



California's  
Valued Trust

Healthcare Benefits for the  
Education Community



**BARSTOW COMMUNITY COLLEGE  
CERTIFICATED**

**Health & Welfare Benefits  
October 2025 - September 2026**





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## 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, 2025 - September 30, 2026**

BENEFIT	PPO 2, Rx D	PPO 3, Rx C	PPO 5, Rx A	PPO 7, Rx D
<b>Calendar Year Deductible</b>	\$0	Individual: \$100 Family: \$200	Individual: \$100 Family: \$200	Individual: \$250 Family: \$500
<b>Coinsurance</b>	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
<b>Calendar Year Out of Pocket Maximum</b> (includes medical/pharmacy deductible, coinsurance, and copays) <sup>(2)</sup>	Individual: \$1,250 <sup>(2)</sup> Family: \$2,500 <sup>(2)</sup>	Individual: \$1,250 <sup>(2)</sup> Family: \$2,500 <sup>(2)</sup>	Individual: \$1,250 <sup>(2)</sup> Family: \$2,500 <sup>(2)</sup>	Individual: \$2,000 <sup>(2)</sup> Family: \$4,000 <sup>(2)</sup>
<b>Doctor Visits</b>	<b>Primary Care Physician</b> - \$20 Copay <b>Specialist Physician</b> - \$20 Copay	<b>Primary Care Physician</b> - \$20 Copay <b>Specialist Physician</b> - \$20 Copay	<b>Primary Care Physician</b> - \$30 Copay <b>Specialist Physician</b> - \$30 Copay	<b>Primary Care Physician</b> - \$30 Copay <b>Specialist Physician</b> - \$30 Copay
<b>Preventive Care / Immunizations</b>	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*
<b>Outpatient Laboratory</b>	<b>Non-Hospital</b> - Paid at 100%* <b>Hospital</b> - \$50 copay, then paid at 100%*	<b>Non-Hospital</b> - Paid at 100%* after deductible is met <b>Hospital</b> - After deductible is met, \$50 copay then paid at 100%*	<b>Non-Hospital</b> - Paid at 90%* after deductible is met <b>Hospital</b> - After deductible is met, \$50 copay then paid at 90%*	<b>Non-Hospital</b> - Paid at 80%* after deductible is met <b>Hospital</b> - After deductible is met, \$50 copay then paid at 80%*
<b>Outpatient Radiology</b>	<b>Non-Hospital</b> - Paid at 100%* <b>Hospital</b> - \$75 copay, then paid at 100%*	<b>Non-Hospital</b> - Paid at 100%* after deductible is met <b>Hospital</b> - After deductible is met, \$75 copay then paid at 100%*	<b>Non-Hospital</b> - Paid at 90%* after deductible is met <b>Hospital</b> - After deductible is met, \$75 copay then paid at 90%*	<b>Non-Hospital</b> - Paid at 80%* after deductible is met <b>Hospital</b> - After deductible is met, \$75 copay then paid at 80%*
<b>Durable Medical Equipment</b>	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
<b>Ambulance - Ground / Air</b>	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
<b>Physical Therapy</b>	Paid at 100% <sup>(1)</sup> (Copay, if applicable.)	Paid at 100% <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 90% <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 80% <sup>(1)</sup> after deductible is met (Copay, if applicable.)
<b>Chiropractic</b>	Paid at 100% <sup>(1)</sup> (Copay, if applicable.)	Paid at 100% <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 90% <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 80% <sup>(1)</sup> after deductible is met (Copay, if applicable.)
<b>Acupuncture</b>	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
