



California's Valued Trust



Partnering for Health:

Salinas City Elementary School District

Agenda

- Introductions

- Tierney O'Brien, Director of Business Development and Account Management (CVT)
- Rosa Soria, Account Manager (CVT)

- Who is CVT?

- Benefits of Belonging to CVT

- How CVT is Controlling Costs

- SCESD Proposal Overview

- Beyond Basic Coverage

- Next Steps

Who is CVT?

CVT is a **Jointly Managed Trust** that specializes in providing healthcare benefit plans for the education sector in California.

Established in 1984, CVT collaborates with school districts and chapters to offer a variety of healthcare options tailored to the needs of their members.

Serving districts and chapters in Monterey County since 2007

Who is CVT?

242 Participating Districts, County Office of Education and Community Colleges

158K members

71K subscribers

Coverage in **43** Counties

41 years serving the education community

CVT is committed to delivering top-tier healthcare coupled with exceptional customer and member service.

Core Values:

Market Leadership: Leading the market by driving down costs while offering high-quality, cost-effective benefit options.

Excellence in Education and Service: Excelling in educating and serving our participating groups and members.

Simplifying Healthcare: Striving to reduce the complexity of healthcare whenever possible.

Sustainable Growth: Pursuing prudent and sustainable membership growth.

Benefits of Belonging to CVT

- **Jointly Managed Trust:** 12-member board of trustees with equal representation from management (6 trustees), CTA (3 trustees), and CSEA (3 trustees). All decisions related to the trust must be approved by the trustees with management and labor both voting “yes”. This structure ensures that the interests of all parties are considered in decision-making processes.
- **Support and Endorsement:** Supported by CTA, CSEA as a valued partner offering transparency and collaboration.
- **High Spending Efficiency: No Midyear Assessments:** CVT’s reserves are fully funded, new districts who join are 100% vested and never required to pay additional premium assessments.
- **Freedom and Choice:** Single year contracts with no claims “run-out” assessment should a district ever choose to leave.
- **Non-Profit Structure:** As a self-funded, not-for-profit organization, in the event of excess reserves, funds are directed back to member benefits, adhering to high fiduciary standards. CVT is not a broker, and we do not pay commissions or allow revenue commissions through our carrier partners.
- **Cost Efficiency:** CVT spends 98 cents of every premium dollar on member healthcare, maximizing the value of contributions.

Benefits of Belonging to CVT

- **Member Support:** CVT offers personalized support to help members understand and maximize their healthcare benefits.
 - **Account Manager:** Primary point of contact, ensuring personalized and consistent support. They will educate SCESD district management, chapter leadership, and key contacts about benefits and services, ensuring everyone is well-informed. Additionally, your Account Manager will participate in benefit committee meetings, health fairs, and open enrollment events. They will also facilitate district and group changes.
 - **Member Services Representatives:** Will serve as liaisons for telephone and email assistance, ensuring that all inquiries are promptly addressed to employees and district staff. They will handle group and individual changes, assist with eligibility, enrollment, COBRA, and retiree matters, and resolve any claim issues. This comprehensive support ensures that all SCESD employees receive the help they need efficiently and effectively.
- **Educational Resources:** CVT provides a variety of no cost resources and tools to educate members about their healthcare options and how to make the most of their benefits.
- **Responsive Service:** CVT is committed to responding promptly to member inquiries and providing timely resolutions to any concerns, CVT encourages our members to call us first. During operating hours, a live operator answers your call, as well as the availability of chat services through our website.
- **MyCVT Online Portal:** Members can access their healthcare information, manage their plans, and find resources through an easy-to-use online portal 24/7. CVT provides MyCVT to the district at no additional cost.
- **Community Engagement:** CVT actively engages with its member community through events, workshops, and other initiatives to ensure members are well-informed and supported.

