



California's
Valued Trust

Healthcare Benefits for the
Education Community



BARSTOW COMMUNITY COLLEGE MANAGEMENT

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





Table of Contents

Medical Plans.....	3
Anthem Blue Cross of California PPO Plan Summaries.....	4
<i>Anthem Sydney Virtual Primary Care</i>	8
Kaiser Permanente Plan Summaries.....	9
<i>Kaiser Simple Therapy</i>	10
Additional Resources.....	11
CVT SmartCare.....	12
Anthem Sydney Mobile App.....	14
Anthem Total Health Total You.....	15
CVT Kaiser Wheel.....	16
Kaiser Permanente Telehealth.....	17
MDLive.....	18
Carelton.....	20
CarrumHealth.....	21
CredibleMind.....	22
Virtual Physical Therapy by SimpleTherapy.....	23
Quest Diagnostics Health Biometric Screening Program.....	24
Helpful Phone Numbers & Website Addresses.....	25



California's
Valued Trust

Medical Plans

CVT PPO Health Plans with Anthem Blue Cross and CVS/caremark

Barstow Community College - MANAGEMENT

October 1, 2026 - September 30, 2027

BENEFIT	PPO 2, Rx A	PPO 3, Rx A	PPO 4, Rx A	PPO 7, Rx C
Calendar Year Deductible	\$0	Individual: \$100 Family: \$200	Individual: \$150 Family: \$300	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 - \$20 Copay Specialist Physician - \$40 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	\$20 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 A		PPO 3, Rx A		PPO 4, Rx A		PPO 7, Rx C	
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	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	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	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	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

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 Anthem Blue Cross and CVS/caremark

Barstow Community College - MANAGEMENT

October 1, 2026 - September 30, 2027

BENEFIT	Wellness, Rx C	HDHP 1	Bronze
Calendar Year Deductible	Individual: \$500 Family: \$1,000	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 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: \$3,500 Family: \$7,000	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 - \$20 Copay Specialist Physician - \$40 Copay	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%*	Paid at 100%*
Outpatient Laboratory	Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 90%*	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Outpatient Radiology	Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 90%*	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 90%* after deductible is met	Paid at 70%* after deductible is met
Ambulance - Ground / Air	Paid at 90%* after deductible is met	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Physical Therapy	Paid at 90%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	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 (Copay, if applicable.)	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 (Copay, if applicable) Maximum of 12 visits per calendar year	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	Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 90%*	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 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	\$200 Copay; (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*	Paid at 90%* after deductible is met	Subject to Deductible, then \$200 Copay (copay waived if admitted as inpatient)
Urgent Care	\$20 Copay	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 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

BENEFIT	Wellness, Rx C		HDHP 1		Bronze	
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		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 .		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⁾	
Prescription Drugs	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 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.

(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.

Expanding your virtual care options

Find complete care support, on your time, through the **Sydney Health app**

Visit with a doctor at your convenience

Accessing the care you need, when you need it, matters. That's why our SydneySM Health mobile app connects you to a team of doctors ready to help you on your time. There are two secure ways to find low or no-additional cost care through our app:

- 1 Chat with a doctor 24/7 without an appointment**
 - Urgent care support for health issues, such as allergies, a cold, or the flu.
 - New prescriptions¹ for concerns such as a cough or a sinus infection.
- 2 Schedule a virtual primary care appointment**
 - Routine care, including virtual annual preventive care (wellness) visit and prescription refills.^{1,2,3,4}
 - Personalized care plans for chronic conditions, such as asthma or diabetes.

Assess your symptoms with the Symptom Checker

When you're sick, you can use the Symptom Checker on Sydney Health to answer a few questions about how you're feeling. That information is run against millions of medical data points to provide care advice tailored to you.

