronic, prehab and rehab, maintenance programs
- Unlimited live physical therapy 30-40 minute visits
- Unlimited exercise sessions
- Ergonomic assessments
- Pelvic health
- Occupational therapy



IMPORTANT UPDATE: Members taking a GLP-1 medication for weight loss

- GLP-1's will only be covered for members who have a starting Body Mass Index (BMI) of 35 or greater
- Limited to 30-day supply
- All members using GLP-1 for weight loss will require a new authorization



IMPORTANT UPDATE: IRS-mandated HSA changes for HDHP1 and EPO HSA plans

BENEFIT	PPO HDHP 1	EPO HSA
Calendar Year Deductible	Individual: \$1,700 Family: \$3,400 (No individual limit applies to family)	Individual: \$1,700 Family: \$3,400 (No individual limit applies to family)
Coinsurance	Paid at 90% after deductible is met	Paid at 80% after deductible is met
Calendar Year Out-of-Pocket Maximum (including medical/pharmacy deductible, coinsurance, and copays)	Individual: \$5,000 Family: \$10,000 Family=Employee with 1 or more covered dependents. No one individual will pay more than \$5,000	Individual: \$5,000 Family: \$10,000 Family=Employee with 1 or more covered dependents. No one individual will pay more than \$5,000

For all Anthem Blue Cross PPO plans



Important Update: Requirement for total joint replacements, spinal surgery and bariatric surgery through Blue Distinction+ (BDC+) for both inpatient and outpatient procedures

The use of Blue Distinction+ (BDC+) facilities will be required for any inpatient or outpatient total joint (hip and knee) replacements, spinal surgeries and bariatric surgery. Members will continue to have the option to use Carrum Health for these procedures. See appendix for list of facilities.

For all Blue Shield of California PPO plans



Important Update: Elimination of Blue Shield Wellness PPO Plan

The Blue Shield Wellness PPO Plan will no longer be offered as a plan option through CVT. During the upcoming open enrollment period, all current enrollees in this plan will need to review and select from the other available plan options. CVT encourages members to explore their options and reach out to our Member Services team for personalized assistance in selecting a new plan. If a new plan is not selected during the open enrollment period, members will automatically be moved to the next closest plan option for a 10/1/2025 effective date.



Blue Shield PPO Members: PhysMetrics has changed its name to SimpleTherapy

PhysMetrics has joined forces with SimpleTherapy, a pioneer in virtual therapy solutions. Blue Shield members will continue to receive their occupational therapy, physical therapy, speech therapy, chiropractic and acupuncture benefits through SimpleTherapy's (formerly known as PhysMetrics) network of providers.



Compliance Update: SB729 Health care coverage: treatment for infertility and fertility services

SB 729 requires health plans to provide coverage for infertility and fertility services, including In Vitro Fertilization (IVF), with a maximum of three completed oocyte retrievals and unlimited embryo transfers.



IMPORTANT UPDATE: Members taking a GLP-1 medication for weight loss

- GLP-1's will only be covered for members who have a starting Body Mass Index (BMI) of 35 or greater
- Limited to 30-day supply
- All members using GLP-1 for weight loss will require a new authorization





Exciting News: Kaiser Permanente Wellness Plan now available to under age 65 retirees

CVT is pleased to share that retirees under the age of 65 will be eligible to enroll in the Kaiser Permanente Wellness Plan, for districts that offer this option. This plan not only provides comprehensive healthcare coverage, it also includes a wellness incentive of up to \$400—available to both the retiree and their covered spouse or domestic partner (if also under age 65). Contact your CVT Account Manager for more information and pricing.



Chiropractic/Acupuncture rider for Kaiser Permanente

PhysMetrics has changed its name to SimpleTherapy for the chiropractic/acupuncture benefit rider available on the Kaiser Permanente plans. While there are no changes to the benefits, SimpleTherapy will continue with the same dedicated team and quality services that members are used to. For groups not currently offering chiropractic and acupuncture coverage, contact your CVT Account Manager for more information and pricing.



