



California's
Valued Trust

Healthcare Benefits for the
Education Community



BARSTOW COMMUNITY COLLEGE CERTIFICATED

**Health & Welfare Benefits
October 2026 - September 2027**





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California's
Valued Trust

Medical Plans

CVT PPO Health Plans with Blue Shield of California and CVS/caremark
Physical/Speech/Occupational Therapy, Chiro/Acupuncture with SimpleTherapy
Barstow Community College - CERTIFICATED
October 1, 2026 - September 30, 2027

BENEFIT	PPO 2, Rx D	PPO 3, Rx C	PPO 5, Rx A	PPO 7, Rx D
Calendar Year Deductible	\$0	Individual: \$100 Family: \$200	Individual: \$200 Family: \$400	Individual: \$300 Family: \$600
Coinsurance	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) ⁽²⁾	Individual: \$1,500 ⁽²⁾ Family: \$3,000 ⁽²⁾	Individual: \$2,500 ⁽²⁾ Family: \$5,000 ⁽²⁾	Individual: \$2,500 ⁽²⁾ Family: \$5,000 ⁽²⁾	Individual: \$3,500 ⁽²⁾ Family: \$7,000 ⁽²⁾
Doctor Visits	Primary Care Physician - \$20 Copay Specialist Physician - \$40 Copay	Primary Care Physician - \$20 Copay Specialist Physician - \$40 Copay	Primary Care Physician - \$30 Copay Specialist Physician - \$60 Copay	Primary Care Physician - \$30 Copay Specialist Physician - \$60 Copay
Preventive Care / Immunizations	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%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 100%*	Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 90%*	Non-Hospital - Paid at 80%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 80%*
Outpatient Radiology	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 90%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 90%*	Non-Hospital - Paid at 80%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 80%*
Durable Medical Equipment	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
Ambulance - Ground / Air	Paid at 100%* of covered charges	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
Physical Therapy	Paid at 100%* ⁽¹⁾ (Copay, if applicable.)	Paid at 100%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 90%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 80%* ⁽¹⁾ after deductible is met (Copay, if applicable.)
Chiropractic	Paid at 100%* ⁽¹⁾ (Copay, if applicable.)	Paid at 100%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 90%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 80%* ⁽¹⁾ after deductible is met (Copay, if applicable.)
Acupuncture	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 90%* 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
Outpatient Surgery	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 90%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 90%*	Non-Hospital - Paid at 80%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 80%*
Hospital Inpatient	Paid at 100%* Unlimited days, Semi-private room	Paid at 100%* after deductible is met; Unlimited days, Semi-private room	Paid at 90%* after deductible is met; Unlimited days, Semi-private room	Paid at 80%* after deductible is met; Unlimited days, Semi-private room
Hospital Emergency Room	\$200 Copay (Copay waived if admitted as inpatient) After copay, paid at 100%*	\$200 Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 100%*	\$200 Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*	\$200 Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 80%*
Urgent Care	\$20 Copay	\$20 Copay	\$30 Copay	\$30 Copay
Home Health Care	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 90%* 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

