

# Covering you with a large network and smart incentives

2014-2015 CVT Wellness PPO Plan with Blue Shield of California network

The CVT Wellness PPO Plan using the Blue Shield of California network combines a wealth of valuable services with one of California's largest provider networks. In addition to the benefits you would expect, the plan includes wellness programs designed to improve your health while **lowering your out-of-pocket healthcare costs**.

The Blue Shield of California PPO provider network – one of the largest in the state – encompasses more than 71,000 providers and 370 hospitals and includes many of the most prestigious providers in California.

## Enroll – and receive credits toward your deductibles and coinsurance

Whether you want to exercise more, make better food choices, or quit smoking, you can get support to help you reach your goals while receiving rewards that are credited to your plan deductibles and coinsurance.<sup>1</sup> One credit equals one dollar. **Simply enrolling in this health plan gives you 75 credits.**

## Access comprehensive benefits: Plan overview\*

### CVT Wellness PPO Plan highlights include:

Earn wellness credits	Up to \$400/individual/year
Who can earn credits	Individual and covered spouse/domestic partner
Credit rollover	Up to \$1,000 each per year, when re-enrolling in the Wellness Plan
Calendar-year deductible	\$500 individual, \$1,000 family
Coinsurance	Paid at 90% after deductible is met
Calendar-year out-of-pocket maximum <sup>†</sup>	\$1,750/individual \$12,700/family
Office visit copayment	\$20 primary care physician, \$40 specialist
Preventive care	100% covered
Prescription drugs	\$7/\$25/\$40 for 30-day supply; \$15/\$60/\$90 for 90-day supply

\* This chart offers a high-level overview of the CVT Wellness PPO Plan. It is not a contract. For complete plan details, please see the plan's *Summary Plan Description*.

† Includes deductible, coinsurance, medical and pharmacy copays.

## Earn more credits: Wellness programs

Participating in Blue Shield's proven wellness programs rewards you with more credits toward your deductibles and coinsurance.

**Well-Being Assessment** – Register online at [mywellvolution.com](http://mywellvolution.com) and take your Well-Being Assessment. You'll earn **75 credits** for completing the assessment.

**Daily Challenge** – Join Daily Challenge and begin to make small changes that add up to big results! Each day you'll receive an email with a simple and easy-to-complete wellness-related task. You'll earn points for completing the challenge and bonus points for connecting with your friends. For every 5,000 points you accumulate on Daily Challenge, you'll earn **50 credits**. The maximum amount of credits you may earn through Daily Challenge is **150**.

**Personal Choice Activity** – CVT would like to reward you for including exercise into your lifestyle. Participate in the group activity of your choice and earn **25 credits**, up to **50 credits** per plan year.

**Preventive Annual Visit** – Earn **75 credits** when you visit your doctor and complete an Annual Preventive Visit Form.

**Prenatal Program** – Learn what to expect when you're expecting – before, during, and after delivery. Get helpful advice, useful resources, and text messages designed to promote maternal and child health. Enrolling in the Prenatal Program will earn you **50 credits**.

**Alere Health Management Program<sup>2</sup>** – If you have a chronic disease, you can receive specialized one-on-one support from a health expert, interactive online tools, and educational materials. Members enrolled in a program receive **50 credits**.

**Reduced pharmacy copayments** – Get reduced pharmacy copays for certain prescriptions when you are enrolled and engaged with a nurse in an approved

Alere Health Management Program.<sup>2</sup> Copays are reduced to \$0/\$7/\$25 for 30-day retail supply and \$0/\$15/\$60 for 90-day mail order supply.

## Discover more: Additional benefits

**Online health and wellness resources** – Our website's *Health & Wellness* section offers the most up-to-date health and wellness information from experts in the field as well as other interesting topics. You can watch more than 2,400 videos, participate in message boards, find healthy recipes, and research health topics in a large online library.

**Care away from home** – CVT Wellness PPO Plan members have access to care across the United States and urgent care around the world through the BlueCard® Program. Simply show your CVT Wellness PPO Plan ID card to the participating BlueCard provider. There's no need to request itemized bills, submit claims, or make advance payments for services. Plus, you have the convenience of paying only your usual out-of-pocket costs, such as copayments, deductibles, and non-covered charges. You are not required to use a BlueCard provider; however, it's in your best interest to use a BlueCard provider to keep your costs down.

**For more information or to enroll now,<sup>3</sup> call CVT Member Services at (800) 288-9870 or talk to your chapter president about including this plan in your district's plan offerings.**

1 All rewards, in the form of credits toward your deductible and coinsurance, are processed through HealthComp.

2 © 2013 Alere. All rights reserved. Following are Alere Health Management Programs: COPD, Diabetes, Adult and Pediatric Asthma, Heart Failure, and Coronary Artery Disease. Reduced copays apply to select prescriptions for these conditions for members enrolled in the corresponding health management programs.

3 The CVT Wellness PPO Plan with Blue Shield of California network is available as a plan option for all participating district groups. Retirees under age 65 are also eligible if not enrolled in Medicare. If spouse is covered by Medicare, employee is not eligible unless coverage is employee only.

Blue Shield and the Shield symbol are registered marks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.