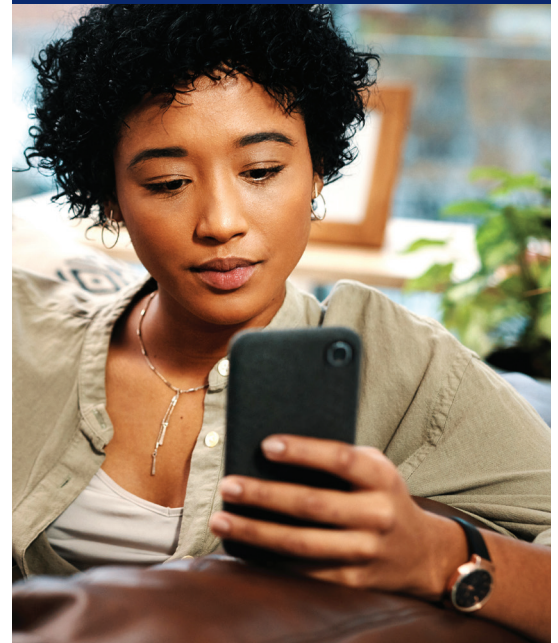
Save money and time with virtual care

Sydney Health brings care to you anywhere, anytime. The Symptom Checker is always free to use, while virtual primary care visits and on-demand urgent care through the app are available at low or no-additional cost.

▶ Download our Sydney Health mobile app today.



Set up your account right away and it will be ready to use when you need it.



85% of virtual visits resolve the person's need.⁵

¹ Virtual annual preventive care (wellness) visits through the Sydney Health app are available starting September 2022. The virtual annual preventive care (wellness) visit is covered in full unless the employer has a limit or cap under their benefit plan.

² Virtual primary care medical services provided by Preventive Medical Associates P.C. through an arrangement with Hydrogen Health, which provides the virtual care platform.

³ Eligible employees are those who have not yet had an annual preventive care (wellness) visit during the plan year (either virtual or in-person) whose group benefit plan covers a virtual primary care exam. If an employer group has a cap on the number of preventive care (wellness) visits that are covered in full and the employee has exceeded the cap but would like to have another preventive care (wellness) visit, they may be responsible for copays and other out-of-pocket costs for the visit. Employees should consult their benefit plan and/or contact Member Services if they have any questions.

⁴ Your doctor will determine if a prescription is needed at time of visit.

⁵ K Health analysis of Q4 2020 visit depositions.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2020-2022 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