BENEFIT	PPO 2, Rx D		PPO 3, Rx C		PPO 5, Rx A		PPO 7, Rx D	
Telehealth	MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. ⁽²⁾ Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. ⁽²⁾ Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. ⁽²⁾ Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. ⁽²⁾ Call 1-888-632-2738 or visit www.mdlive.com/CVT	
Virtual Physical Therapy	Paid at 100%. Call 1-800-644-2478 for virtual musculoskeletal (MSK) benefits by SimpleTherapy .		Paid at 100%. Call 1-800-644-2478 for virtual musculoskeletal (MSK) benefits by SimpleTherapy .		Paid at 100%. Call 1-800-644-2478 for virtual musculoskeletal (MSK) benefits by SimpleTherapy .		Paid at 100%. Call 1-800-644-2478 for virtual musculoskeletal (MSK) benefits by SimpleTherapy .	
Employee Assistance Program (EAP) through Carelon	Paid at 100% - Visit www.carelonwellbeing.com/cvt or call 1-877-397-1032 to access benefit ⁽³⁾		Paid at 100% - Visit www.carelonwellbeing.com/cvt or call 1-877-397-1032 to access benefit ⁽³⁾		Paid at 100% - Visit www.carelonwellbeing.com/cvt or call 1-877-397-1032 to access benefit ⁽³⁾		Paid at 100% - Visit www.carelonwellbeing.com/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	
Prescription Drugs	\$150 Brand Deductible 30-Day Supply ^(4, 9) Generic: \$10 Pref Brand: \$40 Non-Pref Brand: \$100 Specialty: Paid at 70%, \$0 copay when enrolled in Prudent Rx	\$150 Brand Deductible 90-Day Supply ^(4, 9) Generic: \$25 Pref Brand: \$100 Non-Pref Brand: \$250 Specialty: N/A	30-Day Supply ^(4, 9) Generic: \$7 Pref Brand: \$25 Non-Pref Brand: \$40 Specialty: Paid at 70%, \$0 when enrolled in Prudent Rx	90-Day Supply ^(4, 9) Generic: \$15 Pref Brand: \$60 Non-Pref Brand: \$90 Specialty: N/A	30-Day Supply ^(4, 9) Generic: \$5 Pref Brand: \$22 Non-Pref Brand: \$22 Specialty: Paid at 70%, \$0 when enrolled in Prudent Rx	90-Day Supply ^(4, 9) Generic: \$10 Pref Brand: \$44 Non-Pref Brand: \$44 Specialty: N/A	\$150 Brand Deductible 30-Day Supply ^(4, 9) Generic: \$10 Pref Brand: \$40 Non-Pref Brand: \$100 Specialty: Paid at 70%, \$0 copay when enrolled in Prudent Rx	\$150 Brand Deductible 90-Day Supply ^(4, 9) Generic: \$25 Pref Brand: \$100 Non-Pref Brand: \$250 Specialty: N/A

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. Anthem BDC+ required procedures excluded from \$250 outpatient surgery copay.

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

(2) Retired members enrolled in Medicare: (1) MDLIVE Behavioral Health visits are excluded (2) The PrudentRx program is not applicable and pharmacy 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) 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.

(9) For GLP-1 information, visit **www.cvtrust.org/glp1**

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

CVT PPO Health Plans with Blue Shield of California and CVS/caremark
Physical/Speech/Occupational Therapy, Chiro/Acupuncture with SimpleTherapy
Barstow Community College - CERTIFICATED
October 1, 2026 - September 30, 2027

BENEFIT	HDHP 1	Bronze
Calendar Year Deductible	Individual: \$1,700 Family: \$3,400 (No individual limit applies to family)	Individual: \$5,000 Family: \$10,000
Coinsurance	Paid at 90%* 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: \$5,000 Family: \$10,000 Family = Employee with 1 or more covered dependents. No one individual will pay more than \$5,000.	Individual: \$7,000 Family: \$14,000
Doctor Visits	Primary Care Physician - Paid at 90%* after deductible is met Specialist Physician - Paid at 90% after deductible is met	Primary Care Physician - First 3 visits covered in full after \$60 copay per visit; Remaining visits - Paid at 70%* after deductible is met Specialist Physician - Subject to deductible then \$120 copay per visit
Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*
Outpatient Laboratory	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Outpatient Radiology	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Durable Medical Equipment	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Ambulance - Ground / Air	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Physical Therapy	Paid at 90%* ⁽¹⁾ after deductible is met	Paid at 70%* ⁽¹⁾ after deductible is met (Copay, if applicable)
Chiropractic	Paid at 90%* ⁽¹⁾ after deductible is met	Paid at 70%* ⁽¹⁾ after deductible is met (Copay, if applicable)
Acupuncture	Paid at 90%* after deductible is met. Maximum of 12 visits per calendar year	Paid at 70%* after deductible is met (Copay, if applicable). Maximum of 12 visits per calendar year
Outpatient Surgery	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Hospital Inpatient	Paid at 90%* after deductible is met; Unlimited days, Semi-private room	Paid at 70%* after deductible is met; Unlimited days, Semi-private room
Hospital Emergency Room	Paid at 90%* after deductible is met	Subject to Deductible, then \$200 Copay (copay waived if admitted as inpatient)
Urgent Care	Paid at 90%* after deductible is met	Subject to deductible, then \$120 Copay
Home Health Care	Paid at 90%* 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, behavioral health, and primary care visits. Call 1-888-632-2738 or visit www.mdlive.com/CVT	MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. Call 1-888-632-2738 or visit www.mdlive.com/CVT
Virtual Physical Therapy	Paid at 100%. Call 1-800-644-2478 for virtual musculoskeletal (MSK) benefits by SimpleTherapy .	Paid at 100%. Call 1-800-644-2478 for virtual musculoskeletal (MSK) benefits by SimpleTherapy .
Employee Assistance Program (EAP) through Carelon	Paid at 100% - Visit www.carelonwellbeing.com/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	Paid at 100% - Visit www.carelonwellbeing.com/cvt or call 1-877-397-1032 to access benefit ⁽³⁾