How is CVT Controlling Cost

- **Data Analytics:** CVT has a robust data warehouse that provides deep, rich insights on what is driving the utilization and cost experience for our members. CVT also uses this information to address cost of care challenges, inform vendor partnerships, and develop plan design and health programs.
- **Regular Claims/Payment Integrity and Membership Audits:** Ensure CVT is only paying for claims/members we should be paying for.
- **Vendor Contract Reviews:** Ensures that guarantees are being met for CVT and that any recoupments are received timely. CVT also periodically goes out to bid to ensure that we are receiving the best benefits and services for our members.
- **Pharmacy Cost Management Strategies** – Ongoing management of pharmacy benefits and contract terms have helped stabilize costs through increased use of generics which is now 87% of all CVT drugs dispensed with a member generic substitution rate at 99%. Additionally, a comprehensive strategy for GLP-1s.
- **Surgical Centers of Excellence:** Hip, knee, spine, bariatric, transplant surgery and substance use through Anthem Blue Distinction Plus. Only hospitals and facilities that consistently outperform their counterparts and meet high quality, safety, and efficiency standards can be included. This provides an over all saving to the Trust based on better surgical outcomes.
- **Focus on Access to Primary Care:** Access to immediate care can be a challenge. CVT members have access to virtual primary care through MDLIVE and Live Health Online in addition to in-network providers.

SCESD Proposal Overview

Five PPO options (each unit may offer up to 4 plans)

9C using Anthem's Select network

10V, HDHP 1, HDHP 3 and **Bronze** using Anthem's Prudent Buyer network.

Three Kaiser Permanente HMO options (each unit may offer up to 2 plans)

Kaiser Plan 8, Kaiser Wellness and **Kaiser HSA**

Opt out for a Premium can also be offered for employees with proof of other employer sponsored group coverage

Retiree Coverage and Eligibility

➤ District Paid Retiree Coverage:

- Retiree who receives a premium contribution will select from the same plan choices as active employees
- District is billed for retiree and any covered dependent
- Medicare A & B required for anyone over age 65
- Retiree can choose any or all lines of coverage offered by the district

➤ Self-Paid Retiree Coverage:

- Retiree who does not receive a premium contribution is eligible to purchase directly from CVT.
- Retirees who do not qualify for district contribution may enroll
- Must have continuous coverage to be eligible
- CVT set menu of plans to choose from that includes PPO with Part D Rx, Medicare Advantage PPO plan, Kaiser Permanente, dental and vision options
- Retirees billed by ACH each month and a one-month premium deposit required

Beyond Basic Coverage

CVT's Strive Wellbeing Program

The key resource for school district health promotion



This program is here to help everyone in your school district stay healthy, connected, and informed. Whether you're looking to feel better physically, manage stress, or just learn more about how to live your best life, we've got the tools and support you need!



Wellbeing Champions!

These amazing people are chosen by school leaders to help spread the word about CVT programs and lead fun wellness activities. They're here to make your school a healthier, more connected place to work.



Get your health checked with CVT biometric screenings

CVT offers health screenings right at your school so you can learn more about your health in private. It's a quick and easy way to get important information that can help you learn and make healthier choices.



Get funding for fun wellness activities with CVT wellbeing grants

Want to host a health fair, yoga class, or even a pickleball clinic? CVT can help you make it happen with grants to support wellness activities. It's a great way to get everyone involved in staying active and healthy!



Stay protected with CVT flu clinics

We also offer onsite flu vaccine clinics to help you stay healthy during flu season. Just let us know, and we'll set one up for you.



Join the fun with CVT health and wellness workshops

With over 300 workshops to choose from, you'll find something for everyone! Topics include stress management, healthy habits, and even learning about wills and trusts.

MDLIVE[®]

Available for PPO (including HDHP) plan members, MDLIVE provides around-the-clock on-demand access to a network of board-certified doctors, dermatologists, and mental health providers who can diagnose, recommend treatment, and prescribe medication. Members can speak to a doctor anytime, anywhere through secure video or phone with \$0 Copay. Coming in October, virtual primary care solution for members.



LiveHealth Online for PPO (including HDHP) plan members, LiveHealth Online provides around-the-clock on-demand access to a network of board-certified doctors and mental health providers who can diagnose, recommend treatment, and prescribe medication. Members can speak to a doctor anytime, anywhere through secure video or phone with \$0 Copay.