<b>Outpatient Surgery</b>	<b>Non-Hospital</b> - Paid at 100%* <b>Hospital</b> - \$250 copay, then paid at 100%*	<b>Non-Hospital</b> - Paid at 100%* after deductible is met <b>Hospital</b> - After deductible is met, \$250 copay then paid at 100%*	<b>Non-Hospital</b> - Paid at 90%* after deductible is met <b>Hospital</b> - After deductible is met, \$250 copay then paid at 90%*	<b>Non-Hospital</b> - Paid at 80%* after deductible is met <b>Hospital</b> - After deductible is met, \$250 copay then paid at 80%*
<b>Hospital Inpatient</b>	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
<b>Hospital Emergency Room</b>	<b>\$150 Copay</b> (Copay waived if admitted as inpatient) After copay, paid at 100%*	<b>\$150 Copay</b> (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 100%*	<b>\$150 Copay</b> (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*	<b>\$150 Copay</b> (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 80%*
<b>Urgent Care</b>	\$20 Copay	\$20 Copay	\$30 Copay	\$30 Copay
<b>Home Health Care</b>	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	
<b>Telehealth</b>	MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. <sup>(2)</sup> Call <b>1-888-632-2738</b> or visit <b>www.mdlive.com/CVT</b>		MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. <sup>(2)</sup> Call <b>1-888-632-2738</b> or visit <b>www.mdlive.com/CVT</b>		MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. <sup>(2)</sup> Call <b>1-888-632-2738</b> or visit <b>www.mdlive.com/CVT</b>		MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. <sup>(2)</sup> Call <b>1-888-632-2738</b> or visit <b>www.mdlive.com/CVT</b>	
<b>Virtual Physical Therapy</b>	Paid at 100%. Call <b>1-800-644-2478</b> for virtual musculoskeletal (MSK) benefits by <b>SimpleTherapy</b> .		Paid at 100%. Call <b>1-800-644-2478</b> for virtual musculoskeletal (MSK) benefits by <b>SimpleTherapy</b> .		Paid at 100%. Call <b>1-800-644-2478</b> for virtual musculoskeletal (MSK) benefits by <b>SimpleTherapy</b> .		Paid at 100%. Call <b>1-800-644-2478</b> for virtual musculoskeletal (MSK) benefits by <b>SimpleTherapy</b> .	
<b>Employee Assistance Program (EAP) through Carelon</b>	Paid at 100% - Visit <b>www.carelonwellbeing.com/cvt</b> or call <b>1-877-397-1032</b> to access benefit <sup>(3)</sup>		Paid at 100% - Visit <b>www.carelonwellbeing.com/cvt</b> or call <b>1-877-397-1032</b> to access benefit <sup>(3)</sup>		Paid at 100% - Visit <b>www.carelonwellbeing.com/cvt</b> or call <b>1-877-397-1032</b> to access benefit <sup>(3)</sup>		Paid at 100% - Visit <b>www.carelonwellbeing.com/cvt</b> or call <b>1-877-397-1032</b> to access benefit <sup>(3)</sup>	
<b>Prescription Drugs</b>	<b>Retail</b> <sup>(4,9)</sup> \$10 Generic \$40 Pref \$100 Non-Pref (30-Day Supply) (\$150 Brand Deductible)	<b>Mail Order</b> <sup>(4,9)</sup> \$25 Generic \$100 Pref \$250 Non-Pref (90-Day Supply) (\$150 Brand Deductible)	<b>Retail</b> <sup>(4,9)</sup> \$7 Generic \$25 Pref \$40 Non-Pref (30-Day Supply)	<b>Mail Order</b> <sup>(4,9)</sup> \$15 Generic \$60 Pref \$90 Non-Pref (90-Day Supply)	<b>Retail</b> <sup>(4,9)</sup> \$5 Generic \$22 Brand (30-Day Supply)	<b>Mail Order</b> <sup>(4,9)</sup> \$10 Generic \$44 Brand (90-Day Supply)	<b>Retail</b> <sup>(4,9)</sup> \$10 Generic \$40 Pref \$100 Non-Pref (30-Day Supply) (\$150 Brand Deductible)	<b>Mail Order</b> <sup>(4,9)</sup> \$25 Generic \$100 Pref \$250 Non-Pref (90-Day Supply) (\$150 Brand Deductible)

