



California's
Valued Trust

Healthcare Benefits for the
Education Community



BARSTOW COMMUNITY COLLEGE CLASSIFIED

**Health & Welfare Benefits
October 2023 - September 2024**





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Medical Plans

CVT PPO Health Plans with Blue Shield of California, PhysMetrics and CVS/caremark

Barstow Community College - CLASSIFIED

October 1, 2023 - September 30, 2024

BENEFIT	PPO 1, Rx A	PPO 2, Rx A	PPO 3, Rx A	PPO 7, Rx A	PPO Bronze
Calendar Year Deductible	\$0	\$0	Individual: \$100 Family: \$200	Individual: \$250 Family: \$500	Individual: \$5,000 Family: \$10,000
Coinsurance	Paid at 100%*	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 80%* after deductible is met	Paid at 70%* after deductible is met
Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) ⁽²⁾	Individual: \$1,250 ⁽²⁾ Family: \$2,500 ⁽²⁾	Individual: \$1,250 ⁽²⁾ Family: \$2,500 ⁽²⁾	Individual: \$1,250 ⁽²⁾ Family: \$2,500 ⁽²⁾	Individual: \$2,000 ⁽²⁾ Family: \$4,000 ⁽²⁾	Individual: \$6,350 Family: \$12,700
Doctor Visits	Primary Care Physician - \$10 Copay Specialty Physician - \$10 Copay	Primary Care Physician - \$20 Copay Specialty Physician - \$20 Copay	Primary Care Physician - \$20 Copay Specialty Physician - \$20 Copay	Primary Care Physician - \$30 Copay Specialty Physician - \$30 Copay	Primary Care Physician - First 3 visits covered in full after \$60 copay per visit; Remaining visits - Paid at 70%* after deductible is met Specialty Physician - Subject to deductible then \$70 copay
Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*
Outpatient Laboratory	Non-Hospital - Paid at 100%* Hospital - \$50 copay, then paid at 100%*	Non-Hospital - Paid at 100%* Hospital - \$50 copay, then paid at 100%*	Non-Hospital - Paid at 100%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 100%*	Non-Hospital - Paid at 80%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 80%*	Paid at 70%* after deductible is met
Outpatient Radiology	Non-Hospital - Paid at 100%* Hospital - \$75 copay, then paid at 100%*	Non-Hospital - Paid at 100%* Hospital - \$75 copay, then paid at 100%*	Non-Hospital - Paid at 100%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 100%*	Non-Hospital - Paid at 80%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 80%*	Paid at 70%* after deductible is met
Durable Medical Equipment	Paid at 100%*	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 80%* after deductible is met	Paid at 70%* after deductible is met
Ambulance - Ground / Air	Paid at 100%* of covered charges	Paid at 100%* of covered charges	Paid at 100%* after deductible is met	Paid at 80%* after deductible is met	Paid at 70%* after deductible is met
Physical Therapy	Paid at 100% ⁽¹⁾ (Copay, if applicable.)	Paid at 100% ⁽¹⁾ (Copay, if applicable.)	Paid at 100% ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 80% ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 70% ⁽¹⁾ after deductible is met
Chiropractic	Paid at 100% ⁽¹⁾ (Copay, if applicable.)	Paid at 100% ⁽¹⁾ (Copay, if applicable.)	Paid at 100% ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 80% ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 70% ⁽¹⁾ after deductible is met
Acupuncture	Paid at 100%* (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 100%* (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 100%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 80%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 70%* after deductible is met Maximum of 12 visits per calendar year
Outpatient Surgery	Non-Hospital - Paid at 100%* Hospital - \$250 copay, then paid at 100%*	Non-Hospital - Paid at 100%* Hospital - \$250 copay, then paid at 100%*	Non-Hospital - Paid at 100%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 100%*	Non-Hospital - Paid at 80%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 80%*	Paid at 70%* after deductible is met

