



California's
Valued Trust

Trustline

Summer 2025

For 40 years, California's Valued Trust has focused on providing you the best and most responsive member service. In continuing that tradition, the Trustline is our primary communication vehicle used to provide required notices and insights into issues that impact your healthcare benefits and rates, as well as new services and options with CVT. We invite every member to engage our Member Services team with questions or feedback regarding any of CVT's healthcare offerings.

Take Charge of Your Health: Start with Your Primary Care Doctor

Healthcare is complex and getting more expensive. However, it's important to focus on your health. One of the best ways to stay healthy and save money is already covered under your CVT health plan: **seeing your primary care doctor**.

Your primary care doctor is your first stop for regular check-ups, preventive care, and early help when something arises. These visits can catch small problems before they become big ones. That means fewer surprises, less stress, and lower costs down the road.

If you have a long-term condition like diabetes, high blood pressure, or asthma, your doctor helps you manage it and avoid emergency visits. Even if you feel fine, regular check-ups can find silent problems early, before they cause major health issues.

CVT is excited to introduce "Virtual Primary Care," offered through MDLIVE, which will allow you to see a primary care doctor from the comfort of your home. More details about this program can be found on Page 3 of this Open Enrollment Guide.

CVT also gives you value-added benefits like screenings, mental health support, and wellness tools. These extra services help you stay ahead of your health at little or no cost. When you use these benefits and understand what your plan covers, you become a smarter healthcare consumer. Have questions about your benefits? Call **CVT Member Services** at **(800) 288-9870**.

Taking care of your health now can save you time, money, and worry later. Start with your primary care doctor and take charge of your health today. If you need help finding a primary care doctor, call your plan's phone number located on the back of your ID card.

Who Is Considered a Primary Care Doctor?

- Nurse Practitioners (NP)
- Physician Assistants (PAs)
- Family Medicine Doctors
- Internal Medicine Doctors
- Pediatricians
- General Obstetricians/Gynecologists (OB/GYNs)

Why Is It Important to Have a Primary Care Doctor?

- ✓ They know you best
- ✓ They're with you for life
- ✓ They keep you out of the hospital
- ✓ They coordinate your care
- ✓ They save you time and money

The resources shared in this edition of Trustline are intended to share helpful information on these topics and more. These articles are meant to be informative and are not a substitute for medical advice or treatment.

Valerie's Viewpoint



**Valerie
Cornuelle**
CVT Executive Director

For more than 40 years, California's Valued Trust (CVT) has proudly supported those who support our public schools – you. We know how hard you work to serve students, families, and your communities, and we are committed to providing you with dependable, high-quality healthcare benefits.

We also understand that rising healthcare costs are a real concern. Please be assured – we see the impact, and we care.

CVT is a not-for-profit health benefits trust created to serve public education employees like you. We are governed by a Board of Trustees made up of both labor and management representatives, all focused on one goal: doing what is best for our members.

Our model prioritizes care. That means:

- We do not pay broker fees or sales commissions.
- Less than two cents of every premium dollar goes to administrative costs.
- The vast majority of your contributions – more than 98% – go directly toward your health and wellbeing.

Behind the scenes, we are working on your behalf – negotiating with hospitals and providers, analyzing health data to understand emerging trends, encouraging preventive care, and offering tools and resources to help you manage your health confidently and effectively. We are also focused on reducing prescription costs and improving access to mental health and wellness support.

We know healthcare can feel complicated. Our job is to make it simpler for you and your family.

Thank you for the important work you do in our schools every day, and for your continued trust in CVT. We appreciate the opportunity to support those who serve our schools.

Choosing the Right Health Plan for You and Your Family

Picking a health plan can feel hard, but you are not alone. CVT is here to help you understand your options so you can make the best choice for you and your family.

Here are some important words to know:

- **Deductible:** The amount you pay first before your plan starts to help. For example, if your deductible is \$2,000, you pay that amount before insurance pays.
- **Co-Insurance:** After you pay your deductible, you and your plan share costs. If your plan pays 80%, you pay 20%.
- **Out-of-Pocket Maximum:** This is the most you have to pay in a year. After you reach it, your plan pays for everything else.
- **Copay:** A set amount you pay when you get care, like \$10 for a doctor visit.

When picking a plan, think about:

- Do you just need it for yourself or for your whole family?
- Do you or your family need regular care?
- Are your doctors in the plan's network?
- How much will it cost each month, and when will you get care?

Check how each plan covers doctor visits, hospital stays, and medicine. Also, look at what you will pay each month and when you use care.