**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, 2025 - September 30, 2026**

BENEFIT	HDHP 1	Bronze
<b>Calendar Year Deductible</b>	Individual: \$1,700 Family: \$3,400 (No individual limit applies to family)	Individual: \$5,000 Family: \$10,000
<b>Coinsurance</b>	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
<b>Calendar Year Out of Pocket Maximum</b> (includes medical/pharmacy deductible, coinsurance, and copays) <sup>(2)</sup>	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
<b>Doctor Visits</b>	<b>Primary Care Physician</b> - Paid at 90%* after deductible is met <b>Specialist Physician</b> - Paid at 90% after deductible is met	<b>Primary Care Physician</b> - First 3 visits covered in full after \$60 copay per visit; Remaining visits - Paid at 70%* after deductible is met <b>Specialist Physician</b> - Subject to deductible then 70% copay per visit
<b>Preventive Care / Immunizations</b>	Paid at 100%*	Paid at 100%*
<b>Outpatient Laboratory</b>	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
<b>Outpatient Radiology</b>	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
<b>Durable Medical Equipment</b>	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
<b>Ambulance - Ground / Air</b>	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
<b>Physical Therapy</b>	Paid at 90%* <sup>(1)</sup> after deductible is met	Paid at 70%* <sup>(1)</sup> after deductible is met (Copay, if applicable)
<b>Chiropractic</b>	Paid at 90%* <sup>(1)</sup> after deductible is met	Paid at 70%* <sup>(1)</sup> after deductible is met (Copay, if applicable)
<b>Acupuncture</b>	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
<b>Outpatient Surgery</b>	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
<b>Hospital Inpatient</b>	Paid at 90%* after deductible is met; Unlimited days, Semi-private room	Paid at 70%* after deductible is met; Unlimited days, Semi-private room
<b>Hospital Emergency Room</b>	Paid at 90%* after deductible is met	Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)
<b>Urgent Care</b>	Paid at 90%* after deductible is met	Subject to deductible, then \$120 Copay
<b>Home Health Care</b>	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
<b>Telehealth</b>	MDLIVE - Paid at 100%* after deductible is met for non-emergency medical, dermatology, behavioral health, and primary care visits. Call <b>1-888-632-2738</b> or visit <b>www.mdlive.com/CVT</b>	MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. Call <b>1-888-632-2738</b> or visit <b>www.mdlive.com/CVT</b>
<b>Virtual Physical Therapy</b>	Paid at 100%, after deductible is met. Call <b>1-800-644-2478</b> for virtual musculoskeletal (MSK) benefits by <b>SimpleTherapy</b> .	Paid at 100%. Call <b>1-800-644-2478</b> for virtual musculoskeletal (MSK) benefits by <b>SimpleTherapy</b> .
<b>Employee Assistance Program (EAP) through Carelon</b>	Paid at 100% - Visit <b>www.carelonwellbeing.com/cvt</b> or call <b>1-877-397-1032</b> to access benefit <sup>(3)</sup>	Paid at 100% - Visit <b>www.carelonwellbeing.com/cvt</b> or call <b>1-877-397-1032</b> to access benefit <sup>(3)</sup>

BENEFIT	HDHP 1		Bronze	
<b>Prescription Drugs</b>	<b>Retail<sup>(4,9)</sup></b> Subject to deductible, then \$25 Generic Copay \$50 Brand Copay (30 Day-Supply)	<b>Mail Order<sup>(4,9)</sup></b> Subject to deductible, then \$50 Generic Copay \$100 Brand Copay (90 Day-Supply)	<b>Retail<sup>(4,9)</sup></b> Subject to deductible, then \$25 Generic Copay \$50 Brand Copay (30-Day Supply)	<b>Mail Order<sup>(4,9)</sup></b> 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. 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](http://www.cvtrust.org/glp1)

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## 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](http://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](http://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](http://provider.bcbs.com) or call BlueCard Access at **(800) 810-BLUE (2583)** (TTY: 711). To find international providers, visit [bcbsglobalcore.com](http://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](http://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, 2025 - September 30, 2026**