Through CVT's partnership with Carrum Health, our eligible PPO subscribers and dependents have access to a network of world class surgeons and hospitals for more than 100 common surgical procedures (including: hip, knee and shoulder, spine, heart, hysterectomy, weight loss, cancer care and many more). Members who use a Carrum surgeon/hospital will have no out-of-pocket expenses* — including travel expenses if necessary. An oncology guidance is also available to help cancer patients and newly implemented substance use care. *HDHP plans must meet deductible first



Employee Assistance Program

Carelon Behavioral Health, your Employee Assistance Program (EAP), is provided at no cost to all CVT subscribers with medical coverage.

Employees and their family members can receive free, confidential assistance to help with personal and professional goals, manage daily stresses and develop fulfilling relationships.

- **Staffed by professionals**
 - EAP professionals are highly trained and qualified. The information you receive is accurate, up to date and relevant to your circumstances.
- **Your call is private**
 - Your personal information is kept confidential in accordance with federal and state laws.

Counseling

Schedule an appointment with a licensed counselor. Help is available online or in-person at times that work for you. You and your household members each receive **6** visits per issue, 2 issues per year.

Legal and financial services

Connect with legal and financial experts for free, private consultations on real estate, financial advice, family law, investing, and planning for the future.

Support for work-life balance

Access resources and receive referrals to help with child and elder care, education, consumer resources, home maintenance, pet care, and daily living.



Through a partnership with Quest Diagnostics, all CVT members* can get a comprehensive health screening. This will test things like heart, liver, and kidney health, as well as your risk for diabetes and more.

It's an easy way to get important health screenings at NO cost. Plus, the participant receives a \$25 Amazon Gift Card just for completing the health screening!

Colorectal screening kits available for members over age 45

Members can get a comprehensive health screening through one of these methods**:

- Visiting a Quest Patient Care Site (PCS)
- Attending a district onsite event
- Ordering a home test kit available for members who live outside a 20-mile radius of a Quest PCS

*Available for employees and dependents age 18 and over who are enrolled in a CVT medical plan.

**Health screenings conducted at a Quest PCS or at a district onsite event will involve a blood draw conducted by a licensed healthcare provider. Home test kits will involve a self-administered finger-stick.

Total Health, Total You

Anthem Health Guides

An Anthem Health Guide answers your questions and walks you through the healthcare system so you can:



Find the right benefits for your needs.



Compare costs for healthcare services.



Stay on top of appointments.