BENEFIT	PPO 1, Rx A		PPO 2, Rx A		PPO 3, Rx A		PPO 7, Rx A		PPO Bronze	
Hospital Inpatient	Paid at 100%* Unlimited days, Semi-private room		Paid at 100%* Unlimited days, Semi-private room		Paid at 100%* after deductible is met; Unlimited days, Semi-private room		Paid at 80%* after deductible is met; Unlimited days, Semi-private room		Paid at 70%* after deductible is met; Unlimited days, Semi-private room	
Hospital Emergency Room	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After copay, paid at 100%*		\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After copay, paid at 100%*		\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 100%*		\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 80%*		Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)	
Urgent Care	\$10 Copay		\$20 Copay		\$20 Copay		\$30 Copay		Subject to deductible, then \$120 Copay	
Home Health Care	Paid at 100%* Limited to 100 visits per calendar year		Paid at 100%* Limited to 100 visits per calendar year		Paid at 100%* after deductible is met Limited to 100 visits per calendar year		Paid at 80%* after deductible is met; Limited to 100 visits per calendar year		Paid at 70%* after deductible is met; Limited to 100 visits per calendar year	
Telehealth	MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. ⁽²⁾ Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. ⁽²⁾ Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. ⁽²⁾ Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. ⁽²⁾ Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT	
Medical Decision Support	Alight - My Medical Ally Call 1-888-361-3944 or visit mymedicalally.alight.com for expert medical guidance		Alight - My Medical Ally Call 1-888-361-3944 or visit mymedicalally.alight.com for expert medical guidance		Alight - My Medical Ally Call 1-888-361-3944 or visit mymedicalally.alight.com for expert medical guidance		Alight - My Medical Ally Call 1-888-361-3944 or visit mymedicalally.alight.com for expert medical guidance		Alight - My Medical Ally Call 1-888-361-3944 or visit mymedicalally.alight.com for expert medical guidance	
Employee Assistance Program (EAP) through Carelton	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾		Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾		Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾		Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾		Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	
Prescription Drugs	Retail⁽⁴⁾ \$5 Generic \$22 Brand (30-Day Supply)	Mail Order⁽⁴⁾ \$10 Generic \$44 Brand (90-Day Supply)	Retail⁽⁴⁾ \$5 Generic \$22 Brand (30-Day Supply)	Mail Order⁽⁴⁾ \$10 Generic \$44 Brand (90-Day Supply)	Retail⁽⁴⁾ \$5 Generic \$22 Brand (30-Day Supply)	Mail Order⁽⁴⁾ \$10 Generic \$44 Brand (90-Day Supply)	Retail⁽⁴⁾ \$5 Generic \$22 Brand (30-Day Supply)	Mail Order⁽⁴⁾ \$10 Generic \$44 Brand (90-Day Supply)	Retail Subject to deductible, then \$25 Generic Copay \$50 Brand Copay (30-Day Supply)	Mail Order Subject to deductible, then \$50 Generic Copay \$100 Brand Copay (90-Day Supply)

PPO Plans:

* For Covered Expenses Only: When using Non-PPO & Other Health Care Providers, members are responsible for any difference between the covered expense and actual charges, as well as any deductible & percentage copay. All percentages are based on payments to preferred hospitals, physicians and other network providers.

(1) Non-Par Providers limited to a combined maximum of 13 visits per year.

(2) Retired members enrolled in Medicare: (1) MDLIVE Behavioral Health and Alight visits are excluded (2) Pharmacy copayments cost share will not apply to out of pocket maximums (3) CVT PPO Plans 1-10 pay according to non-duplication of Medicare benefits therefore those plan designs are inclusive of Medicare's payment.

(3) EAP - Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).

(4) Copays for certain specialty medications may be set to available manufacturer-funded copay assistance for prescription plans A, B, C (includes Wellness), D and ValuRx

This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at www.cvtrust.org/plan-documents.



It's easy to find a doctor online

Follow the instructions below for 24/7 access to the most up-to-date listings of primary care physicians (PCPs), specialists and hospitals.

