



Anthem Blue Cross Wellness PPO Plan 2016-17– Rewarded for Wellness

Congratulations on taking the next step in improving your health! With the Anthem Blue Cross Wellness PPO plan, you'll gain access to valuable wellness resources and have the opportunity to earn up to \$400 in reimbursement credits for out-of-pocket health expenses for you and your family. This innovative Plan is designed to cover your basic and comprehensive health-related needs.

*This guide will walk you through how to activate your plan and take advantage of the tools and resources. For more information or assistance about plan details, you're welcome to contact CVT Member Services at **(800) 288-9870** or Anthem Blue Cross Member Services at **(800) 234-4333**. We're ready to help.*

Quick Start

Step 1

Register or Log-In
on
Anthem.com/ca

(See Item #2 below)

Step 2

Complete your
Health Assessment

Go to anthem.com/ca >
Health & Wellness tab >
under Healthy Lifestyles
> select *Get Started* >
Accept terms/conditions
> *submit* > select *Well-Being Assessment*

Step 3

Follow this guide
to complete your
wellness activities
and earn your
credits.

How to get started:

1. First, **by simply enrolling in the Wellness PPO plan, CVT has awarded both you and your spouse/domestic partner \$50 in wellness credits** to be used for out-of-pocket deductible and coinsurance expenditures. **Your credits must be 'banked' before you can use them**, so begin earning your credits as soon as possible so they're available to use during your plan year when medical expenses arise.
2. **To continue to earn credits, log in to the Anthem website:** You and your spouse/domestic partner will need to visit www.anthem.com/ca and each open your own wellness accounts. Once you're at the Anthem website, log in by clicking on the *Profile* icon in the upper right corner of the page, and then click *Login* from the drop-down menu. You'll then be taken to the main page.

- **First time users:** Click on the *Profile icon in the upper right corner of the page*, and follow the prompts to create a username and password. It's recommended to have your CVT ID card available while you register. Be sure to keep your new username and password handy for future reference.

 - **Click on the blue *Health and Wellness tab***

 - **Next, click on "Get Started" in the *Healthy Lifestyles* section.** You should be directed to the "Welcome to Well-Being Connect" page, explaining Terms of Use. After you submit your response, you'll be directed to Step 1 of the *Healthy Lifestyles* program, the Well-Being Assessment. **If you've already completed your Well-Being Assessment**, the system will recognize this and you can begin with Step 2...your Well-Being Assessment results or Step 3...getting started on your plan.
3. **Well-Being Assessment (WBA): You and your spouse/domestic partner can each earn a \$50 credit for completing the Well-Being Assessment.** Go to the Health & Wellness tab, select "Get Started" in the *Healthy Lifestyles* section. You should be directed to the "Welcome to Well-Being Connect" page, explaining Terms of Use. Read and accept by selecting "Submit." You'll be directed to Step 1 of the *Healthy Lifestyles* program, the Well-Being Assessment. **The completed WBA contributes 2,500 points to your *Healthy Lifestyles* program.**
4. ***Healthy Lifestyles Program:*** The *Healthy Lifestyles* program is a series of wellness activities. When you reach certain point goals (milestones) you earn wellness credits. These are the point milestones for your *Healthy Lifestyles* program.

• Well Being Assessment	2,500 pts = \$50
• Healthy Lifestyle Milestone #1	3,000 pts = \$75
• Healthy Lifestyle Milestone #2	5,000 pts = \$75
• Healthy Lifestyle Milestone #3	10,000 pts = \$75

Starting your program. You and your spouse/domestic partner can earn \$75 in wellness credits per program milestone, up to \$225. Using the focus areas from your Well-Being Assessment, sign up for one of the self-directed programs listed below:

- | | |
|-------------------------|-------------------------|
| • Exercise & Fitness | • Healthy Eating |
| • Weight Management | • Tobacco Cessation |
| • Stress Management | • Depression Prevention |
| • Appointment Adherence | • Medication Adherence |
| • Self-Care | |

5. **Personal Choice Activity:** CVT would like to reward you for incorporating regular physical exercise into your lifestyle. **By participating in the group activity of your choice, you and your spouse/domestic partner can each earn \$25 in wellness credits, up to \$50 each per plan year.** Examples of qualifying activities are exercise classes, regular exercise with a partner, community fun runs, marathons, recreational sports such as baseball, basketball, racquet ball, tennis, and regular use of your gym membership. To record your activity, go to www.cvtrust.org > Products > Medical Plans > then click on *Personal Choice Activity Form* listed under Wellness Plans. Complete the short form then send it to CVT by email, fax or mail. (All addresses are provided on the form.) Your Personal Choice wellness credit will be added to your Anthem wellness reward summary within 2-3 weeks.

6. When you complete your **Preventive Care visit** (such as a mammogram, or annual visits), **you and your spouse/domestic partner can each earn \$75 in wellness credits.**
 - a. After the visit is complete, log in to your Anthem.com wellness account (see #2 above for directions) and click on the *Health & Wellness* tab. Scroll to the middle of the page to the box titled, “*Programs for Healthier Living*” and click on the *Get My Rewards* box.
 - b) This will take you to the Hallmark Business.com page. (Ignore the disclaimer that says you’re leaving the Anthem site.) On the Hallmark page, click on the “*My Rewards*” tab. When the screen brings you to the next page, click on the “*My Activities*” tab. It will open a list of activities you’re eligible to complete.
 - c) Look for the “*Annual Check Up*” activity and click on “*Report this activity.*” On the next screen you’ll see a data field asking for “*Completion Date.*” **Enter the date of your last preventive care visit, and then click “Continue.”** A confirmation box will give you a chance to double check the date you entered to be sure it’s correct. If correct, click the small confirmation box then click “*Continue*” to complete the entry.