IRS-mandated HSA changes for Kaiser Permanente HSA plan

BENEFIT	KAISER PERMANENTE HSA
Calendar Year Deductible	Self-Only Coverage: \$2,000 (A family of one member) Family Coverage: \$3,300 (Each member in a family of two or more members) Family Coverage: \$4,000 (Entire family of two or more members)
Coinsurance	Not Applicable
Calendar Year Out-of-Pocket Maximum (including medical/pharmacy deductible, coinsurance, and copays)	Self-Only Coverage: \$3,500 (A family of one member) Family Coverage: \$3,500 (Each member in a family of two or more members) Family Coverage: \$7,000 (Entire family of two or more members)



Compliance Update: SB729 health care coverage: treatment for infertility and fertility services

SB 729 requires health plans to provide coverage for infertility and fertility services, including In Vitro Fertilization (IVF), with a maximum of three completed oocyte retrievals and unlimited embryo transfers.



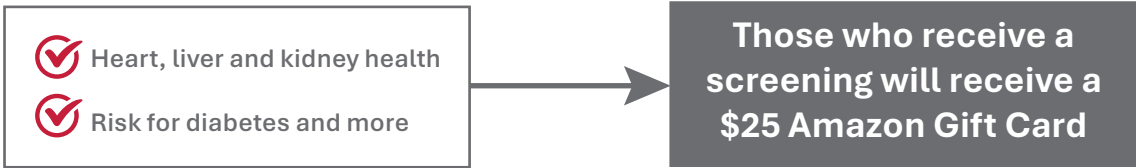
Exciting News: Kaiser Permanente members can subscribe to Optum’s fitness network, One Pass Select Affinity, which is a subscription-based fitness and wellbeing network designed to promote a healthier lifestyle

- Members can choose from five membership tiers, ranging from \$10 per month for digital-only access to \$144 per month for full access to all locations, up to 19,000+ gym locations and 24,000+ online classes
- Each tier includes access to digital offerings, on-demand and livestream classes, a mobile app, and digital engagement tools
- Additionally, all tiers provide access to Optum’s affinity musculoskeletal program and memberships to Walmart+ and Shipt, allowing members to have groceries and household essentials delivered directly to their doors
- Learn more about One Pass Select Affinity by logging into KP.org today!



REMINDER! No cost health screenings available through Quest Diagnostics

All members enrolled in a CVT medical plan (including Kaiser Permanente) can have a comprehensive health screening at no cost. The screening measures blood pressure, Body Mass Index and blood work levels to determine:



- ✓ At-home colorectal screening kits (eligible for members over 45)

To participate:

- my.questforhealth.com
- **Enter Password:** CVT2025



CVT Benefits, Programs and Resources

As a member of California's Valued Trust (CVT), you and your eligible dependents have access to a variety of resources designed to improve your health and/or reduce your out-of-pocket health care costs. In the list below, you will find your health plans, as well as the additional resources and programs available to you. Website addresses and phone numbers are also provided, should you wish to get additional information.



My CVT Online Benefits Portal:

Log into [MyCVT.cvtrust.org](https://mycvtrust.org) to enroll in your insurance, view benefit coverage, print an ID card (PPO), upload documentation for enrolling dependents, changes for open enrollment and qualifying events.



CVT Member Services:

Call **(800) 288-9870** or use the CHAT feature available at cvtrust.org.

PPO/EPO/HMO Enrollees



Aetna: PPO plan network for medical coverage.

Aetna.com, or call **(866) 307-6062**.



Anthem Blue Cross: Plan network for medical coverage including Anthem Health Guide support.

Anthem.com/ca, or call **(800) 234-4333**.



Download the
Sydney Mobile app.



Blue Shield of California: Plan network for medical coverage including Blue Shield of California Concierge support.

Blueshieldca.com

- **Blue Shield PPO:** Call Connect Member Services at **(888) 499-5532**.

- **Blue Shield Trio HMO:** Call Shield Concierge Line: **(855) 747-5800**.

- **Blue Shield Access+ HMO:** Call Member Services at **(855) 256-9404**.



SimpleTherapy (Blue Shield): Blue Shield PPO members will access a network of providers for occupational therapy, physical therapy, chiropractic care, acupuncture and speech therapy.

