



# CALIFORNIA'S VALUED TRUST

Healthcare Benefits for the Education Community

Thank you for choosing California's Valued Trust (CVT) as your healthcare benefits provider. For 32 years, CVT has focused on providing responsive service and a variety of options at competitive prices. Today, we are working as hard as ever to remain the right choice for our districts, chapters and members.

VALUeline is prepared by CVT for the leadership of our member districts and units. Your comments or suggestions for the content are appreciated. Please send them to [laurat@cvtrust.org](mailto:laurat@cvtrust.org).

## *May your holidays be filled with happiness, success and good health!*

As the year comes to a close, CVT is continually grateful for our valued school districts, chapters and members. All of us at CVT wish you a joyful and safe holiday season for you and your family. This is also a good time to encourage your employees to be more diligent about their personal health. CVT can help members through our Fit for Life Wellness Program or by enrolling in one of our PPO or HMO Wellness plans. Included in this issue are several new health programs recently added to the variety of resources already available to members. In addition, there are health services for your school district or chapter to choose from to offer members including no cost, on-site biometric health screenings, flu shots or health and wellbeing educational seminars. Speak to your Account Manager or call **CVT Member Services** at **(800) 288-9870** to discuss available options and take the next step to promote health and wellbeing for your district or chapter.



We sincerely appreciate every one of you and look forward to continuing our partnership with you in 2017!

## *MyCVT adds new features to help districts manage employee benefits online.*

CVT enjoyed a successful open enrollment this year with over 50% of our online applications using automated processing procedures. Most of our groups are now experiencing new live reporting and efficient processing of their employee benefit elections through MyCVT. This online portal has streamlined member changes and made benefit administration easier for districts. We are now ready to release new functionalities that will enhance the member and district experience even more.

**Streamlined employee profile updates** – Updating employee information like street address, phone number, or email address is now much easier.

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VALUeline

# Important ACA Reporting Information

The IRS has issued final 2016 reporting instructions.

The Affordable Care Act (ACA) requires applicable employers/health administrators to file information returns with the IRS and provide statements to full-time employees/individuals about their health insurance coverage.

CVT provided the following illustration last year to offer insight for this important requirement. The filing deadlines have been updated to reflect the 2017 deadlines, but all other information remains the same for the new reporting year.

For complete employer filing instructions for Forms 1094-C and 1095-C visit <https://www.irs.gov/pub/irs-pdf/i109495c.pdf>.

ACA Reporting Forms	Who Files?	Details	Filing Deadlines
<b>1094-C Form</b>	<b>School District (Applicable Large Employer, 50+)</b>	1094-C is the transmittal form or cover sheet submitted to the IRS by districts in conjunction with the 1095-C.	A copy of each 1095-C along with the 1094-C transmittal is sent to the IRS no later than <b>March 31, 2017 (February 28, 2017 for paper copies)</b> .
<b>1095-C Form</b>  View sample 1095-C form for instructions at <a href="http://www.cvtrust.org/resources/healthcare-reform">www.cvtrust.org/resources/healthcare-reform</a>	<b>School District (Applicable Large Employer, 50+)</b>	The form shows the IRS if the Employer Mandate was not met by the District and therefore a penalty is owed.  Districts are responsible for reporting Parts I and II of the 1095-C form for all employees offered coverage in 2016. See Multiemployer interim guidance** at <a href="https://www.irs.gov/instructions/i109495c/ar01.html">https://www.irs.gov/instructions/i109495c/ar01.html</a> .  <b>Districts are not responsible for completing Part III of the 1095-C form for employees/dependents enrolled in CVT medical coverage*.</b>	1095-C is the form sent to each individual employee by <b>January 31, 2017</b> for calendar year 2016 coverage.
<b>1094-B Form</b>	<b>CVT and HMO Partners (Plan Sponsors)</b>	1094-B is the transmittal form or cover sheet submitted to the IRS by CVT in conjunction with the 1095-B.	A copy of each 1095-B along with the 1094-B transmittal is sent to the IRS no later than <b>March 31, 2017 (February 28, 2017 for paper copies)</b> .
<b>1095-B Form</b>  View sample 1095-B form for instructions at <a href="http://www.cvtrust.org/resources/healthcare-reform">www.cvtrust.org/resources/healthcare-reform</a>	<b>CVT and HMO Partners (Plan Sponsors)</b>	The form shows the IRS if the Individual Mandate was not met and therefore a tax is owed.  CVT and HMO partners are responsible for reporting Parts I, III and IV of the 1095-B form for all CVT covered employees in 2016.  CVT and HMO partners are responsible to report dependents and months of coverage in Part IV of 1095-B.	1095-B is the form sent to each "responsible individual" (CVT subscriber) by <b>January 31, 2017</b> for calendar year 2016 coverage.

## Multiemployer Plan\*

As we informed you last year, CVT is a Multiemployer Plan as it pertains to the reporting requirements of the Affordable Care Act (ACA). A Multiemployer plan is an employee benefit plan maintained under one or more collective bargaining agreements to which more than one employer contributes. By making contributions to CVT, districts are contributing to a Multiemployer Plan, thus becoming eligible for the multiemployer interim relief.