Find doctors and hospitals in California

- PPO plan: Go to blueshieldca.com/networkppo

Find doctors and hospitals outside of California (but within the United States)

Go to provider.bcbs.com, enter your location and click on Select a plan. Then, enter the first three letters or numbers of your account number on your member ID card. Or, enter the letters or number(s) below:

- PPO plan?: **XEA**

Have questions?

If you need assistance, call the customer service number located on your member ID card.

2 PPO and Tandem plan members have access to care across the United States.

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Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad. Blue Shield of California" 遵循適用的州法律和聯邦公民權利法律，並且不以種族、膚色、原國籍、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡或殘障為由而進行歧視。

CVT HMO Health Plans with Blue Shield of California and CVS/caremark

Barstow Community College - CLASSIFIED

October 1, 2023 - September 30, 2024

BENEFIT	HMO 1, Rx B	
Calendar Year Deductible	\$0	
Coinsurance	Paid at 100%*	
Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) ⁽²⁾	Individual: \$1,000 Family: \$2,000	
Doctor Visits	Primary Care Physician - \$10 Copay Specialty Physician - \$10 Copay with PCP referral; \$30 Copay Access+ Specialist option ⁽⁷⁾	
Preventive Care / Immunizations	Paid at 100%*	
Outpatient Laboratory	Paid at 100%*	
Outpatient Radiology	Doctor Visit - \$10 Copay Outpatient - Paid in full	
Durable Medical Equipment	Paid at 100%*	
Ambulance - Ground / Air	\$100 Copay	
Physical Therapy	\$10 Per Visit	
Chiropractic	\$10 Copay limited up to 30 combined visits per calendar year(PCP prior authorization not required) ⁽⁶⁾	
Acupuncture	Not Covered	
Outpatient Surgery	Paid at 100%*	
Hospital Inpatient	Physician paid at 100%* Inpatient facility services - Paid at 100%* Skilled Nursing - Paid at 100%* Semi-private room	
Hospital Emergency Room	\$100 Copay (Copay waived if admitted as in-patient)	
Urgent Care	\$10 Copay	
Home Health Care	\$10 Per Visit (limited to 100 visits per calendar year)	
Telehealth	Paid at 100% for non-emergency care, call Teladoc 24/7 at (800) 835-2362	
Medical Decision Support	N/A	
Employee Assistance Program (EAP) through Carelon	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	
Prescription Drugs	Retail⁽⁴⁾ \$7 Generic \$15 Preferred \$30 Non-Preferred (30-Day Supply)	Mail Order⁽⁴⁾ \$15 Generic \$35 Preferred \$70 Non-Preferred (90-Day Supply)

Blue Shield HMO Plans:

*** For Covered Expenses Only**

(3) EAP - Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).

(4) If you are enrolled in the PrudentRx Copay Program your out-of-pocket cost for specialty medications will be \$0. If you do not enroll in the PrudentRx Copay Program, you will be subject to a 30% coinsurance for your specialty medications for prescription plans A, B, C (includes Wellness), D, ValuRx, and the Bronze Plan.

(6) Chiropractic benefits are offered through ASH.

(7) To use the Access+ Specialist option, a member must select a primary care personal physician who is affiliated with a medical group or IPA that is an Access+ provider group that offers the Access+ Specialist feature.

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Find doctors and hospitals in California

- Access+ HMO® plan: Go to blueshieldca.com/networkhmo
- Trio HMO plan: Go to blueshieldca.com/networktriohmo

How to find your PCP's ID number

You may need your selected PCP's ID number when you enroll in an HMO plan for the first time. To find this number, search for your doctor using our Find a Doctor tool. Then, click on your doctor's name and select View details under "Primary Care Physician ID."

Have questions?

If you have any questions about the Trio HMO plan, call Shield Concierge at **(855) 747-5800**, 7 a.m. to 7 p.m. PST, Monday through Friday. For the other plans, call Member Services at **(855) 256-9404**, 7 a.m. to 7 p.m. PST, Monday through Friday.