Once completed, you’ll notice that your “Rewards Earned” will have increased in the box titled, “*My Account*” in the upper right corner of the screen.

7. **Future Moms Maternity Management:** This program provides expectant mothers with telephone access to nurses to discuss pregnancy concerns and assess their risk for preterm delivery, depression or other complications. **If you are pregnant, or planning to get pregnant, you can earn up to \$150 in wellness credits** by participating in the Future Moms Maternity Management Program. To get started, please call 1-866-664-5404. **Note:** For eligibility rules, please read details below under “*How credits work.*”

8. CVT’s contract with the **Alere (aka Optum) Health Management** program has been cancelled as of 9/30/2016. **Note: Although the program is cancelled, the Alere Health Management Prescription Co-pay Incentive for being enrolled up until 9/30/16, will be extended through 9/30/17.**

As a Wellness PPO Plan member, if you were actively enrolled and engaged with nurse coaching in one of the health management programs listed below, you are eligible for reduced prescription co-payments on maintenance medications for the five conditions listed below through 9/30/17.

The conditions eligible for reduced prescription co-payments:

- **Asthma (adult & pediatric),**
 - **Chronic Obstructive Pulmonary Disease (COPD),**
 - **Coronary Artery Disease (CAD),**
 - **Diabetes,**
 - **Heart Failure**
- Co-pays will be reduced by one tier for prescription drugs related to the identified eligible conditions for both retail and mail-order.
9. When you enroll in any **Accordant Care Health Management** program **you and your spouse/domestic partner can each earn \$50 in wellness credits.**

Accordant Care Health Management Prescription Co-pay Incentive:

As a Wellness PPO Plan member, if you are actively enrolled and engaged with nurse coaching in an Accordant Care program, you may be eligible for reduced prescription co-payments for your medications. To learn more about this program, we encourage you to call 1-800-948-2497. You may also be contacted by an Accordant Care representative directly to ask if you'd like to participate.

- Co-pays will be reduced by one tier for prescription drugs related to the identified eligible conditions for both retail and mail-order.
 - Incentive will go into effect after completion of first call with an Accordant nurse.
 - You must remain an active participant in the Accordant program. This means completing all of your scheduled calls with the nurse assigned to you.
 - No claim form is necessary, prescription co-pays will be reduced at point of sale at pharmacy.
10. **MDLIVE utilization:** MDLIVE provides on demand access to board certified doctors 24/7 by phone or secure video at www.mdlive.com/cvt or **1-888-632-2738**. We advise that you register for MDLIVE before you need to use the service. To register, either go to the website listed or call the toll-free number. As a Wellness PPO Plan member, you will earn \$50 in wellness credits if you utilize MDLIVE. There is a limit of one utilization credit per plan year.

How credits work:

- To view your earned credits, log into www.anthem.com/ca then click on the **MyIncentive** tab or call Anthem Blue Cross at (800) 234-4333.
 - You and your spouse / domestic partner can earn up to \$400 each year.
 - **Credits must be earned and in your MyIncentive account before they can be used.**

- Credits can be applied to any deductible or coinsurance expenses for you, your spouse/domestic partner or enrolled dependents.
 - Credits are automatically issued soon after the Explanation of Benefits (EOB) is generated showing the out-of-pocket responsibility. A check will be mailed to you.
 - Both you and your spouse/domestic partner can roll unused credits over at the end of the year, up to \$1,000 each to your MyIncentive account if you re-enroll in the Wellness Plan.
 - Credits can only be used while enrolled in the Wellness Plan. If you switch plans, all credits will be forfeited.
- To be eligible for Future Moms Maternity Management Program credits, the following rules apply:
 - Tier 1, \$50 credit: Initial assessment must be completed in first trimester, at least 183 days before due date
 - Tier 2, \$50 credit: Interim assessment must be completed at least one day before due date
 - Tier 3, \$50 credit: Completion of postpartum assessment must be completed by 56 days post delivery

Additional value-added benefits of your Anthem Blue Cross Wellness PPO Plan with CVT:

- MDLive provides physician advice by phone. Go to www.mdlive.com/cvt to register, or call 888-632-2738.
- Employee Assistance Program offering legal, financial, work/life services and counseling. Just dial 1-877-397-1032.
- SpecialOffers@Anthem: After you log in, click on the Discount tab on your Anthem home page

We are in this with you.

At CVT, we want you to be an active participant in your own healthcare plan. The more you get involved in developing and maintaining a healthy lifestyle the more it can directly impact your quality of life and healthcare costs. We want to help our members with their preventive and health initiatives and we think you should be rewarded for it. For more information about plan details, or implementing any of the programs, please contact CVT Member Services at **1-800-288-9870** or Anthem Blue Cross Member Services at **1-800-234-4333**. We're ready to help.