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

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

4579509CAMEANABC VP00 BV Rev. 06/22

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

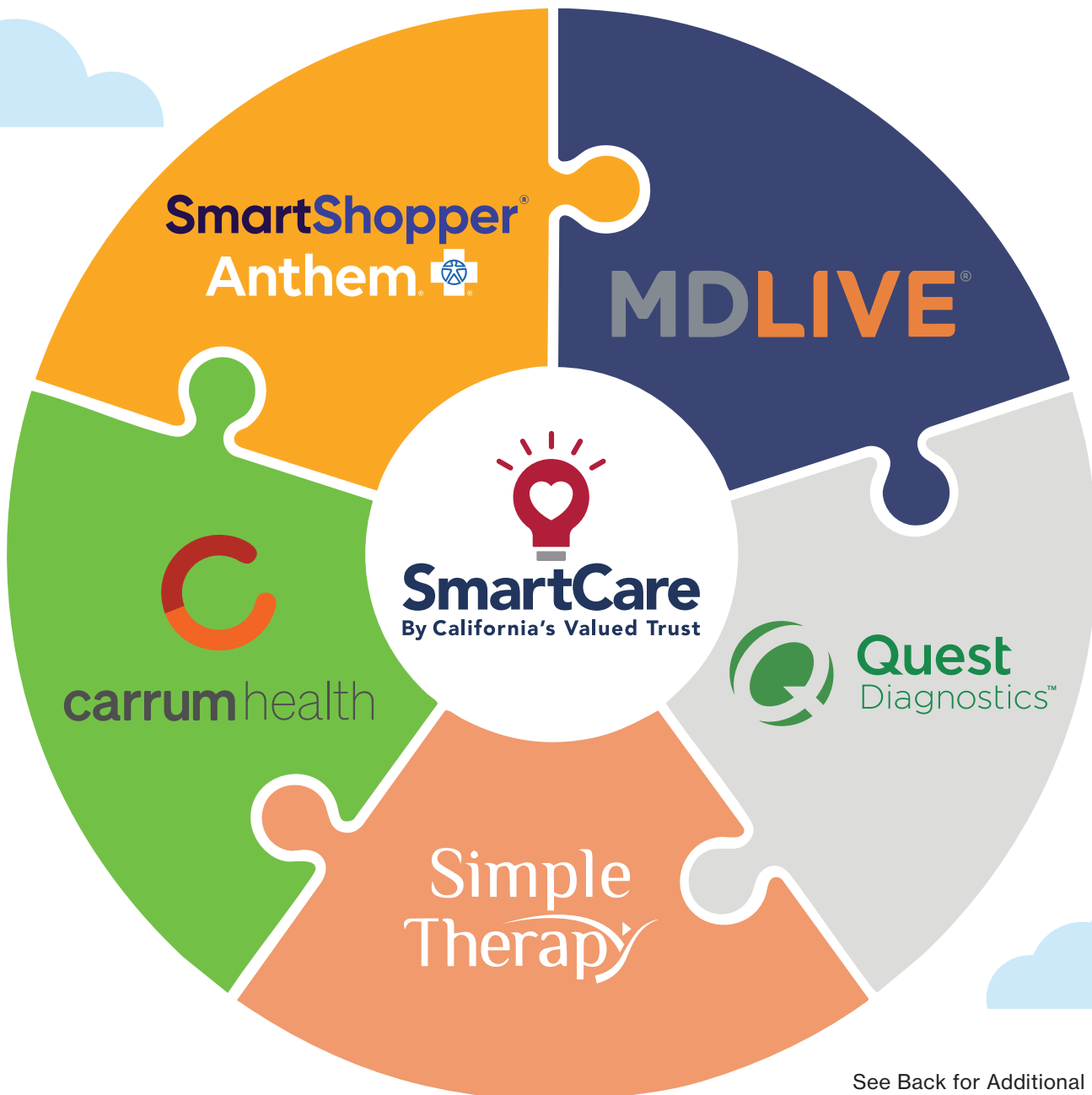
Additional Resources

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

SmartShopper[®] Anthem

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

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

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

Learn more at:



(866) 488-5441



carrumhealth

\$0 Member Cost Share!*

Centers of Excellence for:

- Outpatient Surgery
- Cancer Care
- Substance Use Disorder

Who is eligible: PPO and EPO members

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

Learn more at:



(888) 855-7806

SimpleTherapy

\$0 Member Cost Share!

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

Who is eligible: PPO and EPO members

Learn more at:



(800) 644-2478



MDLIVE[®]

\$0 Member Cost Share!

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

Who is eligible: PPO and EPO members

Learn more at:



(888) 632-2738

Quest Diagnostics[™]

\$25 Digital Reward Card

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

Who is eligible: All CVT members

Quest Password: CVT2026

Learn more at:



(855) 623-9355





The Sydney Health mobile app makes healthcare easier

Access personalized health and wellness information wherever you are

Use SydneySM Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Community Resources

This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.



Download the Sydney Health app today

Use the app anytime to:

- Find care and compare costs.
- See what's covered and check claims.
- View and use digital ID cards.
- Check your plan progress.
- Fill prescriptions.



Scan the QR code to download the Sydney Health app.

You can also set up an account at anthem.com/ca/register to access most of the same features from your computer.



California's
Valued Trust

Healthcare Benefits for the Education Community

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

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2020-2022 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

116947CAMEABC VPOD BV Rev. 09/22

Welcome to Total Health, Total You

A personalized program that supports your overall health



Total Health, Total You helps you take care of your health. Working on lifestyle changes? Need specialized care? Your Health Guide can help you navigate the healthcare system and get the most from your health plan benefits.

Health Guides are your single point of contact for:

- **Questions about your healthcare** and your health plan.
- **Support to improve your health** and reach your health goals.
- **Help finding quality health professionals**, like nurses, social workers, dietitians, respiratory therapists, pharmacists, and exercise physiologists.
- **Connecting with programs and resources** to help you and your family feel your best, such as:
 - 24/7 NurseLine
 - Autism Spectrum Disorder Program
 - Behavioral Health Resource
 - Building Healthy Families
 - Case Management
 - Emotional Well-being Resources
 - Inclusive Care