BENEFIT	HDHP 1		Bronze	
Prescription Drugs	30-Day Supply Subject to deductible, then Generic: \$25 Copay Pref Brand: \$50 Copay Non-Pref Brand: \$50 Copay Specialty: Paid at 70%, reduced to \$0 after deductible when enrolled in PrudentRx	90-Day Supply Subject to deductible, then Generic: \$50 Copay Pref Brand: \$100 Copay Non-Pref Brand: \$100 Copay Specialty: N/A	30-Day Supply Subject to deductible, then Generic: \$25 Copay Pref Brand: \$50 Copay Non-Pref Brand: \$50 Copay Specialty: Paid at 70%, \$0 when enrolled in PrudentRx	90-Day Supply Subject to deductible, then Generic: \$50 Copay Pref Brand: \$100 Copay Non-Pref Brand: \$100 Copay Specialty: N/A

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. Anthem BDC+ required procedures excluded from \$250 outpatient surgery copay.

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(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.

(9) For GLP-1 information, visit www.cvtrust.org/glp1

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



How to find a network doctor

Simply go to your plan online to search doctors, specialists, hospitals, and pharmacies.

- PPO Plan (outside CA): **provider.bcbs.com**; (Note: In the "Find your plan by prefix" window, click on *Browse a list of plans*. Then find *California, Blue Shield*.)
- PPO Plan (within CA): **blueshieldca.com/networkppo**

How to find urgent or emergency care outside California

As a Blue Shield member, you are always covered for urgent and emergency care when away from home. To find providers in the U.S., visit **provider.bcbs.com** or call BlueCard Access at **(800) 810-BLUE (2583) (TTY: 711)**. To find international providers, visit **bcbsglobalcore.com** or call the Blue Shield Global Core service center collect at **(804) 673-1177** from outside the U.S.

Have questions?

If you need assistance, call Member Services at **(800) 360-6587**, 5 a.m. to 8 p.m. PT, Monday through Friday.

Language Assistance Notice

For assistance in English at no cost, call the toll-free number on your ID card. You can get this document translated and in other formats, such as large print, braille, and/or audio, also at no cost. Para obtener ayuda en español sin costo, llame al número de teléfono gratis que aparece en su tarjeta de identificación. También puede obtener gratis este documento en otro idioma y en otros formatos, tales como letra grande, braille y/o audio. 如欲免費獲取中文協助，請撥打您 ID 卡上的免費電話號碼。您也可免費獲得此文件的譯文或其他格式版本，例如：大字版、盲文版和/或音訊版。

Nondiscrimination Notice

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

blueshieldca.com

Blue Shield of California is an independent member of the Blue Shield Association

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CVT HMO Health Plans with Kaiser Permanente
Barstow Community College - CERTIFICATED, CLASSIFIED, MANAGEMENT
October 1, 2026 - September 30, 2027

BENEFIT	Kaiser 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 Specialist 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 SimpleTherapy ; \$10 office visit copay; \$15 daily max for out of network; Up to 40 visits per year combined with Acupuncture.	
Acupuncture	Benefit through SimpleTherapy ; \$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	Approved telephone and virtual visits are paid at 100%. Contact your provider or call 1-866-454-8855 for after-hours advice.	
Virtual Physical Therapy	Contact your PCP for virtual options.	
Employee Assistance Program (EAP) through Carelon	Paid at 100% - Visit www.carelonwellbeing.com/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	
Prescription Drugs	Up to 30-Day Supply Plan Pharmacy Tier 1 \$5 Tiers 2 & 4 \$10	Up to 100-Day Supply Mail Order Tier 1 \$10 Tier 2 \$20

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 Office Visits: Plans 1 - \$10 Copay; Plan 2 - \$15 Copay; Plan 3 - \$20 Copay; Plan 4 - \$30 Copay; Plan 5 - \$35 Copay; Plan 6 - \$25 Copay; Plan 7 - \$35 Copay; Plan 8 - \$20 Copay; Plan 9 Wellness - \$40 Copay; Plan 10 Bronze - 60%* after deductible is met; Plan 11 HSA - \$30 copay after deductible is met; All services: cost share you would pay if the services were to treat any other condition.