BENEFIT	Kaiser 1 w/Chiro	
<b>Calendar Year Deductible</b>	\$0	
<b>Coinsurance</b>	Paid at 100%*	
<b>Calendar Year Out of Pocket Maximum</b> (includes medical/pharmacy deductible, coinsurance, and copays) <sup>(2)</sup>	Individual: \$1,500 Family: \$3,000	
<b>Doctor Visits</b>	<b>Primary Care Physician</b> - \$10 Copay <b>Specialist Physician</b> - \$10 Copay	
<b>Preventive Care / Immunizations</b>	Paid at 100%*	
<b>Outpatient Laboratory</b>	Most tests paid at 100%*	
<b>Outpatient Radiology</b>	Most services paid at 100%*	
<b>Durable Medical Equipment</b>	Paid at 100%*	
<b>Ambulance - Ground / Air</b>	Paid at 100%* If Medically Necessary	
<b>Physical Therapy</b>	\$10 Copay	
<b>Chiropractic</b>	Benefit through <b>SimpleTherapy</b> ; \$10 office visit copay; \$15 daily max for out of network; Up to 40 visits per year combined with Acupuncture.	
<b>Acupuncture</b>	Benefit through <b>SimpleTherapy</b> ; \$10 office visit copay; \$15 daily max for out of network; Up to 40 visits per year combined with Chiropractic.	
<b>Outpatient Surgery</b>	\$10 Copay	
<b>Hospital Inpatient</b>	Paid at 100%*	
<b>Hospital Emergency Room</b>	\$100 Copay Copay waived if admitted as in-patient	
<b>Urgent Care</b>	\$10 Copay	
<b>Home Health Care</b>	Paid at 100%* (Limits)	
<b>Telehealth</b>	Approved telephone and virtual visits are paid at 100%. Contact your provider or call 1-866-454-8855 for after-hours advice.	
<b>Virtual Physical Therapy</b>	Contact your PCP for virtual options.	
<b>Employee Assistance Program (EAP) through Carelon</b>	Paid at 100% - Visit <a href="http://www.carelonwellbeing.com/cvt">www.carelonwellbeing.com/cvt</a> or call <b>1-877-397-1032</b> to access benefit <sup>(3)</sup>	
<b>Prescription Drugs</b>	<b>Retail</b> \$5 Generic \$10 Brand (Up to 30 Day Supply)	<b>Mail Order</b> \$10 Generic \$20 Brand (31-100 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 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](http://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](https://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.



## **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](https://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

<p><b>Emotional well-being</b></p>	<p>Headspace® and Headspace Care™ are now available as 12-month programs to help manage sleep, stress, anxiety, and depression, and boost resilience.<sup>1</sup></p>	
<p><b>Weight management and diabetes prevention</b></p>	<p>Coaching and digital tools like a Fitbit®<sup>2</sup> to track your success across a 12-month program for losing weight, feeling healthier, and reducing your risk of chronic disease.</p>	
<p><b>Diabetes care and hypertension</b></p>	<p>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.</p>	
<p><b>Tobacco and vaping cessation</b></p>	<p>Programs include nicotine replacement therapy in the form of a patch, lozenge, or gum. A two-month supply can be delivered to your home.</p>	
<p><b>Physical therapy and fitness</b></p>	<p>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.</p>	

# How it works

- 1 Create a Wellvolution account**  
Visit [wellvolution.com](https://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](https://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. 如果需要中的免费帮助 · 请拨打这个号码 (866) 346-7198.

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。

# 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.<sup>1,2</sup> 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.<sup>1,2</sup> 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.<sup>3</sup>

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](https://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](https://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.<sup>1</sup>

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

## PRIMARY CARE—COMING IN OCTOBER 2025

### 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.<sup>2</sup>

## Your copay is

**\$ 0**

per appointment for All CVT PPO & EPO Plans except HDHP/HSA plans, which are subject to a deductible.



# Create your account today.

[mdlive.com/cvt](https://mdlive.com/cvt)

888.632.2738

<sup>1</sup>Telehealth therapy visits are available for ages 10 and up. <sup>2</sup>Prescriptions are available at the physician's discretion when medically necessary.

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# virtual vs. in-person primary care.

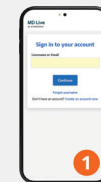
## how to know which option to choose.



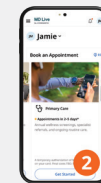
When you need support managing a chronic condition or a new health concern, choosing between virtual and in-person care can be confusing if you don't know your options. MDLIVE Primary Care offers convenient access to board-certified doctors with wellness screenings, routine care, and support for ongoing 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 <sup>1</sup>	✓	✓
Prescriptions <sup>2</sup>	✓	✓
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	✓	✗

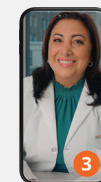
### get started in 3 quick steps:



**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.**

**COMING IN  
OCTOBER 2025**



Create your account

Get the app



[mdlive.com/cvt](https://mdlive.com/cvt)

888.632.2738

<sup>1</sup>Limited 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. | <sup>2</sup>Prescriptions are available at the physician's discretion when medically necessary.