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Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad. Blue Shield of California" 遵循適用的州法律和聯邦公民權利法律，並且不以種族、膚色、原國籍、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡或殘障為由而進行歧視。

CVT HMO Health Plans with Kaiser Permanente
Barstow Community College - CERTIFICATED, CLASSIFIED, MANAGEMENT

October 1, 2023 - September 30, 2024

BENEFIT	HMO 1 w/Chiro														
Calendar Year Deductible	\$0														
Coinsurance	Paid at 100%*														
Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) ⁽²⁾	Individual: \$1,500 Family: \$3,000														
Doctor Visits	Primary Care Physician - \$10 Copay Specialty Physician - \$10 Copay														
Preventive Care / Immunizations	Paid at 100%*														
Outpatient Laboratory	Most tests paid at 100%*														
Outpatient Radiology	Most services paid at 100%*														
Durable Medical Equipment	Paid at 100%*														
Ambulance - Ground / Air	Paid at 100%* If Medically Necessary														
Physical Therapy	\$10 Copay														
Chiropractic	Benefit through PhysMetrics; \$10 office visit copay; \$15 daily max for out of network; Up to 40 visits per year combined with Acupuncture														
Acupuncture	Benefit through PhysMetrics; \$10 office visit copay; \$15 daily max for out of network; Up to 40 visits per year combined with Chiropractic														
Outpatient Surgery	\$10 Copay														
Hospital Inpatient	Paid at 100%*														
Hospital Emergency Room	\$100 Copay Copay waived if admitted as in-patient														
Urgent Care	\$10 Copay														
Home Health Care	Paid at 100%* (Limits)														
Telehealth	For after-hours advice, call 1-888-576-6225														
Medical Decision Support	N/A														
Employee Assistance Program (EAP) through Carelon	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾														
Prescription Drugs	<table border="0"> <tr> <td>Retail</td> <td>Mail Order</td> </tr> <tr> <td>\$5 Generic</td> <td>\$5 Generic</td> </tr> <tr> <td>\$10 Brand (Up to 30 Day Supply)</td> <td>\$10 Brand (30 Day Supply)</td> </tr> <tr> <td>\$10 Generic</td> <td>\$10 Generic</td> </tr> <tr> <td>\$20 Brand (31-60 Day Supply)</td> <td>\$20 Brand</td> </tr> <tr> <td>\$15 Generic</td> <td>(31-100 Day Supply)</td> </tr> <tr> <td>\$30 Brand (61-100 Day Supply)</td> <td></td> </tr> </table>	Retail	Mail Order	\$5 Generic	\$5 Generic	\$10 Brand (Up to 30 Day Supply)	\$10 Brand (30 Day Supply)	\$10 Generic	\$10 Generic	\$20 Brand (31-60 Day Supply)	\$20 Brand	\$15 Generic	(31-100 Day Supply)	\$30 Brand (61-100 Day Supply)	
Retail	Mail Order														
\$5 Generic	\$5 Generic														
\$10 Brand (Up to 30 Day Supply)	\$10 Brand (30 Day Supply)														
\$10 Generic	\$10 Generic														
\$20 Brand (31-60 Day Supply)	\$20 Brand														
\$15 Generic	(31-100 Day Supply)														
\$30 Brand (61-100 Day Supply)															

Kaiser Permanente Plans:

*** For Covered Expenses Only**

(2) The pharmacy copayments will not apply to out of pocket maximums for retirees enrolled in Medicare

NOTES: Copays for Infertility: Plans 1 - \$10 Copay; Plan 2 - \$15 Copay; Plan 3 - 50% Copay; Plan 4 - \$30 Copay; Plan 5 - \$35 Copay; Plans 6-8 & Wellness - 50% Copay.

Copays for Allergy Injections: Plans 1-5 - No Charge; Plans 6-7 & Wellness - \$5 Per Visit; Plan 8 - No Charge.