Copays for Allergy Injections: Plans 1-5 - No Charge; Plans 6-7 & Wellness - \$5 Per Visit; Plan 8 - No Charge; Plan 11 HSA - \$5 Per Visit after deductible is met.

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.



SimpleTherapy: Relief for Muscles, Joints, and More Made Simple.

As a CVT member with Kaiser Permanente, you have access to a full range of chiropractic and acupuncture services—all through SimpleTherapy.

From pain relief to recovery and movement support, we've got you covered, statewide.

Covered services include:



Chiropractic Care



Acupuncture

Our friendly Member Services team is here to help you navigate your benefits and find the care you need—fast. Visit simpletherapy.com/go/cvtk to:

- View your benefit details
- Search for a provider near you

SimpleTherapy® does not offer medical advice, diagnosis, or treatment, and is not a replacement for a physical therapist or doctor. Please consult with our physical therapist or doctor if you have any questions about incorporating the SimpleTherapy sessions into your health and well-being program.

Your information is confidential. We will not share it with your employer.



California's
Valued Trust

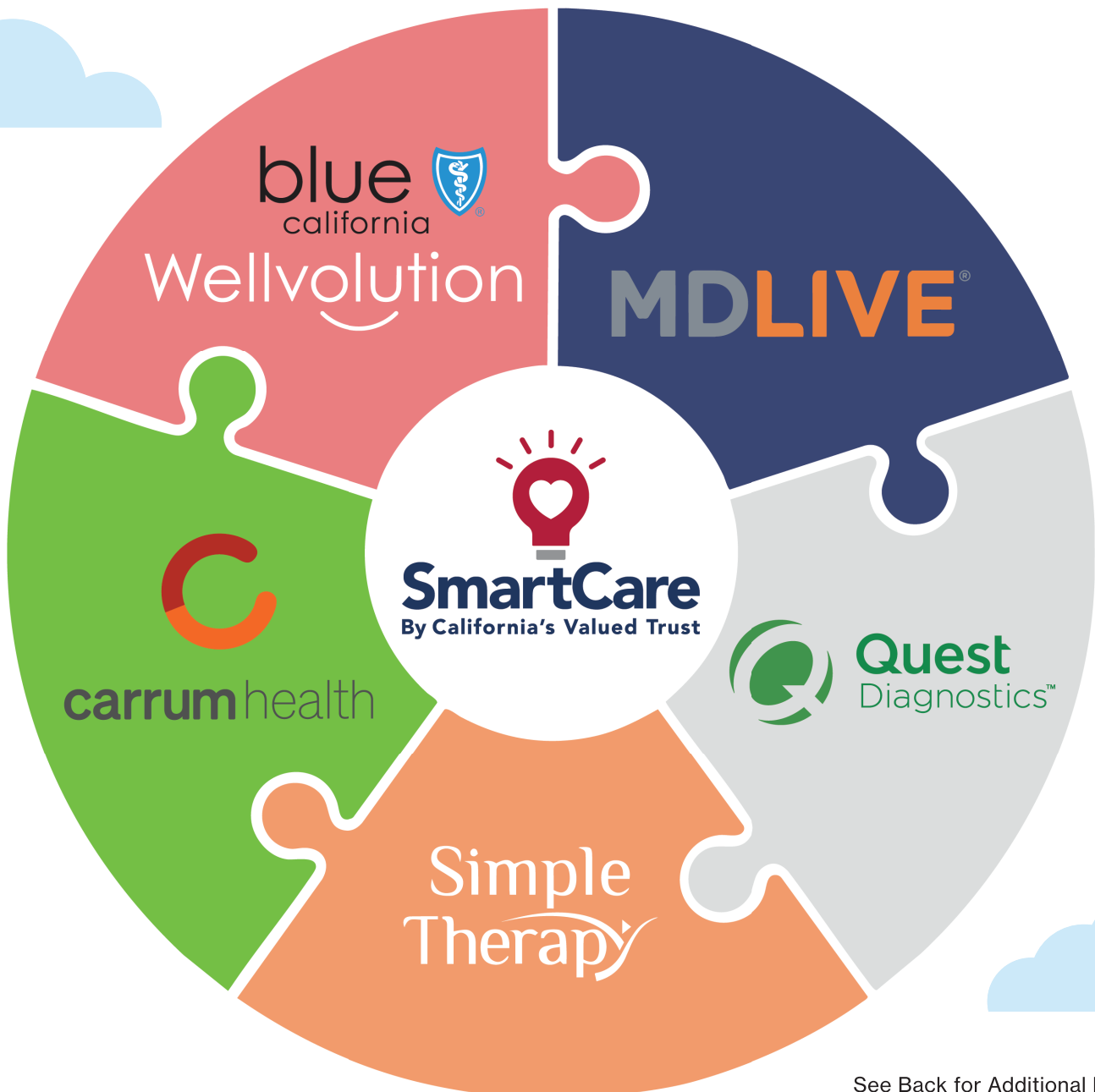
Additional Resources

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

blue of california Wellvolution

Get lifestyle-based tools and support to lose weight, treat diabetes, support mental health and more.

Who is eligible: Blue Shield PPO and HMO members

Learn more at:



(800) 360-6587

carrumhealth

\$0 Member Cost Share!*

Centers of Excellence for:

- Outpatient Surgery
- Cancer Care
- Substance Use Disorder

Who is eligible: PPO 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 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 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



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.

A healthy you just got easier



Explore all that Blue Shield of California has to offer with Wellvolution®, the digital platform that guides you on your health journey. Wellvolution customizes your path to better health, matching you with clinically proven programs and apps that are right for you both in mind and body.

Through Wellvolution, you have access to lifestyle-based tools and support designed to help you lose weight, treat diabetes, nurture mental health, and more. You'll get personalized plans, on-demand tools, and health coaches to assist you in reaching your goals. All at no extra cost to eligible Blue Shield members.

Programs available

Emotional well-being	Headspace® and Headspace Care™ are now available as 12-month programs to help manage sleep, stress, anxiety, and depression, and boost resilience. ¹	 headspace  headspace care
Weight management and diabetes prevention	Coaching and digital tools like a Fitbit® ² to track your success across a 12-month program for losing weight, feeling healthier, and reducing your risk of chronic disease.	     
Diabetes care and hypertension	Programs up to 18 months for treating common conditions, such as diabetes, hypertension, and heart disease. Receive digital tools to help manage and monitor risk as appropriate for each condition.	
