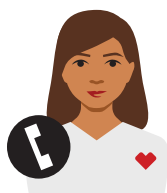


AccordantCare[®] Program

A personalized, no-cost program to help you manage your complex health condition — anytime day or night



The AccordantCare program gives you personalized support, by phone and online, from nurses who specialize in your complex condition. **It's available through your benefit plan at no extra cost.**



Our dedicated nurses can:

- ☒ Help manage your condition and treatment
- ☒ Monitor side effects, changes in health, mood or daily activities and more
- ☒ Provide health information you can trust
- ☒ Help navigate care and insurance
- ☒ Connect you to financial and local resources like support groups or ride programs
- ☒ Work with your case manager, doctors and others

We're here anytime you need us.

Nurses are available by phone, web or mobile app. Visit **Accordant.com** to sign into MyChart or download Health Optimizer. Securely message your care team, manage your care, schedule calls, track symptoms, and more.

How do I contact the program?

Call **1-800-948-2497**

Monday-Friday, 5 AM to 6 PM, PT

We specialize in these conditions.

- Amyotrophic Lateral Sclerosis (ALS)
- Chronic Kidney Disease
- CIDP (Chronic Inflammatory Demyelinating Polyradiculoneuropathy)
- Crohn's Disease
- Cystic Fibrosis
- Dermatomyositis
- Epilepsy (Seizures)
- Gaucher's Disease
- Hemophilia
- Hereditary Angioedema
- Human Immunodeficiency Virus (HIV)
- Inclusion Body Myositis (IBM)
- Juvenile Idiopathic Arthritis (JIA)
- Multiple Sclerosis
- Myasthenia Gravis
- Parkinson's disease
- Polymyositis
- Rheumatoid Arthritis
- Scleroderma
- Sickle Cell Disease
- Systemic Lupus Erythematosus (SLE or Lupus)
- Ulcerative Colitis

To be covered by the Preferred Provider Organization (PPO), hip and knee replacements and certain inpatient spine surgeries **MUST** be performed at an Anthem Blue Cross Blue Distinction Center+.¹

Blue Distinction Centers+

Hospitals and facilities recognized for quality in hip, knee, and spine care

When you need hip, knee, or spine care, you want to choose a hospital or facility that has earned special recognition in those areas.

What the Blue Distinction Center+ award means

Only hospitals and facilities that consistently outperform their counterparts and meet high quality, safety, and efficiency standards can qualify for the Blue Distinction Center+ (BDC+) designation.

Finding a BDC+ hospital or facility

BDC+ hospitals and facilities deliver proven results, including reduced rates of patient complications and hospital readmissions compared to other providers.²

To find a BDC+ hospital or facility for knee, hip, or spine procedures:

1. Log in to [anthem.com/ca/find-care](https://www.anthem.com/ca/find-care).
2. Choose **Guests**.
3. Complete the questions from the drop-down menus and select **Continue**.
4. Search for care "by City or County or ZIP code." Under *By Care Provider*, pick **Hospitals & Facilities**.
5. Choose **Recognitions**.
6. Under *Blue Distinction*, select **Show More**.
7. Then, pick **Knee & Hip Replacement** or **Spine Surgery**. Be sure to check the box for *Blue Distinction Centers+*.

Recognitions

Cardiac Care	Cellular Immunotherapy
Fertility Care	Gene Therapy
Knee & Hip Replacement	Maternity Care
☒ Blue Distinction Centers+ (2) ?	
☐ Blue Distinction (0) ?	

**Members**
Find doctors, hospitals and more in your plan.

**Guests**
Not a member? Browse our network directories.

Answer a few questions and then select a plan/network to search.

What type of care are you searching for?

Medical

Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical Care.

What state do you want to search with?

California

What type of plan do you want to search with?

Medical (Employer-Sponsored)

Select a plan/network

Blue Cross PPO (Prudent Buyer) - Large Group

Continue

Help finding a surgeon

If you need help locating a surgeon who practices at a BDC+ hospital or facility, you may want to ask your primary care doctor or orthopedic specialist. There is often an Orthopedic Program Director at each BDC+ hospital and facility who can also direct you to surgeons in the program or other program resources.

Travel assistance

If there is no BDC+ hospital or facility within 50 miles of where you live, a travel benefit is available to cover travel expenses for you and a companion. The benefit includes a concierge service that can coordinate your services with providers. It is managed through Health Base, which Anthem Customer Service can connect you to for assistance with travel arrangements, appointment scheduling, and medical record collection and transfer.

With the BDC+ designation, you can make important healthcare decisions with peace of mind. If you have any questions, please call Anthem Customer Service at 800-234-4333.



¹ Due to COVID-19 surges, most California hospitals are delaying non-urgent surgeries due to bed capacity issues. CVT will temporarily waive the BDC+ requirement, and CVT members will no longer be subject to these requirements, until further notice.

² BCBSA and registry data, BDC/BDC+ eligible facilities vs. relevant comparison group. Results based on most recent designation cycle for each specialty. Savings based on BDC+ total episode cost.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



Use your preventive care benefits

Stay healthy and catch problems
early for easier treatment



Our health plans offer all the preventive care services and immunizations below at no cost to you.¹

If you are not sure which exams, tests, or shots are right for you, talk to your doctor.

Preventive care vs. diagnostic care: Knowing the difference

Preventive care helps protect you from getting sick. If your doctor recommends services when you have no symptoms, that's preventive care. **Diagnostic care** is when you have symptoms, and your doctor recommends services to determine what's causing those symptoms.

Adult preventive care

General preventive physical exams, screenings, and tests (all adults):

- Alcohol and drug misuse: related screening and behavioral counseling
- Anxiety, depression, and suicide risk screenings
- Aortic aneurysm screening (for men who have smoked)
- Behavioral counseling to promote a healthy diet and physical activity
- High blood pressure (hypertension) screening
- Bone density test to screen for osteoporosis
- Cholesterol and lipid (fat) levels screening
- Colorectal cancer screenings, including fecal occult blood test, barium enema, flexible sigmoidoscopy (exam of the large intestine), screening colonoscopy and related prep kit, and computed tomography (CT) colonography (as appropriate)²
- Diabetes screening (type 2)³
- Exercise interventions to prevent falls in adults over age 65

- Hepatitis B virus (HBV) screening for people at increased risk of infection
- Hepatitis C virus (HCV) screening
- Hearing screening
- Height, weight, and body mass index (BMI) measurements
- Human immunodeficiency virus (HIV): screening and counseling ; and the necessary services for adults and adolescents at high risk of HIV acquisition, who are prescribed preexposure prophylaxis (PrEP)
- Interpersonal and domestic violence: screening and counseling
- Lung cancer screening for adults aged 50 to 80 years who have a 20 pack-year smoking history and currently smoke or have quit within the past 15 years²
- Obesity: related screening and counseling³
- Prostate cancer screenings, including digital rectal exam and prostate-specific antigen (PSA) test
- Sexually transmitted infections: related screening and counseling
- Syphilis infection screening for persons who are at increased risk
- Tobacco use: related screening and behavioral counseling
- Tuberculosis screening

Women's preventive care:

- Breast cancer screenings, including exam, mammogram, and genetic testing for BRCA1 and BRCA2 when certain criteria are met⁵
- Breastfeeding: primary care intervention to promote breastfeeding support, supplies, and counseling^{6,7,8/9}
- Chlamydia and gonorrhea screening
- Contraceptive (birth control) counseling
- Counseling related to chemoprevention for those at high risk for breast cancer
- Counseling related to genetic testing for those with a family history of ovarian or breast cancer
- Food and Drug Administration (FDA)-approved contraceptive medical services, including sterilization, provided by a doctor
- Human papillomavirus (HPV) screening⁷
- Pelvic exam and Pap test, including screening for cervical cancer
- Pregnancy screenings, including gestational diabetes, hepatitis B, asymptomatic bacteriuria, Rh incompatibility, HIV, healthy weight, preeclampsia, and depression⁷
- Urinary incontinence screening
- Well-woman visits

Immunizations:

- Diphtheria, tetanus, and pertussis (whooping cough)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps, and rubella (MMR)
- Meningococcal (meningitis)
- Monkeypox and/or smallpox (at risk)
- Pneumococcal (pneumonia)
- Respiratory syncytial virus (RSV)
- Severe acute respiratory syndrome coronavirus 2 (SARS CoV 2)(COVID-19)
- Varicella (chickenpox)
- Zoster (shingles)

The preventive care services listed above are recommendations of the Affordable Care Act (ACA) and are subject to change. They may not be right for every person. Ask your doctor what's right for you.

This sheet is not a contract or policy with Anthem Blue Cross. If there is any difference between this sheet and the group policy, the group policy provisions will rule. Please see your combined evidence of coverage (EOC) and disclosure form or certificate for exclusions and limitations.

Child preventive care

Preventive physical exams, screenings, and tests:

- Anemia screening
- Anxiety, depression, and suicide risk screenings
- Autism Spectrum Disorder (ASD) screening
- Blood pressure screening
- Cervical dysplasia (abnormal cell growth on the cervix) screening
- Cholesterol and lipid (fat) levels screening
- Development and behavior screening
- Diabetes screening (type 2)
- Hearing screening
- Height, weight, and BMI measurements
- Hemoglobin or hematocrit (blood count) screening
- Hepatitis B screening
- HIV screening
- Lead testing
- Newborn screening
- Obesity: related screening and counseling
- Ocular prophylaxis for Gonococcal Ophthalmia Neonatorum: Preventive medication: newborns
- Oral (dental health) assessment, when done as part of a preventive care visit
- Sexually transmitted infections: related screening and counseling
- Skin cancer counseling for those ages 6 months to 24 years with fair skin
- Sudden cardiac arrest/death risk assessment
- Tobacco, alcohol, and drug use assessments
- Vision screening for those ages 6 months to 5 years



Immunizations:

- Chickenpox
- Flu
- Haemophilus influenza type B (HIB)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Meningitis
- Measles, mumps, and rubella (MMR)
- Pneumonia
- Polio
- Respiratory syncytial virus (RSV)
- Rotavirus
- Severe acute respiratory syndrome coronavirus 2 (SARS CoV 2)(COVID-19)
- Whooping cough

If you'd like more help understanding your preventive care benefits, call the Member Services number on your health plan ID card.

¹The range of preventive care services covered at no cost share when provided by plan doctors is designed to meet state and federal requirements. The Department of Health and Human Services decided which services to include for full coverage based on U.S. Preventive Services Task Force A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), and certain guidelines for infants, children, adolescents, and women supported by Health Resources and Services Administration (HRSA) guidelines. You may have additional coverage under your insurance policy. To learn more about what your plan covers, see your certificate of coverage or call the Member Services number on your ID card.

² You may be required to receive preapproval for these services.

³ The Centers for Disease Control and Prevention (CDC)-recognized diabetes prevention programs are available for overweight or obese adults with abnormal blood glucose or who have abnormal CVD risk factors.

⁴ Some plans cover additional vision services. Please see your contract or certificate of coverage for details.

⁵ Check your medical policy for details.

⁶ Breast pumps and supplies must be purchased from suppliers or retailers in your plan's network for 100% coverage. We recommend using plan durable medical equipment (DME) suppliers.

⁷ This benefit also applies to those younger than age 19.

⁸ You may pay a share of cost for other prescription contraceptives, based on your drug benefits. Your cost share may be waived if your doctor decides that using the multisource brand or brand name is medically necessary.

^{8/9} Counseling services for breastfeeding (lactation) can be provided or supported by a doctor or facility in your plan's network, such as a pediatrician, OB-GYN, or family medicine doctor, and hospitals with no member cost share (deductible, copay, or coinsurance). Contact the provider to see if such services are available.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



SmartShopper is now part of your health plan benefits

As a member of **Anthem**, you now have SmartShopper. It's a feature of your plan that sends you **cash rewards** for choosing high-value locations for care. With SmartShopper you can compare in-network locations for over **100** different medical procedures and tests such as a colonoscopy, mammogram and more.

Here's where to access your SmartShopper benefit online:

1. Go to anthem.smartshopper.com
2. Log in to your existing account or click Create Account
3. Browse in-network locations to compare costs and reward amounts

How it works



Compare locations at **anthem.smartshopper.com** or call the Care Concierge Team at **866-488-5441**



Go to a reward-eligible location for your procedure



Earn a cash reward up to **\$1000**



Scan this code or contact us to get started!



The Care Concierge Team can:

-  Compare locations and reward amounts
-  Gain prior authorizations
-  Schedule your service for you

The Care Concierge Team is available Monday through Thursday from 5 a.m. to 5 p.m. and Friday from 5 a.m. to 3 p.m. PST. Summer hours: The Care Concierge Team closes at 12 p.m. PST on Fridays from Memorial Day to Labor Day.

The SmartShopper program is offered by MDX Medical, LLC, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. MDX Medical, LLC, a Zelis company, does not provide tax advice. Rewards may be delivered by check or an alternative form of payment. Members with primary coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



Access virtual care and support

through our Sydney Health mobile app

When you aren't feeling your best—physically, mentally, or emotionally—or you need guidance managing a health condition, help is available. You can connect to the care you need using our **SydneySM Health** mobile app. You can have a video visit with a doctor 24/7 for common health issues and annual wellness visits. Care for mental and emotional health is available by appointment.¹ Plus, the Sydney Health app is your avenue to specialized programs designed to help you improve your habits and your health.



Visit with a doctor for common medical concerns

Doctors are available anytime, with no long wait times and no appointments needed. They can help you with health issues, such as a cold or the flu, allergies, sore throat, migraines, or skin rashes. During your private and secure video visit, the doctor will assess your condition, provide a treatment plan, and send prescriptions to the pharmacy of your choice, if needed.³



Receive care for your behavioral health

If you're feeling anxious or depressed, or having trouble coping, you can set up a video visit with a therapist, psychologist, or psychiatrist.⁴ Appointments can be scheduled within one to two weeks.¹ Psychiatrists help manage medications; they do not provide counseling or talk therapy.⁵

What people say about virtual care visits²

92%

were able to book a virtual visit sooner than an in-person visit

89%

said the doctor they saw was professional and helpful

92%

thought the doctor understood their concerns

How to download our Sydney Health app:

Scan the QR code with your phone's camera.