Plan 6 - \$175 allowance for lenses, frames & contacts every 24 months

(3) EAP - Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).

This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at www.cvtrust.org/plan-documents.



Additional Resources

You can save time and money by going to an urgent care center

About urgent care centers

An urgent care center can provide many of the same basic medical services as your doctor's office – often with extended hours – and lower out-of-pocket costs than the emergency room. Staffed with licensed physicians, urgent care centers are ideal for non-emergency care when your doctor isn't available.

Urgent care	VS.	Emergency room
Sprains, strains, and sports injuries		Chest pain or heart attack
Cuts and abrasions		Stroke, weakness, or numbness on one side
Fever, colds, coughs, sore throats, sinus problems, and earaches		Fractures
Diarrhea or stomach cramps		Severe bleeding
Urinary tract infections		Severe abdominal pain
Skin allergies and rashes		Difficulty breathing
Insect and animal bites		Head injury or other major trauma
		Loss of consciousness

You'll save both time and money when you visit an urgent care center versus an emergency room. Urgent care centers offer you quality care at lower out-of-pocket costs for non-emergency conditions. The wait times at most urgent care centers are typically less than at California emergency rooms, where average wait times are about four hours and 34 minutes.*

Find an urgent care center (PPO plan members)

- If your doctor isn't available, visit any urgent care center for covered services.
- See providers within the Blue Shield network for lower out-of-pocket costs.
- To locate a Blue Shield–contracted urgent care center near you, log in to blueshieldca.com/find-a-doctor. Select *Urgent Care* and enter your location. You have the option to go anywhere you like. However, you'll have lower out-of-pocket costs if you visit a network provider.

For a detailed description of coverage benefits and limitations, please consult your health plan's *Evidence of Coverage* or *Certificate of Insurance/Policy*.

If you feel you're experiencing a medical emergency, call 911 immediately or go to the nearest emergency room.

* "Emergency Department Pulse Report," American College of Emergency Physicians and Press Ganey, 2010.

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Diarrhea or stomach cramps		Severe bleeding
Urinary tract infections		Severe abdominal pain
Skin allergies and rashes		Difficulty breathing
Insect and animal bites		Head injury or other major trauma
		Loss of consciousness

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Find an urgent care center (HMO plan members)

- Call your doctor's office to help you find the closest urgent care center you can visit. You can only seek care at urgent care centers affiliated with your doctor's medical group or Independent Practice Association.
- Before you seek care, get an authorization from your doctor's office to make sure your HMO plan covers the services you receive.

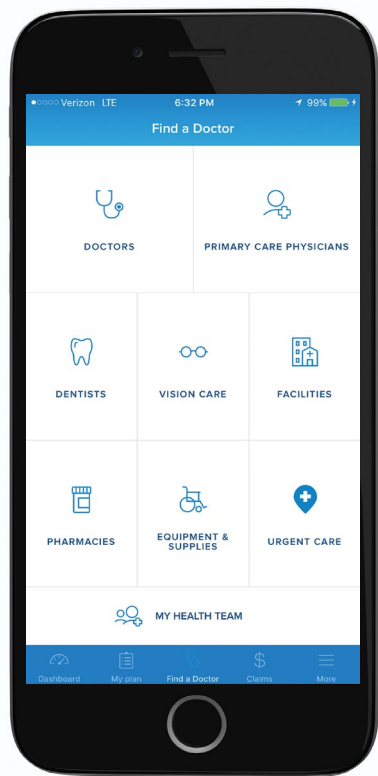
For a detailed description of coverage benefits and limitations, please consult your health plan's *Evidence of Coverage* or *Certificate of Insurance/Policy*.

If you feel you're experiencing a medical emergency, call 911 immediately or go to the nearest emergency room.

* "Emergency Department Pulse Report," American College of Emergency Physicians and Press Ganey, 2010.

Manage your health care anytime, anywhere from your phone, tablet, or computer

Get 24/7 access to your Blue Shield health plan information through our mobile app and website.