It's important to learn these things now, before you need care.

If you have questions, **contact CVT Member Services** at **(800) 288-9870** or via the CHAT feature found at www.cvtrust.org.

Have Questions About Your Benefits?

Whether you have questions about your plan, dependents, claims, or how your value-added benefits can save you time and money, getting answers to your questions is only a phone call away.

Log into your **MyCVT account** to schedule a personalized benefits consultation with your dedicated **CVT Member Services Representative**, or **call (800) 288-9870**.

Your EAP through CVT

CVT members have access to an Employee Assistance Program (EAP) through Carelon Behavioral Health (Carelon). The EAP is a confidential service designed to help members and their families manage life's challenges, whether personal or work-related. From stress management and mental health support to financial and legal advice, CVT's program through Carelon can be accessed by calling **(877) 397-1032** or through the Carelon website. The Evidence of Coverage (EOC) is available on CVT's website under Resources/Tools and includes important information such as grievance protocols.

Exciting Enhancements for All PPO and EPO Plans



NEW! Virtual Primary Care from MDLIVE

We are making it easier to see a doctor without the wait or travel. With MDLIVE Virtual Primary Care, you'll have convenient access to board-certified physicians for routine care, check-ups, prescriptions, and more. It's a smart solution to California's shortage of in-person primary care providers that makes seeing a doctor easier for you. Visit mdlive.com/cvt, or call (888) 632-2738.



GLP-1 Medication Coverage for Weight Loss

If you're using a GLP-1 medication for weight loss, here's what you need to know:

- Coverage is limited to members with a starting Body Mass Index (BMI) of 35 or higher.
- Only a 30-day supply will be covered at a time. (Not applicable to SilverScript enrollees)
- A new authorization will be required for continued use.
- Participation in the Weight Management Program is mandatory.

NEW! Virtual Musculoskeletal (MSK) Care with SimpleTherapy

Provided by SimpleTherapy (formerly 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.



What's included?

- Programs for injury prevention, acute & chronic, prehab and rehab, and maintenance
- Unlimited live physical therapy sessions (30–40 minutes each)
- Unlimited guided exercise sessions
- Ergonomic assessments and support
- Pelvic health and occupational therapy options

CVT Updates to Health Savings Account (HSA) for IRS Guideline Compliance

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: Blue Distinction Facility Requirements (Not Applicable to Medicare Primary Enrollees)

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. The \$250 copay for outpatient procedures when performed in a facility will not apply when performed at the BDC+ facility. The use of Blue Distinction facilities will be required for any inpatient substance use treatment. Members will continue to have the option to use Carrum Health for these procedures.

For All Blue Shield of California PPO Plans



PhysMetrics is now SimpleTherapy

PhysMetrics, your network provider for physical therapy, occupational therapy, speech therapy, chiropractic and acupuncture, has officially been rebranded as SimpleTherapy, a leader in virtual therapy care.



Scan here
to learn
more

Updates for Anthem Blue Cross and Blue Shield of California HMO Plans

Note: SB 729, the California bill regarding fertility and infertility treatment, has been delayed to 10/1/2026.



Important Update for Members Taking a GLP-1 Medication for Weight Loss (Effective 10/1/2025)

- GLP-1 medications 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

Updates for Kaiser Permanente Plans (Effective 10/1/2025)



SB 729: Kaiser Permanente to Offer Enhanced Infertility and Fertility Services (Effective 10/1/2025)*

This enhanced fertility coverage will include:

- Services required to diagnose infertility, including laboratory and imaging services
- Services to treat infertility, such as medications, artificial insemination and in vitro fertilization

Members will have the same cost share for fertility services as they do for imaging or lab tests for other conditions. Additionally, deductibles, copayments, and coinsurance for fertility services will be applied to any out-of-pocket maximums for their benefit plan.

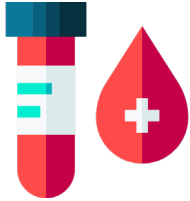
**Pending regulatory approval from the Department of Managed Health Care and the California Department of Insurance.*

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)

Enhancement For All Medical Plans

Take Charge of Your Health and Earn a \$25 Amazon Gift Card from Quest Diagnostics!



Taking care of your health now can help you stay healthy and save money later. With Quest Diagnostics, it's easy for CVT Members to get a wellness screening – no doctor referral needed! You even get a \$25 gift card just for doing it. Screenings help you find problems early, so you can make smart choices and stay on top of your health before you feel sick. Quest makes it simple with three easy ways to get screened, so take charge of your health today!