## Multiemployer Interim Guidance\*\*

Multiemployer interim guidance can be relied upon for 2016 reporting. Employers contributing to a Multiemployer Plan (CVT) should enter **Code 1H** (no offer of coverage) on **Line 14** and **2E** (Multiemployer plan relief) on **Line 16** for each month the employee

was enrolled in a CVT medical plan. By entering a code 2E in **line 16** the IRS will be aware that an offer of coverage was made through a Multiemployer Plan for the corresponding month of coverage. Visit <https://www.irs.gov/instructions/i109495c/ar01.html>. See section: Specific instructions for Form 1095-C – Part II Employee offer of coverage, 4th paragraph.

**This is for informational purposes only and not intended to be used as legal advice. We suggest you share this important information with your payroll department or County Office of Education.**

Questions? Contact your CVT Account Manager at **(800) 288-9870** for assistance.

# New Health Programs and Services for Members

**COMING SOON!**

## **Anthem ConditionCare**

Starting January 1, 2017, members with Anthem Blue Cross and their covered dependents will have support for long-term (chronic) health problems through Anthem ConditionCare.

Managing an ongoing health condition isn't easy. And having a little extra help and encouragement can make all the difference. That's why we will offer ConditionCare, a no-cost health and wellness program that provides tools, resources and support to members and their covered dependents with: Asthma (pediatric or adult), Chronic obstructive pulmonary disease (COPD), Coronary artery disease (CAD), Diabetes, types 1 and 2 (pediatric or adult) and heart failure (HF).

Additional program details and information about how to join will be provided to members in the coming months.

## **Solera4me Lifestyle Change Program**



CVT is pleased to announce a new preventive health benefit for Anthem Blue Cross of California members called Solera4me Lifestyle Change Program, also known as the Diabetes

Prevention Program (DPP). It's a 16-week, cutting-edge program that can help members lose weight, adopt healthy habits and significantly reduce their risk of developing diabetes.

The program is available at no charge to Anthem members who qualify. Members who are identified as having prediabetes or who score as high risk for developing diabetes can qualify for the program. Members find out if they qualify by visiting [solera4me.com/cvt](http://solera4me.com/cvt) and taking a 1-minute quiz. Then members contact **Solera Health** at **(877) 486-0141** to confirm eligibility and to sign up.

## **TruHearing™**

Good hearing is a vital part of everyone's overall health and wellness. That's why the new TruHearing Select Discount Hearing Aid Program is designed to make it more affordable for our medical plan subscribers and their eligible dependents to address hearing loss and live a full, healthy lifestyle. Hearing aids typically cost \$2,500 per aid. The TruHearing Select program offers Flyte hearing aids for as little as \$699 per aid. That's significant savings!

Interested members should contact TruHearing at **(844) 300-0134** or **TTY(800) 975-2674** to confirm their eligibility and schedule a hearing exam. A TruHearing representative will explain the available options, answer questions, and schedule the member with an audiologist or hearing instrument specialist in their area. The audiologist or hearing instrument specialist will assess their hearing and recommend the right hearing aid for them. Because this program is fulfilled through TruHearing, all appointments must be scheduled through TruHearing. Additional information is available at [TruHearing.com](http://TruHearing.com).

## **We are CVT**



*Lucy Posey*

CVT would like to give a big welcome to Lucy Posey, who has joined our finance department. Lucy is a great addition to our team and we are excited to have her. Lucy has taken on some large tasks such as payroll, tracking accounts payable, and reconciling some of our vendor accounts. Since she has joined CVT, one thing she has found is how close the CVT team is, "The people are just amazing, and I was so impressed during my interview that I know this was a great place to be." In her spare time Lucy likes to spend time with her grandchildren and watch her favorite hockey team. We also found out that Lucy loves sailing and raced on the circuit for a while! Welcome aboard Lucy, it is great to have you.



*Eric Fiedler*

We are pleased to announce that Eric Fiedler has been promoted to Director of Business Development and Account Management at CVT. Eric is a graduate of Fresno State and has been with CVT since 2010 as an Account Manager, servicing the southern part of the state. Eric will supervise a staff whose primary focus is on member retention, servicing CVT's existing school districts and business growth.



*Jeff Cornelius*

CVT welcomes back Jeff Cornelius as he returns to the Director of Strategic Initiatives position. Jeff has extensive experience in the healthcare industry, including leading major corporate initiatives, as well as a strong technology background. We are pleased to have him back at CVT!

# VALUELINE

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## INSIDE:

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- *NEW - Solera4me Diabetes Prevention Program*
- *Coming Soon - Anthem ConditionCare*



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**Districts can now perform changes and enrollments for their employees.** Our new process allows for districts to start and complete the enrollment process for employees using MyCVT.

- The new process will allow districts to work with their employees when enrolling or making changes to their CVT benefits.
- Supporting documentation can be uploaded and districts can print or save submitted enrollments or changes, prior to approval, for their records.
- MyCVT can send email notifications to employees regarding the status of enrollments.



CVT is working towards the goal of processing all enrollments and benefit changes through MyCVT. We would like the opportunity to show you how MyCVT can help your district become more efficient, save you time and streamline your process. Contact your Account Manager at **(800) 288-9870** for more information.



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