It's easy to get started:

From your phone, download the Blue Shield of California mobile app on the [App Store](#)SM or [Google Play](#)TM and click register.



From your computer, register for your online account at blueshieldca.com/register.

Once you register, you'll be able to:

- Find a doctor or urgent care center near you
- Check your deductible and copayment/coinsurance year-to-date totals
- View your claims
- Review your benefits information
- See your wellness benefits

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Blue Shield of California offers Teladoc: Access to licensed doctors 24/7 by phone or video

Get care when and where you need it through your Blue Shield health plan. As a Blue Shield member, you have access to Teladoc's national network of U.S. board-certified physicians. Whenever you need care, Teladoc® doctors are available 24/7 by phone or video.



Use Teladoc

- If you're considering the ER or urgent care center for a non-emergency
- When on vacation, a business trip, or away from home
- For short-term prescription refills

Get the care you need

Teladoc doctors can treat many medical conditions including:

- Cold and flu symptoms
- Allergies
- Bronchitis
- Respiratory infection
- Sinus problems
- And more

Meet the doctors

All Teladoc doctors:

- Are practicing primary care physicians, pediatricians, and family physicians
- Have an average of 20 years of experience
- Are board certified and licensed
- Are credentialed every three years

Get started with Teladoc

1 Set up account

Visit www.teladoc.com/bsc, complete the required information, and click on Set up account. You can also call Teladoc at **1-800-Teladoc** (835-2362) for help.

2 Provide medical history

Complete your medical history by clicking on *Medical Information*. Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

Teladoc can help you complete your medical history over the phone. Call **1-800-Teladoc** (835-2362).

3 Request a consult

Once your account is set up, request a consult anytime you need care.

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Access+HMO & Trio Plans

**Talk to a doctor
anytime for a
copay of \$0**

Get quality care whenever you need it

With Kaiser Permanente, you have many options available to get the world-class care you depend on for all your health needs – day or night. Here's how:

Convenient ways to get care



Phone visit

Talk with a clinician over the phone for the same high-quality care as an in-person visit.^{1,2} Schedule an appointment or get fast, personalized support 24/7.



Video visit

Meet face-to-face with a clinician by video from your smartphone, tablet, or computer.^{1,2} Appointments are optional.



24/7 care advice

Talk with a Kaiser Permanente clinician anytime day or night for advice.



E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.



Email

Message your doctor's office with nonurgent health questions anytime through your kp.org account.



Mail-order pharmacy

Get prescriptions sent straight to your door with our mail-order delivery service.³

1. Where appropriate and available. 2. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 3. Some prescriptions are not available through the mail-order pharmacy. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 10 business days.

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., 1300 SW 27th St., Renton, WA 98057

Making an appointment is easy

Go online:

To choose the kind of care you need, visit kp.org/getcare or sign in to the Kaiser Permanente app – and avoid hold times on the phone. For Colorado or Washington members, chat online with a doctor through your kp.org account.

Call us 24/7:

Find your location information below.

California

- Northern California: 1-866-454-8855
- Southern California: 1-833-574-2273

Colorado

303-338-4545 or 1-800-218-1059

Georgia

404-365-0966

Hawaii

- Oahu: 808-432-2000
- Maui: 808-243-6000
- Hawaii Island: 808-334-4400
- Kauai: 808-246-5600

Maryland/Virginia/Washington, D.C.

1-800-777-7904

Oregon/SW Washington

- Portland: 503-813-2000
- All other areas: 1-800-813-2000

Washington

1-800-297-6877

TTY

711

Learn more at kp.org/getcare



Uncomplicated. The way healthcare should be.



With MDLIVE, you can visit with a doctor 24/7 from your home, office or on-the-go.

Welcome to MDLIVE! Your anytime, anywhere doctor's office.

*Anthem Blue Cross, Aetna and Blue Shield HDHP and Sutter | Health Aetna HSA, plans are subject to deductible.