Tobacco and vaping cessation	Includes nicotine replacement therapy in the form of a patch, lozenge, or gum. A two-month supply can be delivered to your home.	
Physical therapy and fitness	Personalized digital therapy and health programs to reduce pain and increase strength. No matter your pain level or where it hurts, we have a program for you.	  

How it works

- 1 Create a Wellvolution account**
Visit wellvolution.com to get started. We'll confirm that you're qualified to receive the program at no extra cost.
- 2 Get programs**
Pick one or more health goals you'd like to work on. We'll recommend the best program(s) for your needs. You can make your choice and get started.
- 3 Become a healthier you**
With the assistance of your program, begin making healthier choices about diet, exercise, sleep, stress, and your overall health.

Start making changes at no extra cost

Take advantage of all of the tools available through Blue Shield at wellvolution.com



Need help?

We're here to answer questions and assist with joining programs at **(866) 671-9644**.

1 As part of our Wellvolution program, members have a choice between Headspace's meditation and mindfulness content or Headspace Care's mental health coaching and clinical services. Video therapy and psychiatry sessions are available for a cost share as stated in your health plan coverage. Please contact Blue Shield of California for details. Headspace's medical affiliate, Headspace Care of California Medical P.C., is a licensed medical provider in California.

2 For members who complete program participation requirements. Requirements vary; check with your program for details. Applies to certain Fitbit® models. Limited to one per person. Solera Health reserves the right to substitute an alternate activity tracker.

All programs are reviewed by Blue Shield of California to help members 18 years old and older improve their health. Programs are available at no cost to eligible members. Apps may be removed or added throughout the year based on need and demand.

Wellvolution and all associated digital and in-person health programs and services are managed by Solera Health, Inc., a health company committed to changing lives by guiding people to better health in their communities. Solera Health, Inc., is independent of Blue Shield of California and is contracted by Blue Shield to deliver a select collection of lifestyle programs, tools, and apps. These program services are not a covered benefit of Blue Shield health plans and none of the terms or conditions of Blue Shield health plans apply. Blue Shield reserves the right to terminate this program at any time without notice. Any disputes regarding Wellvolution may be subject to Blue Shield's grievance process. All trademarks, logos, and brand names are the property of their respective owners.

You may receive services from network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost sharing obligations and balance billing protections.

Blue Shield of California is an independent member of the Blue Shield Association.