Use Sydney Health app to:



Help you manage your blood pressure

Our Healthy Blood Pressure program connects you with a health coach, doctor, and therapist to help you reach your blood pressure goals through virtual visits. The program also includes a free, smart blood-pressure cuff mailed directly to your home. Of those in the program, 71% indicated that the health coach had an impact on how they manage their blood pressure.⁶



Help you avoid diabetes

Our Prevent Diabetes program combines the latest in telehealth technology, biometric data, and artificial intelligence to provide you with a personalized behavior-change experience. If you qualify, you will work with a health coach to achieve your health goals and help you prevent diabetes.



Connect with a sleep specialist

Through our app, you can have a virtual care visit with a sleep specialist who can help diagnose sleep issues and treat them. Schedule an online visit through Sydney Health and a sleep specialist will assess your habits and history. They may suggest therapy or a sleep test. You will have a follow-up visit to discuss your results, next steps, and further treatment.

Here's how to access the program through virtual care:

Download our Sydney Health app or visit anthem.com/ca.

1. Register (if you haven't yet) and log in.
2. Once you register, your username and password are the same for our app and anthem.com/ca.
3. Select **Care** and then select **Virtual Care**.

¹ Appointments subject to availability.

² Based on Sydney Health utilization trends from top national clients.

³ The doctor will determine what medications should be prescribed or refilled.

⁴ Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please text, chat, or call 988 (Suicide and Crisis Lifeline), or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. Emergency services are not provided through virtual care on the Sydney Health app or anthem.com/ca.

⁵ Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed through virtual care on the Sydney Health app or anthem.com/ca.

⁶ Anthem internal data, 2020.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Carelon Health, Inc. is a separate company providing care management services on behalf of Anthem Blue Cross.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



A benefit that seems too good to be true.

Thanks to CVT, members have access to expert medical care — **at little to no cost.***

Carrum Health is a benefit that helps you and your covered family members get care from some of the best surgeons, cancer specialists and recovery centers in the country.

The best part? Instead of getting billed for every visit or service, you pay one low price for your care and never receive a medical bill. **Plus, the cost is often fully covered, so you may not have to pay anything at all.***

Don't pay more for specialty care than you need to. Get high-quality care for less. Create your free online account today.

Visit: carrum.me/cvt

Call: 888-855-7806



The experts in our network specialize in a variety of care including:

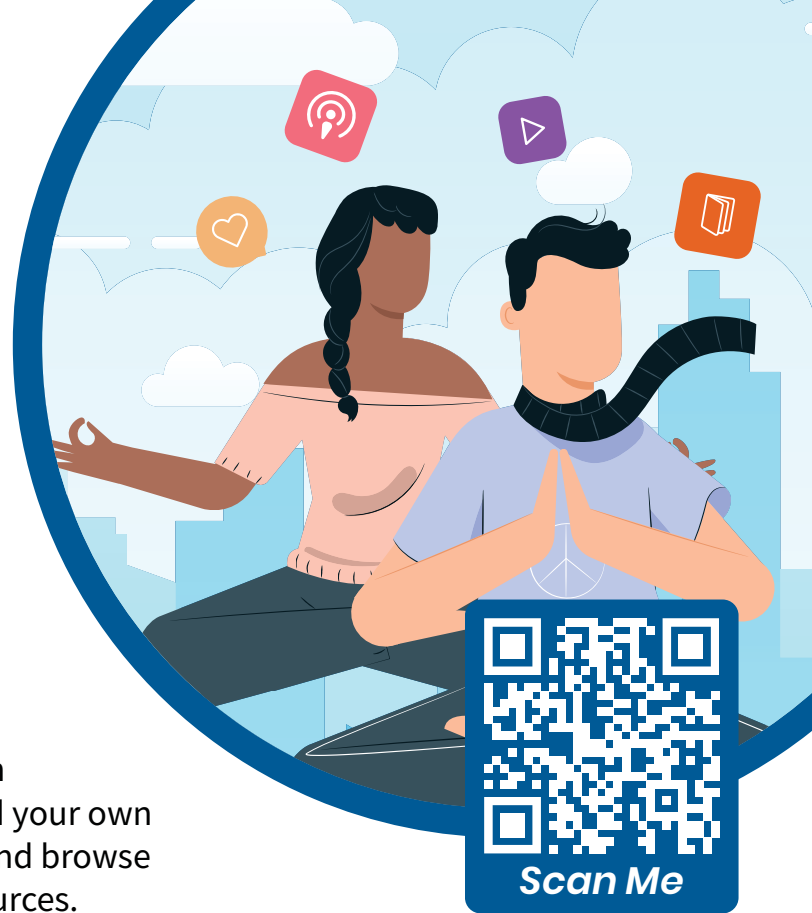
- Cancer Care
- Heart surgeries
- Hysterectomies
- Surgeries for your bones, joints and muscles
- Spine surgeries
- Alcohol and opioid addiction treatment
- Weight loss surgeries

*With the exception of second opinions, individuals enrolled in high-deductible plans (PPO HDHP or an EPO HSA) must first meet the federal minimum deductible, but copays and coinsurance will be waived. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.

The One Stop Shop for Mental Wellbeing Resources.

CredibleMind is the free online platform that brings together expert rated and vetted videos, podcasts, apps, online programs, books and articles all in one easy to use place.

Confidential, anonymous, and available 24/7, with CredibleMind you can learn new skills, understand your own mental health, take a mental health assessment and browse our library of thousands of mental wellbeing resources.



Get started today by signing up and taking a mental health assessment.

By signing up, you will have access to: past assessment results to track improvement over time, your favorite resources, and handpicked CredibleMind resources right to your email!

No matter what you are going through, CredibleMind has resources to help with science-backed evidence you can trust.

Some assessments you'll find on CredibleMind are:

- Is it Job Stress or Burnout?
- Are You Mindful or Is Your Mind Full?
- How Strong Is Your Resilience Network?
- What's Your Meditation Style?
- What's your Mental Health Profile?
- Dive into Your Personality Big 5!

Support for better living

No issue is too big or too small. Receive no-cost confidential assistance today.

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.



Health Tip

Saying thank you may improve your mood. Researchers have found that gratitude helps you recognize the good in your life, which reduces the likelihood that you'll be sad or depressed.



Reach out at any time — help is available 24/7.

Call: 877-397-1032

Text: 877-397-1032

Chat:

carelonwellbeing.com/cvt

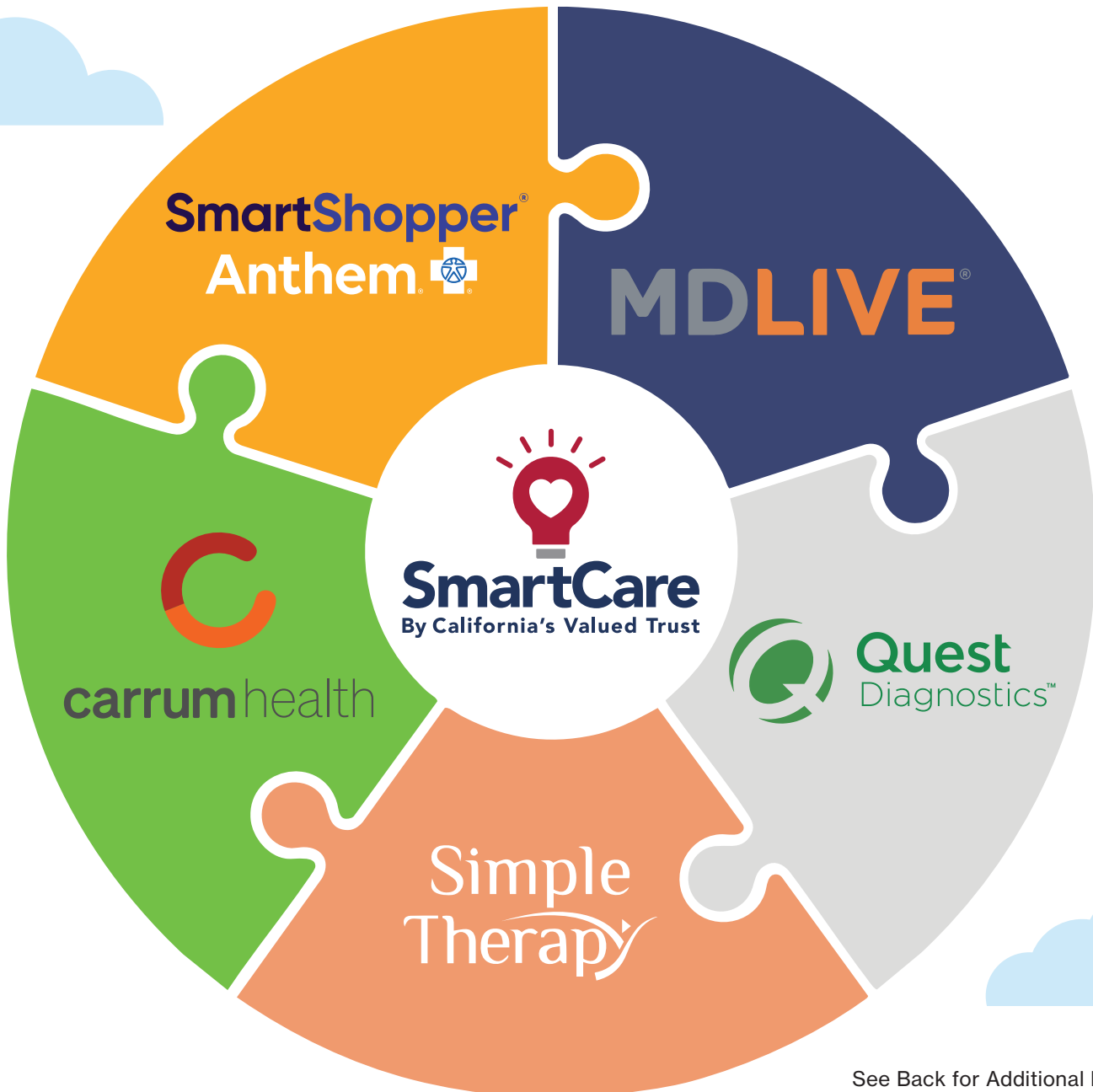


Shop Smart. Care Smart. Introducing SmartCare by CVT.

Meet Your SmartCare Tools!

CVT has packaged these tools into the SmartCare program to help members make informed choices and save money through innovative, easy-to-use and convenience-focused programs.

If you have questions about any of these tools, call **CVT Member Services** at **(800) 288-9870**.



See Back for Additional Details

NEW

SmartShopper[®] Anthem

**\$25-\$1,000 Gift Card
per Shopped Procedure**

Anthem PPO and EPO members can earn rewards for shopping for cost-effective, in-network care.

Who is eligible: Anthem PPO and EPO active and non-Medicare retirees

Learn more at:



(866) 488-5441



carrumhealth

\$0 Member Cost Share!*

Centers of Excellence for:

- Outpatient Surgery
- Cancer Care
- Substance Use Disorder

Who is eligible: PPO and EPO members

**Individuals enrolled in high-deductible plans must first meet their deductible, but copays and coinsurance will be waived.*

Learn more at:



(888) 855-7806

SimpleTherapy

\$0 Member Cost Share!

- 24/7 access to programs for pain management, pelvic health, injury prevention and more
- Unlimited access
- One-on-one personal health coaching

Who is eligible: PPO and EPO members

Learn more at:



(800) 644-2478



MDLIVE[®]

\$0 Member Cost Share!

- 24/7 Urgent Care
- Virtual Primary Care
- Behavioral Health
- Dermatology

Who is eligible: PPO and EPO members

Learn more at:



(888) 632-2738

Quest Diagnostics[™]

\$25 Digital Reward Card

Biometric screenings for subscribers, spouses/partners, over 18 age dependents.

Who is eligible: All CVT members

Quest Password: CVT2026

Learn more at:



(855) 623-9355



Nourish your mind and body



Good health goes beyond the doctor's office. With Kaiser Permanente, you get a wide range of personalized support for your mind and body – designed to fit seamlessly into your lifestyle.

For your mental wellness

Members can get help with depression, anxiety, addiction, and mental or emotional health – without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need, including:



Individual or group therapy

With multiple options to fit your journey.



Medication

To manage a diagnosed condition.



Self-care resources

Including wellness coaching and more.



Mental wellness apps*

For stress, sleep, and healthy habits.



Visit kp.org/choosekp
and click “Explore mental health resources” to get started.

For your physical health

Craving a yoga class or cooking workshop? How about massage therapy or wellness coaching? Whatever your style, you've got convenient perks for your entire health journey.



Resources for a healthy lifestyle

To boost your diet, stress less, quit smoking, or manage a condition.



Gyms, studios, and more

Power up with a fitness membership from One Pass Select Affinity from Optum.*



Wellness coaching

Work one-on-one with a personal coach to set and reach specific health goals – at no cost.



Classes and groups

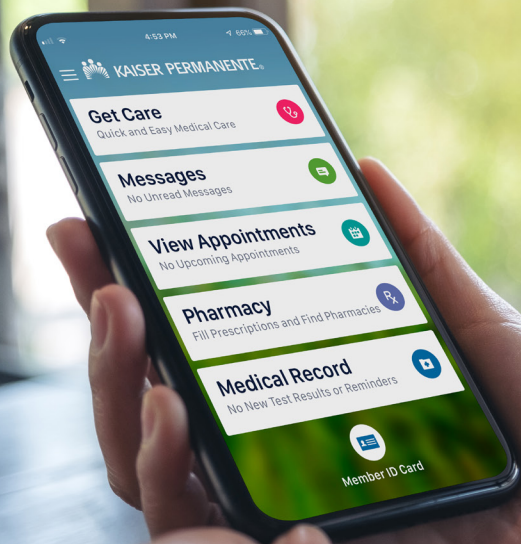
Find the perfect class for you, online or in person. Some classes may require a fee.



Visit kp.org/choosekp and click "See how we help you stay healthy" to get started.

*The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.

Services covered under your health plan are provided and/or arranged by Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 4000 Garden City Drive, Hyattsville, MD 20785 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 2715 Naches Ave. SW, Renton, WA 98057



Manage your health 24/7

Stay connected wherever you go

With our Kaiser Permanente app, keeping up with your care is quick, easy, and secure.

- Schedule or cancel routine appointments
- Email your doctor's office with nonurgent questions
- Refill most prescriptions
- Check most lab results
- Access a digital version of your member ID card
- View and pay bills
- Manage care for your family*

También disponible en español

Create your account

Start using these convenient features by downloading our app for your mobile device. To register, you'll need your health/medical record number, which you can find on your ID card.