Choose an option that best fits your lifestyle:

- **Patient Service Center:** Quest has nearly 2,000 locations nationwide.
- **Self-Collection:** Complete your screening at your convenience with self-collection materials.
- **On-Site Event:** Check with your school to see if your district is hosting an on-site event.

Health screenings at Quest Diagnostics are available to CVT Members at no cost and no physician referral. Plus, you'll receive a \$25 Amazon Gift Card just for completing the health screening!

To participate:

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

Enhancement for Members, Covered Dependents (18+) and Non-Medicare Retirees Enrolled in a PPO/EPO Plan

Take A Step Toward Sobriety

Experience compassionate treatment to support your path to sobriety available at little to no cost.

Call: **(855) 729-3511**

We understand that struggling with addiction can feel overwhelming and isolating, but you don't have to go through it alone. If you or your covered family member (age 18+) is facing an alcohol or opioid use problem, contact Carrum Health, which will connect you to one of the country's top recovery centers based on your personal needs. Your Carrum Health benefit covers compassionate, highly effective treatment through some of the top recovery centers in the country.

This may include:

- Detox services
- Residential/inpatient rehab
- Partial hospitalization treatment
- Intensive outpatient treatment
- Outpatient treatment
- Recovery coaching
- Virtual care
- Medication-assisted treatment



Using clinically proven, evidence-based programs, the recovery centers in Carrum Health's substance use disorder network will provide meaningful support and customized treatment to help you reclaim your life.

Whether you're just starting your journey or continuing your recovery, let Carrum Health be your trusted guide, offering completely confidential access to proven treatment methods.

CVT Benefits, Programs, and Resources

As a member of California's Valued Trust (CVT), you and your eligible dependents have access to a range of resources to support your health and help reduce out-of-pocket costs. Start the process of finding a surgical option right for you with:

- **Anthem Blue Distinction+:** <https://www.bcbs.com/about-us/programs-initiatives/blue-distinction-specialty-care/centers-and-physicians-search>
- **Carrum Health:** <https://info.carrumhealth.com/cvt/>

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 in to MyCVT.cvtrust.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**.



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 **(800) 644-2478**.



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.

Teledochealth.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, 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.

SimpleTherapy.com, or call **(800) 644-2478**.

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, or call **(800) 948-2497**.



Carelon Wellbeing Employee Assistance Program (EAP): Counseling, legal, financial, work/life balance support.

Caronwellbeing.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 mental health and emotional wellbeing 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 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**.

Trustline

California's Valued Trust
520 E. Herndon Ave.
Fresno, CA 93720

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Inside This Edition

- Choosing the Right Health Plan for You and Your Family | Page 2
- Exciting Enhancements for all PPO and EPO Plans | Page 3
- Enhancement For All Medical Plans | Page 5
- CVT Benefits, Programs, and Resources | Page 6



CVT Privacy Notice Available

CVT's privacy practices ensure the confidentiality of your protected health information (PHI). You can receive a revised Notice of CVT Privacy Practices by visiting the CVT website at cvtrust.org or by calling **CVT Member Services at (800) 288-9870**.

The new provisions inform you of:

1. Your right to receive a notice if a breach occurs that may have compromised the privacy or security of your information.
2. Your right to inspect and obtain a copy of your PHI that is contained in Plan records, subject to limitations permitted by law.

Women and Health Cancer Rights Act

Your health plan provides benefits for mastectomy-related services, including reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy (including lymphedema). The plan's usual deductibles and copayments apply. Please keep this newsletter for your records and call CVT if you need more information.

Summary of Benefits and Coverage (SBC)

As a member of California's Valued Trust (CVT), you have different healthcare coverage options available to choose from during open enrollment each plan year. Choosing a health coverage option is an important decision.

To help you make an informed choice, CVT makes available a Summary of Benefits and Coverage (SBC), which summarizes essential information in a standard format.

To view the SBC for the plan you are currently enrolled in, log into **mycvtrust.org**. Your MyCVT account provides on-demand information about your coverage, enrollment status, eligibility, and links to CVT's vendor partners through a single online service. Visit CVT's YouTube channel at youtube.com/cvtfinfo if you need registration assistance.

To request a free, printed copy of your SBC, **contact CVT Member Services at (800) 288-9870**.



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520 E. Herndon Ave.
Fresno, CA 93720

Phone:
(559) 437-2960
(800) 288-9870

Fax: (559) 437-2965

Website and  Chat: cvtrust.org

Email: info@cvtrust.org

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CVT complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (800) 288-9870.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 (800) 288-9870。