Visit [mdlive.com/what-we-treat](https://mdlive.com/what-we-treat) for a list of what MDLIVE cannot treat or prescribe.

Carelon Wellbeing

## 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](https://carelonwellbeing.com/cvt)



# Better care begins here.



## Carrum Health helps eligible employees and dependents get the highest-quality healthcare experience possible, for less.\*

Whether you need cancer care or a range of surgical procedures, Carrum Health works with the top cancer specialists and surgeons in the country—those who have better outcomes and outstanding bedside manner. And when you receive care through Carrum Health, most, if not all, costs are covered.\*

**Covered procedures include** hip, knee, shoulder, spine, heart, hysterectomies, weight loss surgeries, cancer care, and more.

Those eligible for the Carrum Health benefit include employees, dependents (18+), and pre-65 retirees enrolled in a CVT sponsored PPO or EPO plan.



### Better care

The surgeons and cancer specialists in our program achieve better outcomes and have exceptional bedside manner.



### No surprise bills

When you receive care through Carrum, your company often covers most, if not all, of the medical costs.\*



### Dedicated support

Our team helps with all the planning and paperwork, so you can focus on your health.

## Ready to get started?

Visit: [carrum.me/cvt](https://carrum.me/cvt), or  
Call: 888-855-7806



\*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

## Coming Soon!

SimpleTherapy launches October 1, 2025

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. HSA & HDHP plans are subject to the deductible





**Helpful Phone Numbers and Website Addresses**  
October 1, 2025 – September 30, 2026

<b>CVT Preferred Provider Organization (PPO) Plan with Blue Shield of California, PhysMetrics and CVS/caremark</b>		
California's Valued Trust (CVT) Member Services	(800) 288-9870	<a href="http://www.cvtrust.org">www.cvtrust.org</a>
Connect – Member Services Blue Shield medical claims unit	(888) 499-5532	<a href="http://www.blueshieldca.com">www.blueshieldca.com</a>
Blue Shield of California BlueCard – Care outside the United States	(800) 810-2583	<a href="http://www.bcbs.com">www.bcbs.com</a>
PhysMetrics Physical medicine benefits	(877) 519-8839	<a href="http://www.cvt.physmetrics.com">www.cvt.physmetrics.com</a>
CVS/caremark Prescription Drug Benefit (Active members and non-Medicare retirees)	(888) 354-6390	<a href="http://www.caremark.com">www.caremark.com</a>
SilverScript Prescription Drug Benefit (Medicare retirees)	(888) 620-1756	<a href="http://www.silverscript.com">www.silverscript.com</a>
AccordantCare Health Management Program (Rare, complex conditions)	(800) 948-2497	<a href="http://www.accordant.com">www.accordant.com</a>
Carrum Surgery Benefit	(888) 855-7806	<a href="http://www.carrum.me/CVT">www.carrum.me/CVT</a>
MDLIVE – 24/7 non-emergency access to doctors, therapists and psychiatrists	(888) 632-2738	<a href="http://www.mdlive.com/cvt">www.mdlive.com/cvt</a>
TruHearing Select Discount Hearing Aid Program	(844) 300-0134	<a href="http://www.truhearing.com/select">www.truhearing.com/select</a>
Carelon Employee Assistance Program (EAP)	(877) 397-1032	<a href="http://www.achievesolutions.net/cvt">www.achievesolutions.net/cvt</a>
Wellvolution Digital and in-person health programs	(866) 671-9644	<a href="http://www.wellvolution.com">www.wellvolution.com</a>
<b>CVT Health Maintenance Organization (HMO) Plan with Kaiser Permanente</b>		
Kaiser Permanente Member Services – Find a provider assistance, Change Provider, Pharmacy assistance	(800) 464-4000	<a href="http://www.kp.org">www.kp.org</a>



## 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)*