Confidently navigate your way through your healthcare journey

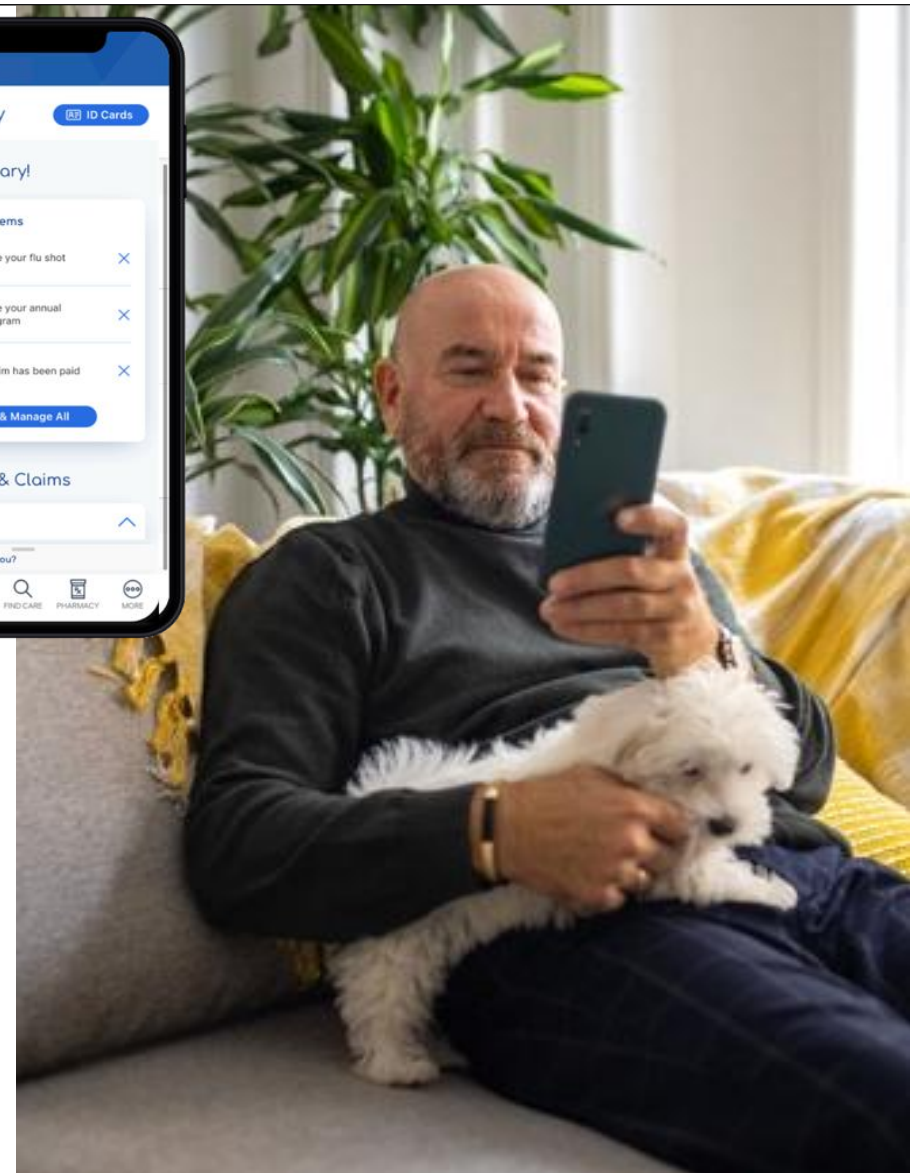
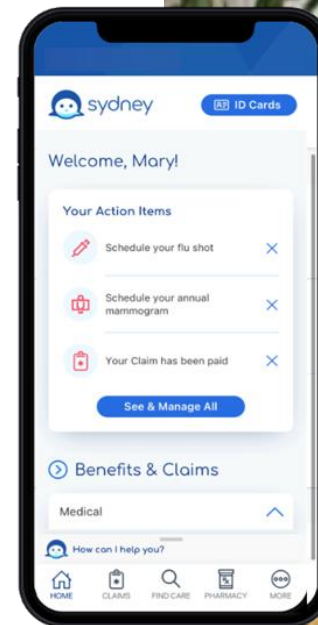


Sydney Health app; your personal health assistant

CVT members can use the Sydney Health app to take full advantage of your Anthem CVT health plan.

Use it to:

- Find care and check costs.
- See all your benefits.
- View claims and payment information.
- View and use digital ID cards.
- Access virtual care.
- Get answers quickly with the interactive chat feature.
- Access wellness resources and rewards.
- Sync with your fitness tracker.
- Reach Member Services for support.
- Connect to other CVT Benefit Providers (CVS, Carrum Health, etc.)



Accordant[®]

♥CVS specialty™ nurse care management

AccordantCare Program for PPO plan members: A personalized, no-cost program that provides proactive, whole person support from nurses who are specially trained in complex conditions. It is designed to help members find the answers and support they need to manage their multiple and complex health care needs and maximize their overall health status.

Participation

There is no cost to participate in the program and members can use the program as much or as little as they like. Our specially trained on-call nurses are available 24/7.

Members get support in a variety of ways based on their preference

Starting at enrollment, members can stay connected with nurses through tools and touchpoints that are easy and convenient.