*Behavioral Health not applicable to Medicare retirees.



U.S. board-certified doctors with an average of 15 years of experience.



Consultations are convenient, private and secure.



Prescriptions can be sent to your nearest pharmacy, if medically necessary.

\$0 Copay*

Medical, Dermatology and Behavioral Health**
Consults: PPO & EPO plans

We treat over 50 routine medical conditions including:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems / UTI
- Vaginitis
- And More



Download the app.
Join for free. Visit a doctor.

MDLIVE.com/CVT
888-632-2738

DID YOU KNOW...

You have a Medical Ally to help get the expert medical care you deserve?



If you are facing a medical condition or considering surgery, it is important to find a highly qualified healthcare team you can trust. As part of your benefits, you have access to a Medical Ally for **personalized and confidential one-on-one support to help you make medical decisions with confidence.**

Your Medical Ally can help you:

- Understand the **risks and benefits of surgery**
- Get a **second opinion**
- Manage the day-to-day **stress of a condition**
- Ask your doctor the **right questions**
- Understand any **medical diagnosis** & learn about all available **treatment options**



888-361-3944

Monday–Friday, 8 a.m.–8 p.m. CT



mymedicalally.alight.com

To register, enter company code **CVT**

My **Medical Ally**™ | **alight**



Considering surgery? Know your options.

Many common conditions have more than one effective treatment option, yet patients are often presented with only one choice.

If your doctor recommends elective lower back surgery, hip or knee replacement, weight loss surgery or hysterectomy, you may qualify for a **\$400 prepaid card*** just for learning more about your treatment options.

California's Valued Trust is pleased to offer this **free** resource to all active and non-Medicare retiree members and their eligible dependents who have coverage through their PPO or EPO plan.

*To be eligible, engage with a Medical Ally for one of the elective surgeries above and complete a survey. You must start the program at least 30 days before a planned surgery date. Emergency procedures do not qualify for the incentive, and other restrictions may apply. Prepaid Mastercard® issued by MetaBank®, Member FDIC. Card terms apply. Card is courtesy of Alight; Awards may be taxable.



Carelon Wellbeing

We're here for life's challenges

No problem is too big or too small. Receive no-cost confidential support today.

Counseling

Schedule an appointment with a licensed counselor for online or in-person sessions during times that work for you, even evenings and weekends.

Sessions are strictly confidential.

Legal and financial services

We can help you find discounts on legal and financial services and assist you with having a safe, confidential discussion with an expert.

Work/life support

Get connected with resources and referral services related to child and eldercare, education, growing families, consumer resources, home maintenance, and daily living.

Visit the Carelon Wellbeing website to access articles, videos, podcasts, and other tools that can help you and your loved ones with life's challenges.

achievesolutions.net/cvt | 877-397-1032





Find your healthy weight.

Sustainable strategies for reducing your risk of type 2 diabetes.

Make healthy living your reality with the Diabetes Prevention Program – in-person, digital, and on-the-go support to help you lose weight and reduce your risk of developing type 2 diabetes.

See the reverse side for program details.



Are you at risk for diabetes?

More than 86 million Americans have prediabetes – and most don't even know it. Prediabetes means that blood sugar levels are higher than normal but not high enough yet to be classified as type 2 diabetes. Certain factors can increase one's risk of developing diabetes or prediabetes such as:

- **Weight:** Having a body mass index (BMI) over 25
- **Age:** Being age 40 or older
- **Ethnicity:** Being of Hispanic or African American origin
- **Activity level:** Having a more sedentary lifestyle

Support that's right for you

The Diabetes Prevention program offers:

- **In-person support:** Connect with a personal health coach.
- **Digital access:** Get peer support and real-time guidance.
- **Tools and resources:** You may be eligible to receive a wireless scale, activity tracker, and easy-to-understand tips.

Most participants lose 5% to 7% of their total body weight, which, according to the Centers for Disease Control and Prevention, results in a 58% risk reduction in developing type 2 diabetes.