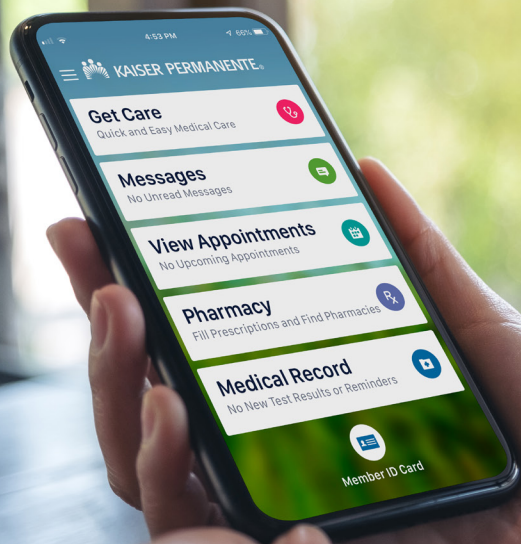


*Online features change when children reach age 12. Teens are entitled to additional privacy protection under state laws. When your child turns 12 years old, you will still be able to manage care for your teen, with modified access to certain features.

These features are available when you get care from Kaiser Permanente facilities. Some app functions will only appear in English.

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Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 601 Union St., Suite 3100, Seattle, WA 98101



Controle su salud las 24 horas del día, los 7 días de la semana

Manténgase conectado dondequiera que vaya

Gracias a la aplicación de Kaiser Permanente, puede mantenerse al tanto de su salud de manera rápida, fácil y segura.

- Programe o cancele citas de rutina.
- Envíe correos electrónicos al consultorio de su médico con preguntas que no sean urgentes.
- Resurta la mayoría de los medicamentos recetados.
- Consulte los resultados de la mayoría de las pruebas de laboratorio.
- Obtenga acceso a una versión digital de su tarjeta de identificación de miembro.
- Consulte y pague sus facturas.
- Administre la atención de su familia*.

También disponible en inglés.

Cree su cuenta

Descargue nuestra aplicación en su dispositivo móvil y comience a usar estas prácticas funciones. Para registrarse, necesitará su número de historia clínica, que puede encontrar en su tarjeta de identificación.



*Las funciones en línea cambian cuando los niños cumplen 12 años. Los adolescentes tienen derecho a contar con protección de privacidad adicional conforme a las leyes del estado. Cuando su hijo cumpla 12 años, usted podrá seguir administrando su atención, pero con un acceso modificado a ciertas funciones.

Estas funciones están disponibles cuando recibe atención en los centros de atención de Kaiser Permanente. Algunas funciones de la aplicación solo aparecerán en inglés.

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Whole-body health made easier

Get help reaching your wellness goals

Choose a One Pass Select Affinity fitness plan that fits your lifestyle

Make a commitment to your overall well-being by joining One Pass Select Affinity from Optum.¹ Choose a fitness plan and get unlimited access to all locations available within that plan, plus extensive digital resources.

- 5 membership tiers with different monthly fees²
- 19,000+ gym locations and boutique studios
- 24,000+ on-demand and livestreamed classes
- Digital tools to track progress and an AI workout builder
- Add unlimited family and friends (18 years and older)
- No long-term contracts – change tiers monthly or cancel within 30 days
- Groceries and household essentials delivered with Walmart+ and Shipt

Save on wellness services

Kaiser Permanente members can access Optum's affinity musculoskeletal program.³

Get 20% off chiropractors, acupuncturists, and massage therapists when you visit a participating provider and show your Kaiser Permanente ID card.

1. The services described above are not covered under your health plan benefits and are not 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. In Colorado, eligible employees who have the One Pass Select program have access to the classic tier after paying a \$100 annual fee. Employees with the classic tier may access other tiers within the gym network after paying an additional fee. In Hawaii, members pay a \$200 annual fee to access the classic tier (aka Fit Rewards program). Members who work out for 45 days for at least 30 minutes each session over the year will earn a \$200 reward. Only 1 training session per day counts toward the 45-day total. 3. See note 1.

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 4000 Garden City Drive, Hyattsville, MD 20785 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 2715 Naches Ave. SW, Renton, WA 98057

Learn more at kp.org/exercise



Let Preventive Care be your key to good health

We help you remember

Download the **My Doctor Online** app to receive due date reminders for immunizations and other preventive services.



You can also sign on to see what's due at kp.org/mydoctor/whatsdue.

**Follow your
doctor's vaccine
recommendations.**

Pneumococcal Ages 65+

Get vaccinated once. If you have a high-risk condition, talk to your doctor about getting a second dose.

Shingles Ages 50+

- Get 2 doses over a 6-month period.
- Talk to your doctor about the risks and benefits.

Influenza (flu) Everyone (Ages 6+ months old)

Get a flu shot every year.



Tdap (tetanus, diphtheria, and pertussis) Ages 18–64

- Get vaccinated once every 10 years.
- Get a booster during each pregnancy, or if you spend time with a baby.

Human papillomavirus (HPV) Ages 18–26

Get 3 doses over a 6-month period.

This information is not intended to diagnose or to take the place of medical advice or care you receive from your physician or other health care professional. If you have persistent health problems, or if you have additional questions, please consult with your doctor. If you have questions or need more information about your medication, please speak to your pharmacist. Kaiser Permanente does not endorse the medications or products mentioned. Any trade names listed are for easy identification only.

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011061-242 (Revised 02/22) RL 6.4

Follow the recommended **screenings** for your age.

Ages 18–39

Blood pressure: Screen every 3–5 years if you have no risk factors. Screen more often if you're at higher risk.

Body mass index (BMI): Ask your doctor about your BMI. Discuss weight management options.

Cervical cancer (women 21–65): Screen every 3 years.

Chlamydia, HIV, and STIs (18–24): Get a yearly chlamydia test if you're sexually active. Get tested once, and repeat if you have unprotected sex or may be at high risk.

Cholesterol: Get a nonfasting lipid panel at age 20 or at your first Kaiser Permanente visit.

Diabetes: Consider screening every 3 years if you have a BMI greater than 25 and other risk factors.

Hepatitis B: Screen if you or your parents were born in a country with a high rate of hepatitis B, or if you're high risk.

Hepatitis C: Get tested once and repeat if you have ongoing risk.

- These recommendations are for generally healthy people. If you have an ongoing health problem, special health needs or risks, or if certain conditions run in your family, your prevention plan may be different. The above recommendations are current as of June 2020.
- This information is not intended to diagnose health problems or to take the place of medical advice or care you receive from your physician or other health care professional. If you have persistent health problems, or if you have additional questions, please consult your doctor.

Ages 40–64

Blood pressure (40+ or at increased risk): Screen yearly.

Body mass index (BMI): Ask your doctor about your BMI. Discuss weight management options.

Breast cancer:

- **50–74:** Get a mammogram every 1–2 years.
- **40–49:** Talk to your doctor about the risks and benefits of screening based on your personal and family history.

Cervical cancer (women 21–65): Screen every 3 years.

Cholesterol (40–79): Screen at least every 5 years if you don't have risk factors. Screen more often if your cholesterol is above normal.