This specialized education and support program is offer to members with the following conditions:

- ALS
- Chronic kidney disease
- CIDP
- Crohn's disease
- Cystic fibrosis
- Epilepsy
- Gaucher disease
- Hemophilia
- Hereditary angioedema
- HIV
- Multiple sclerosis
- Myasthenia gravis
- Myositis
- Parkinson's disease
- Rheumatoid arthritis
- Scleroderma
- Sickle cell disease
- SLE
- Ulcerative colitis



CVS Weight Management

Weight loss is a journey. The CVS Weight Management™ program provides customized support for members who are taking a prescribed medication specifically for weight loss.

Combining weight loss medication with lifestyle modifications – such as dietary changes and increased physical activity – can lead to enhanced weight loss, improved metabolic outcomes and sustainable lifestyle habits for long term success. The program will help you reach your health goals through:



One-on-one support from a team of clinicians, including providers and registered dietitians



A nutrition plan personalized just for you, tailored to meet your individual needs



Connected body weight scale and other devices, as applicable, to support and track your progress



Health Optimizer™ app with helpful guides, recipes, goal setting and much more

Eligible members will receive a welcome package with more details on how to enroll.

Medication-Nutrition Management for members with Type 2 Diabetes

CVS Medication-Nutrition Management program.

Do you want to cut down or stop taking certain complex, high-cost diabetes medications through dedicated nutrition support? Enroll in the **CVS Medication-Nutrition Management** part of the TDC program.



How is the CVS Medication-Nutrition Management program different than TDC alone?

This program is a voluntary add on to TDC. You'll have support from a team of clinicians, including a registered dietician, who will help you develop a personalized nutrition plan. You'll also have oversight from a provider that will allow you to safely reduce or eliminate certain medications. This will be done in coordination with your own doctor.

Are there any requirements that will help me meet my weight loss and medication reduction goals?

- To participate, you'll need to have recent blood tests on file or get labs drawn
- You'll have two virtual visits per month with your registered dietician
- You'll log your biomarkers monthly in the Health Optimizer digital app

Am I eligible for the program?

- You are eligible if you're 18 years or older, have Type 2 Diabetes and are on certain complex, high-cost diabetes medications.
- Eligible members will receive a welcome package when it's time to enroll.

CVS Health[®]

Additional Services

ConditionAlerts

Helps to identify potential gaps in care through evidence-based medicine

Monthly review of profiles for 100% of members



Pharmacy claims identify potential medication-related opportunities



Medical claims and lab data* expands opportunities through diagnosis and procedure codes

We act on every opportunity to improve care

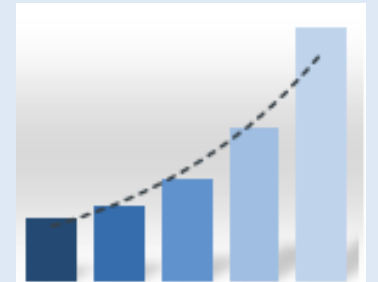
- ✓ Medical exams and lab tests
- ✓ Preventive screenings
- ✓ Inappropriate or ineffective therapy
- ✓ Additional medication therapy

The additional medical claim visibility allows helps us to find more opportunities to effectively manage member care.



The Challenge

Specialty pharmacy costs continue to be on the largest cost drivers in the overall healthcare landscape - and certainly for CVT. In recently, specialty drug costs surpassed non-specialty drug costs in the US.