SimpleTherapy.com, or call **(877) 519-8839**.



Teledoc: Telehealth benefits for Blue Shield of California HMO members include medical consultations with board-certified doctors, prescriptions for non-emergency conditions, urgent care for minor illnesses and injuries, chronic disease management and mental health support. [Teledohealth.com](https://teledohealth.com), or call **(800) 835-2362**.



Wellvolution: A health platform that offers a select collection of lifestyle programs, tools, and apps to qualified members at no extra cost.

These programs can help you lose weight, control type 2 diabetes, reduce your risk of developing type 2 diabetes, manage anxiety and depression, quit smoking, improve sleep, reduce stress, boost your resilience and more. Visit wellvolution.com to learn more.



CVS Caremark: Prescription plan coverage. [Caremark.com](https://caremark.com), or call **(888) 354-6390**.



CVS Transform Diabetes Care: A personalized program that will help make it easier to keep your diabetes and other conditions in check so you can live well, stay motivated and achieve your best health.

Call CVS' dedicated Transform Diabetes Care team at **(800) 348-5238**.

CVS Weight Management Program:

If your doctor has prescribed medication specifically to help you lose weight, the CVS Weight Management Program is designed to help you achieve lasting results.

cvs.co/nutritionsupport, or call **(800) 207-2208**.

Kaiser Permanente Enrollees

Register for all resources to your healthcare and wellbeing resources as a Kaiser Permanente enrollee.



[KP.org](https://kp.org), or call **(800) 464-4000**.



SimpleTherapy (Kaiser Permanente): If you have a Kaiser Permanente plan that includes a chiropractic or acupuncture rider, this is for you.

cvtchiro.com, or call **(877) 519-8839**.

Additional CVT Benefits and Programs



Accordant: Making the management of your complex health conditions easier with added support – at no extra cost. Accordant nurses are available 24/7.

[Accordant.com](https://accordant.com), or call **(800) 948-2497**.



Carelon Wellbeing Employee Assistance Program (EAP): Counseling, Legal, Financial, Work/Life Balance support.

[Carelonwellbeing.com/cvt](https://carelonwellbeing.com/cvt), or call **(877) 397-1032**.



Carrum Health: Surgical and oncology (cancer) centers of excellence focused on quality providers and surgeons.

Carrum.me/cvt, or call **(888) 855-7806**.



CredibleMind: A safe, evidence-based first stop where you can find solutions to a wide range of issues. It provides an upstream prevention tool that assists you wherever and however you like to learn. Visit cvt.crediblemind.com to learn more.



Delta Dental: Dental benefit overview, find a dental provider, estimate your cost and much more.

Deltadentalins.com, or call **(866) 499-3001**.



MDLIVE: Telehealth benefits for primary care, urgent care, behavioral health and dermatology at \$0 copay. MDLIVE.com/cvt, or call **(888) 632-2738**.



Solera4me: Solera4me is a 16-week no-cost program that can help you lose weight, adopt healthy habits and significantly reduce your risk of developing type 2 diabetes.

Gosolera.com/cvt, or call **(844) 612-2949**.



TruHearing: TruHearing will significantly lower your out-of-pocket costs on hearing aids.

TruHearing.com, or call **(844) 222-3389**.



VSP: Vision benefits overview, find an optical provider, online frame store and much more.

VSP.com, or call **(800) 877-7195**.



Ready to learn more?

Call CVT Member Services at **(800) 288-9870** or visit carrum.me/TVT.