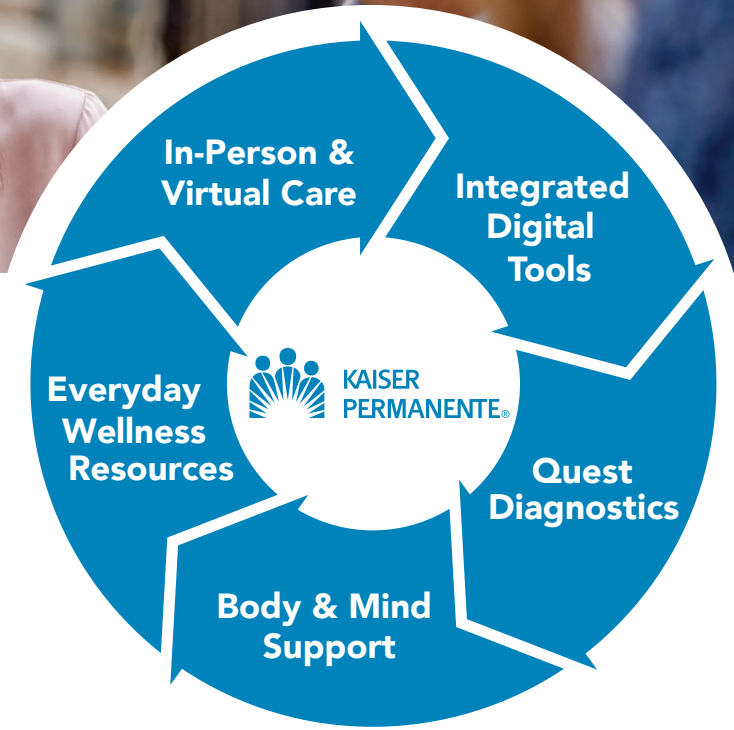
For assistance in English at no cost, call (866) 346-7198. Para obtener asistencia en Español sin cargo, llame al (866) 346-7198. 如果需要中口的免费帮助，请拨打这个号码 (866) 346-7198.

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Experience simpler, smarter healthcare

Combined care and coverage is everything



Integrated Digital Tools

- Support for new member onboarding
- kp.org registration
- KP mobile app



kp.org/newmember

Resources For Your Everyday Wellness:

- Wellness coaching
- Fitness & exercise deals
- Affinity musculoskeletal program



kp.org/health-wellness

Quest Diagnostics

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



my.questforhealth.com

Support For Your Body & Mind:

- Individual therapy
- Group therapy
- Medication
- Health classes
- Online resources
- Self-care apps



kp.org/mentalhealth

Convenient In-Person & Virtual Care

- 24/7 nurse advice line
- Phone appointments
- Video visits
- Email
- E-visits
- Urgent care
- Care while traveling



kp.org/getcare

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**



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.

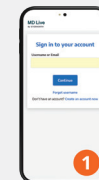
how to know which option to choose.



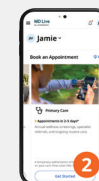
When you need support managing a chronic condition or a new health concern, choosing between virtual and in-person care can be confusing if you don't know your options. MDLIVE Primary Care offers convenient access to board-certified doctors with wellness screenings, routine care, and support for ongoing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

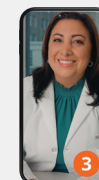
get started in 3 quick steps:



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.

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





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!

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



SimpleTherapy: Relief for Muscles, Joints, and More Made Simple.

As a CVT PPO member with Blue Shield of California, you have access to a full range of physical medicine services—all through SimpleTherapy.

From pain relief to recovery and movement support, we've got you covered.

Covered services include:



Physical
Therapy



Occupational
Therapy



Speech
Therapy



Chiropractic
Care



Acupuncture



Virtual
Physical
Therapy

Our friendly Member Services team is here to help you navigate your benefits and find the care you need—fast. Visit simpletherapy.com/go/cvtbs to:

- View your benefit details
- Search for a provider near you

SimpleTherapy® does not offer medical advice, diagnosis, or treatment, and is not a replacement for a physical therapist or doctor. Please consult with our physical therapist or doctor if you have any questions about incorporating the SimpleTherapy sessions into your health and well-being program.

Your information is confidential. We will not share it with your employer.



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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Helpful Phone Numbers and Website Addresses
October 1, 2026 – September 30, 2027

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
Carrum Surgery Benefit	(888) 855-7806	www.carrum.me/CVT
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 Kaiser Permanente		
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)