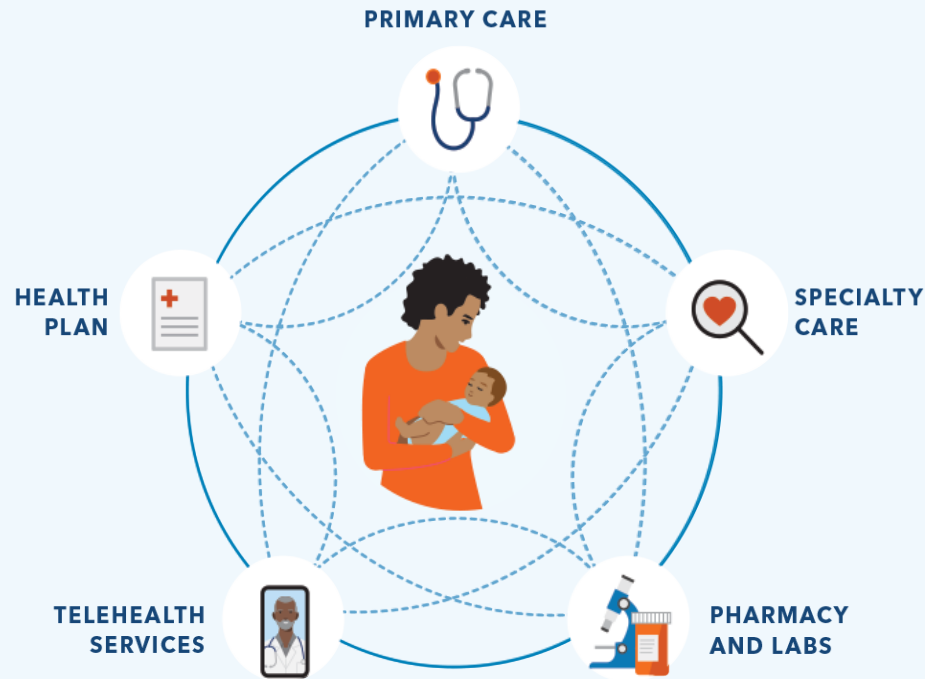


CVT's Response



CVS Health and CVT have partnered over the last several years with PrudentRx, a copay optimization program that targets specialty medications to create maximum value for the plan, while providing member with **zero** out-of-pocket costs.

Connected care that's built to make your life easier



Kaiser combines care and coverage, which means their doctors, medical facilities, and health plan work together to deliver high-quality care that fits your needs.

It's easier to see top specialists and get the latest treatments.

It's predictable costs and less paperwork.

It's the right care, when you need it.

Why choose Kaiser Permanente?



Quality care

- Health care for all that is you
- Leading preventive care to help you stay healthy
- One of the nation's largest multispecialty medical groups



More digital options

- Convenient phone and video visits around the clock¹
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime²



Membership extras

- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes³
- Calm meditation app at no additional cost⁴

1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. 2. To use the Kaiser Permanente app, you must be a member registered on kp.org. 3. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. 4. See note 3.

Care that's convenient

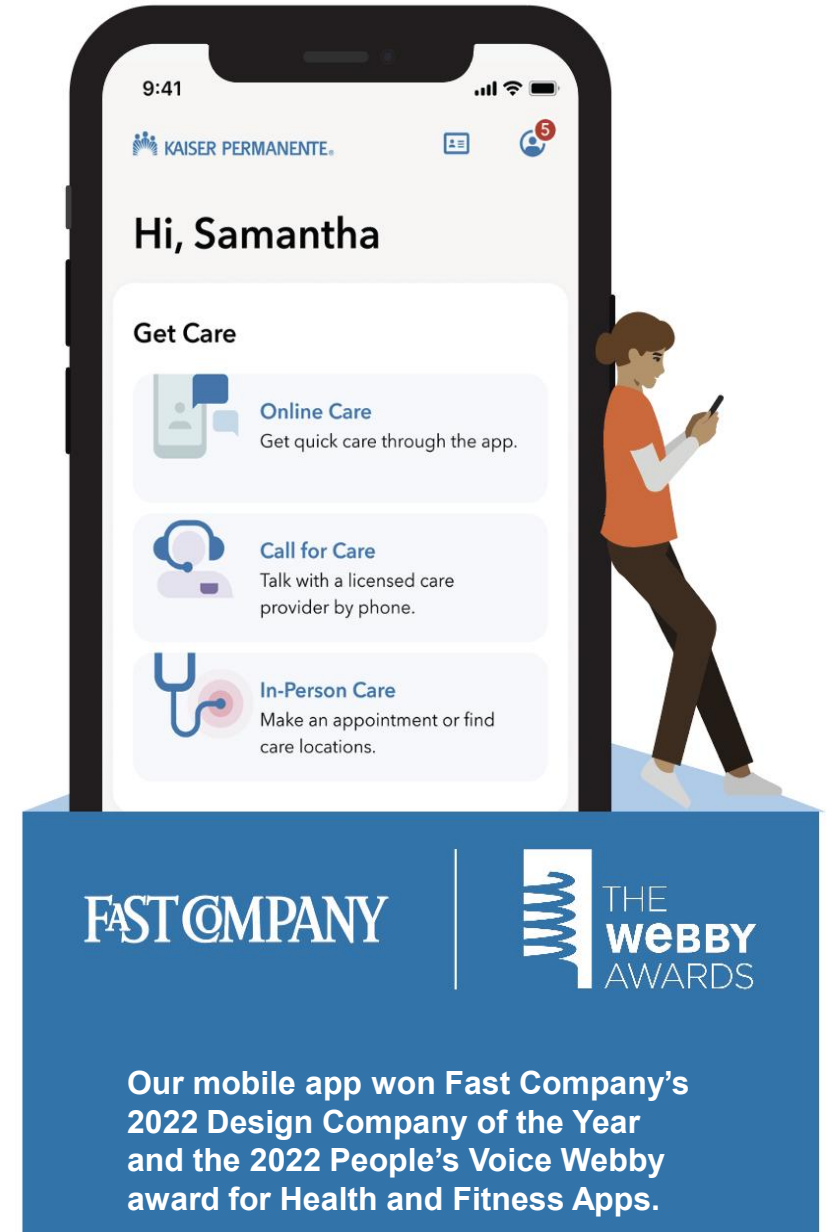
Kaiser makes it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history and pick up where you left off.