Colorectal cancer:

- **45–75:** Screen using the home FIT kit test every year or colonoscopy every 10 years.
- Speak to your doctor about screening earlier if you have a family history of colon cancer or a history of advanced polyps.

Diabetes: Consider screening every 3 years, or more often if you have risk factors, like BMI over 25.

Hepatitis B: Screen if you or your parents were born in a country with a high rate of hepatitis B, or if you're at high risk.

Hepatitis C: Get tested once and repeat if you have ongoing risk.

HIV: Get tested once and repeat if you've had unprotected sex or other behaviors that put you at risk.

Prostate cancer:

- **45–49:** Talk to your doctor about screening benefits and risks if you're high risk (African American men and those with a family history of prostate cancer).
- **50–69:** Talk to your doctor about screening benefits and risks.

STIs: Screen if you've had unprotected sex or may be at high risk.

Ages 65+

Abdominal aortic aneurysm (men): Screen if you've ever smoked.

Blood pressure (40+ or at increased risk): Screen yearly.

Body mass index (BMI): Ask your doctor about your BMI. Discuss weight management options.

Bone mineral density test (65+ for women and 70+ for men): Ask about a bone mineral density test.

Breast cancer:

- **50–74:** Get a mammogram every 1–2 years.
- **75+:** Talk to your doctor about the risks and benefits of screening based on your prior history, family history, and personal preferences.

Cholesterol (40–79): Screen at least every 5 years if you don't have risk factors. Screen more often if your cholesterol is above normal.

Colorectal cancer:

- **45–75:** Screen using the home FIT kit test every year or colonoscopy every 10 years.
- Talk to your doctor about screening earlier if you have a family history of colon cancer or a history of advanced polyps.

Diabetes: Consider screening every 3 years or more often if you have risk factors, like BMI over 25.

Hepatitis B: Screen if you or your parents were born in a country with a high rate of hepatitis B or if you're high risk.

Hepatitis C: Get tested once and repeat if you have ongoing risk.

HIV: Get tested if you've had unprotected sex or other behaviors that put you at risk.

Prostate cancer (men 65–69): Talk to your doctor about screening benefits and risks.

STIs: Screen if you've had unprotected sex or may be at high risk.



fast, hassle-free health care. anytime. anywhere.

Your benefits include reliable 24/7 health care by phone or video. Our national network of board-certified doctors provides personalized care for hundreds of medical and mental health needs. No surprise costs. No hassle. Just create an account to enroll.

URGENT CARE

On-demand care for illness and injuries.

- Talk to a board-certified doctor in just minutes when you need care fast, including prescriptions.
- Reliable and affordable alternative to urgent care clinics for more than 80 common, non-emergency conditions like flu, sinus infections, ear pain, and UTIs (Females, 18+).

MENTAL HEALTH

Talk therapy and psychiatry from the privacy of home.¹

- Licensed therapists and board-certified psychiatrists.
- Schedule your appointment in as little as five days with after-hours and flexible sessions available.

PRIMARY CARE

Wellness screenings, routine care, and specialist referrals.

- Annual checkups, preventive, and ongoing care for common conditions like diabetes, asthma, and heart disease.
- See the same doctor for each appointment and receive referrals, prescriptions, lab work, and diagnostic tests.

DERMATOLOGY

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

- Access to the largest national network of board-certified dermatologists.
- Customized diagnosis, treatment plan, and prescriptions, often in less than 24 hours.

USING MDLIVE IS AS EASY AS 1-2-3:



STEP 1: CREATE YOUR SECURE ACCOUNT.



STEP 2: REQUEST AN APPOINTMENT.

Have an urgent care appointment right away, or schedule a time that works for you.



STEP 3: FEEL BETTER FASTER.

Get a diagnosis, treatment plan, and prescriptions, when appropriate, sent right to your preferred pharmacy.²

Your copay is

\$ 0

per appointment for All CVT
PPO & EPO Plans.



Create your account today.
mdlive.com/cvt | 888.632.2738

¹Telehealth therapy visits are available for ages 10 and up.

²Prescriptions are available at the physician's discretion when medically necessary.

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virtual vs. in-person primary care.

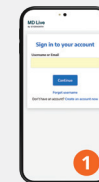
how to know which option to choose.



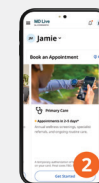
When you need support managing a chronic condition or a new health concern, choosing between virtual and in-person care can be confusing if you don't know your options. MDLIVE Primary Care offers convenient access to board-certified doctors with wellness screenings, routine care, and support for ongoing health needs. See how MDLIVE and in-person doctors compare so you can choose the option that fits your needs.

	MDLIVE doctor	in-person doctor
Available 7 days a week, after-hours, evenings, and holidays	✓	✗
Always taking new patients	✓	✗
Fast, flexible appointments	✓	✗
Labwork ¹	✓	✓
Prescriptions ²	✓	✓
Referrals, including imaging scans	✓ (in-network)	✓ (may or may not be in-network)
Dedicated care plan for specific conditions	✓	✗
Access to health coaching app with reminders, alerts, and digital engagement	✓	✗
Immunizations	✗	✓
Sport and school physicals	✗	✓
Message with a doctor	✓	✓
Remote monitoring	✓	✗

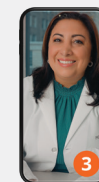
get started in 3 quick steps:



STEP 1:
Create your account or log in.



STEP 2:
Schedule your first primary care visit and complete recommended labs.



STEP 3:
Start your journey with a doctor who understands your health history and goals.

Have trusted, personalized care that fits your life. Schedule your visit today.



Create
your
account

Get the app



mdlive.com/cvt

888.632.2738

¹Limited to LabCorp and Quest labs contracted with MDLIVE for virtual primary care. Labwork is required for wellness visits and must be completed and in the system at least 72 hours ahead of scheduled visit; this is not the case for routine visits. | ²Prescriptions are available at the physician's discretion when medically necessary.

Visit mdlive.com/what-we-treat for a list of what MDLIVE cannot treat or prescribe.



Transform your health

Schedule and complete your **FREE** screening today and receive a **\$25 Amazon e-gift card!**



At an on-site event*

On-site events make it easy and convenient to complete your screening.

Schedule an appointment at MyQuestForHealth.com

- Use **Registration Key CVT2026**
- In the **Wellness Screening** section, under **On-site Event**, select **Make an Appointment**
- You will receive an email when your results are ready to view online



At a Patient Service Center (PSC)*

Quest Diagnostics has nearly 2,000 PSC locations nationwide.

Schedule an appointment at MyQuestForHealth.com

- Use **Registration Key: CVT2026**
- In the **Wellness Screening** section, under **Patient Service Center**, select **Schedule a Screening by 12/15/2026**
- If you schedule as a walk-in, you may be required to make an appointment upon check-in
- You will receive an email when your results are ready to view online



With self-collection*

Complete your screening at your convenience with self-collection materials. Option only available if you live outside of a 20 mile radius from a Patient Service Center (PSC).

Request Quest Activate self-collection materials* at MyQuestForHealth.com

- Use **Registration Key: CVT2026**
- In the **Wellness Screening** section, under **Self-Collection**, select **Order Materials**
- Activate your materials at **QuestActivate.com** and complete the self-collection
- Return your specimen to Quest the same day you complete it
- Return your materials by **12/31/2026**
- You will receive an email when your results are ready to view online

*Note: Self-collection materials cannot be shipped to the state of NY or military bases located in the US

Take charge of your health. *Available once a year to employees, dependents 18+, and under 65 retirees enrolled on a CVT medical plan.