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Anthem BDC+ / Carrum Health Facilities: Total Joint Replacements

Anthem Blue Distinction+ Facilities

PROVIDER NAME	COUNTY	PROVIDER CITY
USC Arcadia Hospital	Los Angeles	Arcadia
Adventist Health Bakersfield	Kern	Bakersfield
Bakersfield Memorial Hospital	Kern	Bakersfield
Bakersfield Heart Hospital	Kern	Bakersfield
Providence Saint Joseph Med Ctr	Los Angeles	Burbank
Mercy San Juan Medical Center	Sacramento	Carmichael
Eloe Medical Center	Butte	Chico
John Muir Medical Center Concord Campus	Contra Costa	Concord
Orange Coast Memorial Medical Center	Orange	Fountain Valley
St. Agnes Medical Center	Fresno	Fresno
Providence St Jude Medical Center	Orange	Fullerton
Adventist Medical Center	Kings	Hanford
Hoag Orthopedic Institute	Orange	Irvine
Saddleback Memorial Medical Center	Orange	Laguna Hills
Loma Linda University Medical Center	San Bernardino	Loma Linda
El Camino Hospital Los Gatos	Santa Clara	Los Gatos
Marina Del Rey Hospital	Los Angeles	Marina Del Rey
Mercy Medical Center Merced	Merced	Merced
Providence Holy Cross Medical Center	Santa Barbara	Mission Hills
Providence Queen of the Valley Medical Center	Napa	Napa
Providence Mission Hospital	Orange	Mission Viejo
Northridge Hospital Medical Center Roscoe Campus	Los Angeles	Northridge
St Johns Regional Medical Center	Ventura	Oxnard
Southwest Healthcare Palmdale Regional Medical Center	Los Angeles	Palmdale
Stanford Medical Center	Santa Clara	Palo Alto
Huntington Memorial Hospital	Los Angeles	Pasadena
Placentia Linda Hospital	Orange	Placentia
Stanford Health Care Tri-Valley	Alameda	Pleasanton
Casa Colina Hospital for Rehab Medicine	Los Angeles	Pomona
Eisenhower Medical Center	Riverside	Rancho Mirage
Mercy Medical Center Redding	Shasta	Redding
Redlands Community Hospital	San Bernardino	Redlands
Methodist Hospital of Sacramento	Sacramento	Sacramento
Good Samaritan Hospital	Santa Clara	San Jose
French Hospital Medical Center	San Luis Obispo	San Luis Obispo
San Ramon Regional Medical Center	Contra Costa	San Ramon
Providene Saint Johns Health Center	Los Angeles	Santa Monica
Santa Monica UCLA Medical Center	Los Angeles	Santa Monica
Providence Santa Rosa Memorial Hospital	Sonoma	Santa Rosa
Barton Memorial Hospital	El Dorado	South Lake Tahoe
Dameron Hospital Association	San Joaquin	Stockton
Temucula Valley Hospital	Riverside	Temecula
Twin Cities Community Hospital	San Luis Obispo	Templeton
Los Robles Regional Medical Center	Ventura	Thousand Oaks
Providence Little Co of Mary Medical Center Torrance	Los Angeles	Torrance
Torrance Memorial Medical Center	Los Angeles	Torrance
San Antonio Community Hospital	San Bernardino	Upland
Community Memorial Hospital of San Beuna Ventura	Ventura	Ventura
Kaweah Delta District Hospital	Tulare	Visalia
John Muir Medical Center Walnut Creek Campus	Contra Costa	Walnut Creek
PIH Health Hospital -Whittier	Los Angeles	Whittier



Anthem BDC+ / Carrum Health Facilities: Bariatric Surgeries

Carrum Health Facilities

PROVIDER NAME	COUNTY	PROVIDER CITY
Community Hospital of the Monterey Peninsula	Monterey	Monterey
Scripps Green Hospital	San Diego	La Jolla
Scripps Mercy Hospital	San Diego	San Diego

Anthem BDC+ / Carrum Health Facilities: Spine Surgeries

Anthem BDC+ Facilities

PROVIDER NAME	COUNTY	PROVIDER CITY
Bakersfield Memorial Hospital	Kern	Bakersfield
Providence Saint Joseph Medical Center	Los Angeles	Burbank
St. Agnes Medical Center	Fresno	Fresno
Providence St Jude Medical Center	Orange	Fullerton
Loma Linda University Medical Center	San Bernardino	Loma Linda
Long Beach Memorial Hospital	Los Angeles	Long Beach
Providence St. Joseph Hospital	Orange	Orange
Stanford Health Care Tri-Valley	Alameda	Pleasanton
Eisenhower Medical Center	Riverside	Rancho Mirage
Mercy Medical Center Redding	Shasta	Redding
Sierra Vista Regional Medical Center	San Luis Obispo	San Luis Obispo
San Ramon Regional Medical Center	Contra Costa	San Ramon
Santa Monica UCLA Medical Center	Los Angeles	Santa Monica
Providence Santa Rosa Memorial Hospital	Sonoma	Santa Rosa
Torrance Memorial Medical Center	Los Angeles	Torrance
Woodland Memorial Hospital	Yolo	Woodland