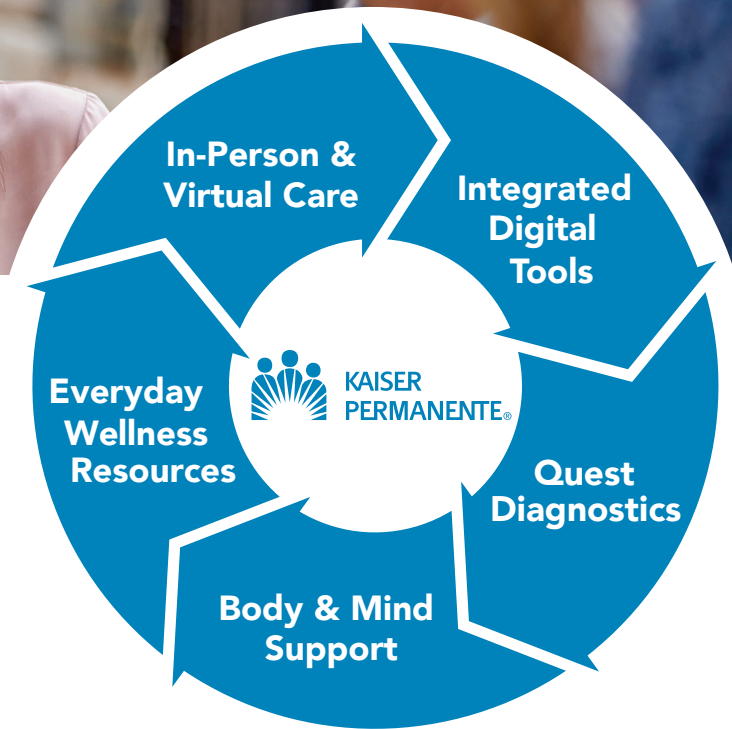
The **SydneySM Health** app makes it easier to access your Total Health, Total You benefits and other programs. To get started, go to the **Menu**, choose **My Health Dashboard** and then **Programs**.



Have a question?

Call Member Services at **1-800-234-4333** on the back of your member ID card to speak to an Anthem Health Guide. Scan the QR code for more details.





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.

Copyright © MDLIVE Inc. All Rights Reserved. MDLIVE may not be available in certain states and is subject to state regulations. MDLIVE does not replace the primary care physician, is not an insurance product and may not be able to substitute for traditional in person care in every case or for every condition. MDLIVE does not prescribe DEA controlled substances and may not prescribe non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE does not guarantee patients will receive a prescription. Healthcare professionals using the platform have the right to deny care if based on professional judgment a case is inappropriate for telehealth or for misuse of services. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit <https://www.MDLIVE.com/terms-of-use/>.

virtual vs. in-person primary care.

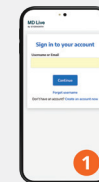
how to know which option to choose.



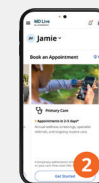
When you need support managing a chronic condition or a new health concern, choosing between virtual and in-person care can be confusing if you don't know your options. MDLIVE Primary Care offers convenient access to board-certified doctors with wellness screenings, routine care, and support for ongoing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

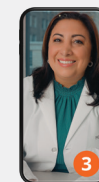
get started in 3 quick steps:



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



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



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

Quest Diagnostics Incorporated and its subsidiaries (Quest) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1.844.698.1022. ATENCIÓN: Si habla español (Spanish), tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.844.698.1022. 注意: 如果您使用繁體中文 (Chinese), 您可以免費獲得語言援助服務。請致電 1.844.698.1022.

Quest® is the brand name used for services offered by Quest Diagnostics Incorporated and its affiliated companies. Quest Diagnostics Incorporated and certain affiliates are CLIA-certified laboratories that provide HIPAA-covered services. Other affiliates operated under the Quest® brand, such as Quest Consumer Inc., do not provide HIPAA-covered services.

Quest®, Quest Diagnostics®, any associated logos, and all associated Quest Diagnostics registered or unregistered trademarks are the property of Quest Diagnostics. All third-party marks—® and ™—are the property of their respective owners. © 2024 Quest Diagnostics Incorporated. All rights reserved. PAR0008 5/2024



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

CVT Preferred Provider Organization (PPO) Plan with Anthem Blue Cross and CVS/caremark		
California's Valued Trust (CVT) Member Services	(800) 288-9870	www.cvtrust.org
Anthem Blue Cross Dedicated CVT Claims Unit	(800) 234-4333	www.anthem.com/ca/cvt
Anthem Global Core – Care outside the United States	(800) 810-2583	www.bluecares.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
Solera4Me Diabetes Prevention Program	(877) 486-0141	www.solera4me.com/cvt
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)