QuestDiagnostics.com

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Why SimpleTherapy?

Investing in your health is one of the best decisions you can make. SimpleTherapy makes it easy to get on the path to feeling better and improving your overall well-being. Our virtual physical therapy program provides the tools you need to turn your health into wealth.

Here's what we can help you with:



Chronic and acute pain



Specific injuries and conditions



Preventive health



Mental health



Ergonomics and workplace safety

Convenient and Accessible

Traditional methods of managing pain and injuries can be stressful, time-consuming, and costly. SimpleTherapy removes these barriers with 15-minute personalized sessions that you can access anytime, anywhere. It's never been easier to stick to your care plan and achieve your health goals.

Expert Care Team

Our program is your first line of defense against pain. SimpleTherapy's clinical team includes physical therapists, pelvic health specialists, orthopedic surgeons, chiropractors, health coaches, and more. These experts are available virtually to help you tackle both new and ongoing health concerns.

Key Benefits

- Unlimited access
- Flexible scheduling
- No equipment required
- Advanced movement analysis
- Self-guided sessions
- Ability to address multiple concerns simultaneously

Visit: go.simpletherapy.com/cvt

Call: 1-800-644-2478

This is a FREE benefit for all CVT members and covered dependents age 13 and older who are enrolled in an EPO or PPO medical plan.



**California's
Valued Trust**

Healthcare Benefits for the Education Community

Take the path to a healthier you.

Join a wellness program through California's Valued Trust and the cost is covered.



Get started at:

www.GoSolera.com/CVT



Scan this
QR code
using your
smartphone
camera

California's Valued Trust is pleased to offer a wellness program for qualified members. It's a 16-week program, followed by monthly sessions, that can help you lose weight, adopt healthy habits and significantly reduce your risk of developing type 2 diabetes.

Get the tools and support to succeed:

- ♦ A **personalized plan** tailored to your tastes, lifestyle and food budget.
- ♦ **Top-rated apps** to make following the plan a breeze.
- ♦ On demand support from **health coaches** and others in the same program.
- ♦ Digital tools like a **Fitbit® activity tracker*** and wireless scale.

See the programs chosen by our experts:

WeightWatchers.

betr **habitu**


ciba health


digbi
health


Transform

NOOM

Questions? Call us at 844-612-2949, Monday through Friday from 6 a.m. to 6 p.m. PT.

Solera Health is an independent company that offer health and wellness programs, products and services to members of your health plan.

WeightWatchers, Betr, Habitnu, Ciba Health, Digbi Health, Noom and Transform are independent companies that offer health and wellness programs, products and services to members of your health plan.

*Fitbit activity tracker is for members who complete program participation requirements. Requirements vary, check with your program for details. Applies to certain Fitbit® models. Limited to 1 per person. Solera Health reserves the right to substitute an alternate activity tracker. Wireless scales are available only for members in online only programs (excludes WeightWatchers).

DIABETES PREVENTION PROGRAM - FREQUENTLY ASKED QUESTIONS

What is Solera Health?

Solera Health is a vendor that California's Valued Trust has partnered with to help administer the Diabetes Prevention Program (DPP). Solera will help identify qualified employees and enroll them in a DPP that best fits their needs.

What is the Diabetes Prevention Program?

Also known as the DPP, the Diabetes Prevention Program helps participants lose weight, adopt healthy habits and significantly decrease their risk of developing type 2 diabetes. The program meets weekly for 16 weeks and then monthly for the balance of a year. The program teaches participants to make lasting changes by eating healthier, increasing physical activity and managing the challenges that come with lifestyle change.

How effective is the DPP in reducing the risk of type 2 diabetes?

The DPP has been proven by the National Institutes of Health (NIH) and the Centers for Disease Control and Prevention (CDC) to decrease the risk of developing type 2 diabetes by 58 percent for those who lose 5 – 7 percent of their body weight through changes in diet and exercise. The NIH and CDC are independent organizations that offer health information that you may find helpful.

What's included in the program?

There are many versions of the lifestyle change program, but most include the following components:

- 16 weekly lessons, followed by monthly sessions for the rest of the year
- Lifestyle health coach to help set goals and keep participants on track
- Small group for support and encouragement
- Helpful tools, like wireless scales and fitness trackers

Who is eligible for the program?

The DPP is a preventive benefit for California's Valued Trust employees and dependents on the medical plan.

How do employees find out if they qualify?

Employees who are identified as having prediabetes or who score as high risk for developing type 2 diabetes can qualify for the program. Employees should visit solera4me.com/cvt and take a one-minute quiz to see if they qualify.

If they're qualified, how do employees enroll?

Employees should visit gosolera.com/cvt to learn more about the program and to enroll online, or they can call 844-612-2949 to enroll over the phone. Once enrolled, participants will receive a welcome email from Solera with instructions on how to complete the registration process with their matched DPP provider. Participants must complete the registration process with their DPP provider to begin the program.

Is there a cost to employees or dependents for participating?

This program is free for all qualified employees and dependents on the medical plan. You may receive an Explanation of Benefits (EOB) for this benefit. No action is necessary if you receive an EOB.

When will I receive my Fitbit®?

After you have been actively participating for the first four weeks of the program, you will receive an email from Solera with a unique code to redeem your Fitbit*. Please be sure to talk to your coach about what it means to "actively participate." For technical questions about how to use your Fitbit, contact Fitbit support at help.fitbit.com/cwsupport.

When should I expect to receive my scale?

If you selected a digital option, you will receive a wireless scale as part of the program. The scale will be shipped once enrollment is complete, typically within five to seven days.

Who should I contact if I have questions about the program?

Call Solera at 844-612-2949 if you have questions.

Savings that speak volumes.



Liz is wearing TruHearing Advanced hearing aids.

Thanks to California's Valued Trust (CVT), medical plan subscribers and covered dependents have access to special savings on high-quality prescription hearing aids through TruHearing®. It's easy to get started.

Your 2027 hearing program provides up to two TruHearing Advanced or Premium hearing aids per year.

	Hearing aid	Avg retail price per aid	Savings per aid	You pay
CVT Member pays Exam: \$45	TruHearing Advanced	\$2,720	\$2,021	\$699 (per aid)
	TruHearing Premium	\$3,250	\$2,251	\$999 (per aid)

Rechargeable battery option available on select styles for an additional \$50 per hearing aid.

Exam must be performed by a TruHearing network provider. All exam appointments and hearing aid purchases must be made through TruHearing.

Your hearing aid purchase includes

-  **60-day**, risk-free trial
-  **1 year** of follow-up visits
-  **80 batteries** per non-rechargeable aid
-  **3-year** full manufacturer warranty



Start by calling TruHearing.

1-844-330-4417
TTY: 711

8am–8pm, Monday–Friday



TruHearing support at every step.

Scan to learn more about the process.

TruHearing.com/how-it-works



Call to get started.

1-844-330-4417 | TTY: 711

8am–8pm, Monday–Friday

Learn more: TruHearing.com/CVT

It's simple to begin.