Anthem BDC+ / Carrum Health Facilities: Total Joint Replacements

Carrum Health Facilities

PROVIDER NAME	COUNTY	PROVIDER CITY
Adventist Lodi Memorial Hospital	San Joaquin	Lodi
Commons Clinic	Los Angeles	Los Angeles
Community Hospital of the Monterey Peninsula	Monterey	Monterey
Providence St. John's	Los Angeles	Santa Monica
Providence St. Joseph	Los Angeles	Burbank
Providence St. Joseph Orange	Orange	Orange
Providence St. Jude	Los Angeles	Los Angeles
Scripps Green Hospital	San Diego	La Jolla
Scripps Mercy Hospital	San Diego	San Diego
Skyway Surgical Center	Butte	Chico
Stanford Valley Care	Alameda	Pleasanton
UCLA Health West Hills	Los Angeles	Los Angeles



Anthem BDC+ / Carrum Health Facilities: Bariatric Surgeries

Anthem BDC+ Facilities

PROVIDER NAME	COUNTY	PROVIDER CITY
USC Arcadia Hospital	Los Angeles	Arcadia
Adventist Health Bakersfield	Kern	Bakersfield
Providence Saint Joseph Medical Center	Los Angeles	Burbank
Mercy San Juan Medical Center	Sacramento	Carmichael
Enloe Medical Center Esplanade	Butte	Chico
Clovis Community Hospital	Fresno	Clovis
Fountain Valley Regional Hospital and Medical Center	Orange	Fountain Valley
Orange Coast Memorial Medical Center	Orange	Fountain Valley
Fresno Heart and Surgical Hospital	Fresno	Fresno
St. Mary Medical Center Long Beach	Los Angeles	Long Beach
Doctors Hospital of Manteca	San Joaquin	Manteca
Marina Del Rey Hospital	Los Angeles	Marina Del Rey
Doctors Medical Center	Stanislaus	Modesto
Community Hospital of the Monterey Peninsula	Monterey	Monterey
El Camino Hospital	Santa Clara	Mountain View
Providence St. Joseph Hospital	Orange	Orange
Chapman Global Medical Center	Orange	Orange
St. John's Regional Medical Center	Ventura	Oxnard
Desert Regional Medical Center	Riverside	Palm Springs
Southwest Healthcare Palmdale Regional Medical Ctr	Los Angeles	Palmdale
Huntington Memorial Hospital	Los Angeles	Pasadena
Placentia Linda Hospital	Orange	Placentia
Stanford Healthcare Tri-Valley	Alameda	Pleasanton
Palomar Health	San Diego	Poway
Eisenhower Medical Center	Riverside	Rancho Mirage
Parkview Community Hospital Medical Center	Riverside	Riverside
Natividad Medical Center	Monterey	Salinas
St. Bernardine Medical Center	San Bernardino	San Bernardino
Good Samaritan Hospital	Santa Clara	San Jose
Dameron Hospital	San Joaquin	Stockton
Torrance Memorial Medical Center	Los Angeles	Torrance
PIH Health Hospital-Wittier	Los Angeles	Whittier



Anthem BDC+ / Carrum Health Facilities: Spine Surgeries

Carrum Health Facilities

PROVIDER NAME	COUNTY	PROVIDER CITY
Commons Clinic	Los Angeles	Los Angeles
Community Hospital of the Monterey Peninsula	Monterey	Monterey
Scripps Green Hospital	San Diego	La Jolla
Scripps Mercy Hospital	San Diego	San Diego
Skyway Surgical Center	Butte	Chico