See if you qualify

The Diabetes Prevention Program is brought to you in partnership with Solera Health. It is available as a covered benefit to eligible Blue Shield members at no additional cost.

Find out if you're eligible for the program by taking the following steps:

1. Visit **www.solera4me.com/bsca**.
2. Answer a few questions.
3. Get your results.
4. Select the program of your choice.

The Diabetes Prevention Program is provided by Solera Health, an independent company.

Wellvolution is a registered trademark of Blue Shield of California. Blue Shield and the Shield symbol are registered trademarks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

Visit **solera4me.com/bsca** to see if you are eligible.



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!



Helpful Phone Numbers and Website Addresses
October 1, 2023 – September 30, 2024

CVT Preferred Provider Organization (PPO) Plan with Blue Shield of California, PhysMetrics and CVS/caremark		
California's Valued Trust (CVT) Member Services	(800) 288-9870	www.cvtrust.org
Connect – Member Services Blue Shield medical claims unit	(888) 499-5532	www.blueshieldca.com
Blue Shield of California BlueCard – Care outside the United States	(800) 810-2583	www.bcbs.com
PhysMetrics Physical medicine benefits	(877) 519-8839	www.cvt.physmetrics.com
CVS/caremark Prescription Drug Benefit (Active members and non-Medicare retirees)	(888) 354-6390	www.caremark.com
SilverScript Prescription Drug Benefit (Medicare retirees)	(888) 620-1756	www.silverscript.com
AccordantCare Health Management Program (Rare, complex conditions)	(800) 948-2497	www.accordant.com
Alight – Free, expert medical guidance for any condition (Enter company code CVT)	(888) 361-3944	www.mymedicalally.alight.com
MDLIVE – 24/7 non-emergency access to doctors, therapists and psychiatrists	(888) 632-2738	www.mdlive.com/cvt
TruHearing Select Discount Hearing Aid Program	(844) 300-0134	www.truhearing.com/select
Carelon Employee Assistance Program (EAP)	(877) 397-1032	www.achievesolutions.net/cvt
Wellvolution Digital and in-person health programs	(866) 671-9644	www.wellvolution.com
CVT Health Maintenance Organization (HMO) Plan with Blue Shield of California & Kaiser Permanente		
Blue Shield of California Member Services – Find a provider assistance, Change Provider, Pharmacy assistance	(855) 256-9404	www.blueshieldca.com
Teladoc 24/7 non-emergency access to doctors and mental health professionals	(800) 835-2362	www.teladoc.com/bsc
Kaiser Permanente Member Services – Find a provider assistance, Change Provider, Pharmacy assistance	(800) 464-4000	www.kp.org



Who Do I Call?

Call your district office when...

- You have questions regarding your payroll deduction
- You want to know when your coverage will end
- You need to change your address and /or phone number
- You want to add a new family member, i.e.; spouse, domestic partner, newborn, or other eligible dependent
- You need to delete a family member, i.e.; due to divorce, or an overage dependent getting married, or no longer eligible, or death in the family

(Your district office will forward the paperwork to CVT, when applicable)

Call California's Valued Trust (CVT) when...

- You have eligibility questions about yourself or your dependents
- You receive a letter from California's Valued Trust and have questions
- You have retiree health benefit coverage questions
- You have questions about COBRA coverage, (continuing benefit coverage through CVT, after terminating employment)
- You need carrier phone numbers, not listed on your insurance card(s)

(CVT may need to refer you to another office when appropriate)

Call the carrier when...

- Prior authorization is required
- You have coordination of benefits questions
- You have questions on an explanation of benefits (EOB)
- You want to know how much deductible you have, or have met
- You want to know how much towards your maximum you have used
- You are billed or balance billed by a provider of service
- You need the status of a claim
- For provider referral

(i.e.; Anthem Blue Cross, Delta Dental, VSP, or CVS Caremark)