Call TruHearing



Schedule an exam



Go to your exam



Order hearing aids



Fitting and follow-up

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Frequently Asked Questions

At VSP® Vision Care, we're dedicated to offering a benefit that's simple to use and worry-free. Here are answers to questions we're asked most about our services for members.



VSP Member Services



GETTING STARTED WITH YOUR BENEFITS

ANSWERS

Where can I view my vision benefit information?

You can view your vision benefit information from your VSP member account. Here's how:

- Go to **vsp.com/login** and log in to your account or create an account if you need to.
- Once logged in, click "View Your Benefits" in the Your Benefits tile.
- Use the buttons on the next page to view your benefit information, find out how to use your benefits, and view your claim history.

Where can I find my member ID card and ID number?

While no ID card is needed when you visit a VSP network provider, you can print a card for your records from your VSP member account.

When you make an eye appointment, your doctor may ask for your VSP member ID or member number. This may be the last four digits of your (the primary subscriber's) social security number or a unique ID given by your employer (if you are enrolled through your workplace).

How do I find a doctor near me?

Use the Find a Doctor search at **vsp.com/eye-doctor** to find an in-network location near you. You can also log in to your VSP member account for a complete provider listing. The steps to find a VSP network doctor from your member account are:

- Once logged in, click "Find a Doctor" in the top navigation bar.
- Enter your ZIP code or city and state to view a list of in-network doctors and retail locations near you.
- You can filter by advanced search options if needed by selecting "Advanced Search" in the top right corner of the page. You can search by type of doctor, products, services, frame brands available, hours and scheduling options, gender, language, and distance (in miles).

How do I view my Vision Benefit Statement (VBS)?

You can view your Vision Benefit Statement from your member account. Once logged in, visit the Your Benefit & Claim History section.

If your VBS doesn't open when you click on it, disable your pop-up blocker, as these can sometimes prevent the document from opening.

GETTING STARTED WITH YOUR BENEFITS

ANSWERS

How can I view dependent information from my account?

You can view the dependents covered under your plan from your VSP member account. Once logged in, click “Member Details” at the top right corner of your screen and select who you’d like to view coverage for from the drop-down that appears.

Can I use my benefits at retail chains?

You can use your VSP benefits at VSP network locations, including thousands of private practice doctors and Visionworks® retail stores nationwide. Use the Find a Doctor search to find an in-network location near you. You can also log in to your VSP member account for a complete provider listing.

Want to shop retail? All Visionworks retail locations are in-network for VSP members and participate in VSP Premier Edge™. Depending on your plan, you may also be able to use your benefits at retail locations like Walmart/Sam’s Club and Costco.* Please contact VSP Member Services to confirm your retail coverage.

AFTER YOUR APPOINTMENT

ANSWERS

What are Exclusive Member Extras?

We put our members first by providing exclusive offers totaling more than \$3,000 in savings from VSP and other popular brands for your eye care and overall wellness needs. Save on your favorite frame brands and contact lenses, get discounts on wellness products and services, travel, entertainment, and everyday home and financial services that make your life easier. Visit vsp.com/offers to learn more.

What happens if I see an out-of-network provider?

Your VSP benefits will always go further when you see an in-network eye doctor and you don’t need to file for reimbursement.

When you go out-of-network, you’re missing out on savings and possibly paying more out-of-pocket. However, if you’d like to see an out-of-network provider, please call Member Services at **800.877.7195** (TTY: 711) to see if you have out-of-network benefits. Once Member Services confirms if you have out-of-network coverage or not, they will be able to walk you through the process for submitting an out-of-network claim.

How do I submit an out-of-network reimbursement claim?

You can also submit an out-of-network claim online! Just follow these steps:

- Log in to your **vsp.com** account
- Click on “View Your Benefits”
- Click “Submit a Claim” under “Oops! Did You Go Out of Network?”
- Click “Start New Claim”

How can I view my claim history?

You can view your claim history from your VSP member account. Once logged in, go to the “View Your Benefits” section and click “View Your Benefits.” On the next page, select “Benefit History.”

The next page will display your claim history by year and your Vision Benefit Statements (VBS).

Tip: Disable your pop-up blocker if you have trouble opening your VBS.

Visit vsp.com/faqs for more information.

*Benefits at retail locations may be different or not apply; view your plan details on your member account to confirm your coverage at retail locations and find in-network retail providers.

Visionworks is a VSP-affiliated company.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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Premier Edge Promise



With thousands of locations, getting the most out of your benefits is easy with VSP Premier Edge™—including private practice doctors and Visionworks® retail locations nationwide. And, VSP® members are backed by the Premier Edge Promise, a worry-free eyewear guarantee. When you go to a Premier Edge location, you're protected from the unexpected—whether it's accidentally broken or damaged glasses, your prescription changes, or you don't love the glasses you chose.

What's Included



Broken or Damaged Glasses: If you purchase a Featured Frame Brand frame from a Premier Edge location and the frame is accidentally broken or damaged within the first 12 months of purchase, VSP will replace it at no cost.*



Prescription Change: If you experience a change in prescription, you can come back to your Premier Edge provider, and we'll cover an additional WellVision Exam® within 12 months of your original exam. If a prescription change is found, we'll also replace the lenses.*



Love Your Look: We guarantee you will love your Featured Frame Brand selection. If not, you can return them to your Premier Edge provider for a replacement pair within 100 days.*

Get more with Premier Edge

Free eyewear protection for your glasses when you purchase a Featured Frame Brand from a Premier Edge location.

Featured Frame Brands

Altair • Anne Klein • bebe • Calvin Klein • Calvin Klein Jeans • Cole Haan • Columbia • Converse Cutler and Gross • DKNY • Donna Karan • Dragon • Draper James • Ferragamo • Flexon • Genesis JOE Joseph Abboud • Joseph Abboud • Karl Lagerfeld • Kilter • Lacoste • Lanvin • Lenton & Rusby Longchamp • Marchon NYC • McAllister • Nautica • Nike • Nine West • Otis & Piper • Paul Smith Pure • Shinola • Skaga • Spyder • Sunlites • Victoria Beckham • ZEISS

Visit vsp.com/offers to learn more.

Premier Edge is not available for some members in the state of Texas.

*A \$40 processing fee may apply. The Premier Edge Promise is not an insurance plan. The program provides additional warranty protection for accidental breakage, unexpected prescription change and frame style change only on VSP covered services and cannot be used to replace lost or stolen glasses. Lens and frame replacement is based on the professional judgment of the VSP network doctor. To qualify for the Premier Edge Promise you must purchase an eligible featured frame from a practice location participating in Premier Edge. The Premier Edge Promise is available for one year from the original date of purchase of an eligible featured frame brand for breakage, one additional WellVision Exam with replacement lenses, if needed, one year from the original exam date of service for prescription changes and one style change 100 days from the date of purchase for a frame style change. For breakage, if the original frame is not available, another featured frame brand of similar style and cost may be used. Check with your doctor's office on which brands and styles are currently available. Additional lens enhancements not on the original order may be added at special eyewear guarantee pricing. VSP reserves the right to change or cancel this program at any time without notice. Premier Edge is intended to help VSP members maximize their vision care benefits and its banner is not meant as a designation of care quality as all of our doctors meet high-quality standards of VSP for professional services. The doctor's information, participation in Premier Edge and featured frame brands are subject to change.

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