Learn more at kp.org/mobile.

Your health at your fingertips

- Get 24/7 care by phone or video*
- Email your care team
- Schedule, view, and cancel routine appointments
- View most lab results and doctor's notes
- Refill most prescriptions
- Check in for appointments
- Pay bills and view statements

*When appropriate and available.



9:41

KAISER PERMANENTE

Hi, Samantha

Get Care

Online Care
Get quick care through the app.

Call for Care
Talk with a licensed care provider by phone.

In-Person Care
Make an appointment or find care locations.

FAST COMPANY

THE WEBBY AWARDS

Our mobile app won Fast Company's 2022 Design Company of the Year and the 2022 People's Voice Webby award for Health and Fitness Apps.



Care away from home

- If you get hurt or sick while traveling outside a Kaiser Permanente area, you're covered for urgent and emergency care anywhere in the world.
- And when you're planning to travel, Kaiser can help you stay on top of your health while you're away. Kaiser will work with you before you leave to see if you need a vaccination, refill prescriptions, and more. Just call us or go online:



24/7 Away from Home Travel Line: **951-268-3900***
or [kp.org/travel](https://www.kp.org/travel)

*This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the United States. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.



Additional support – for all that is you¹



ClassPass reduced rates on fitness classes



Self-care apps Calm and myStrength



Wellness Coaching by Phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Reduced rates on specialty care services like acupuncture, chiropractic care, massage therapy, and gym memberships



On-site and virtual health education classes and support groups²



Seasonal farmers markets³

1. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. **2.** Classes vary at each location and some may require a fee. **3.** Not available in all areas.

Next Steps

Notification of Intent to Join the Trust: due no later than October 22, 2025

- Schedule an implementation kick off meeting –Stakeholders will meet your CVT team:
 - Executive Leadership Sponsor
 - Account Manager
 - Member Services Representative
 - Finance Representative
- After the introduction meeting, SCEUSD staff will work with CVT for in depth planning and training
 - **Setting dates and process for open enrollment with your CVT Account Manager:** CVT staff is available for virtual 1:1 enrollment support during the open enrollment timeline. We are also available along with our carrier partners for on site employee and retiree presentations and/or meetings.
 - MyCVT, eligibility and active employee/retiree eligibility policies training with Member Services
 - Monthly billing and invoice training with CVT's Finance Team

Thank you,



**California's
Valued Trust**