

CALIFORNIA'S VALUED TRUST
PPO BRONZE PLAN with Anthem Blue Cross and CVS/caremark
October 1, 2017 – September 30, 2018

CVT PARTNER	BENEFIT	PPO BRONZE PLAN	
Anthem Blue Cross Network, utilization management and medical claims administration	Calendar Year Deductible	Individual: \$5,000 Family: \$10,000	
	Coinsurance	Paid at 70%* after deductible is met	
	Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) †	Individual: \$6,350 Family: \$12,700	
	Doctor Visits (Primary Care Physician)	First 3 visits covered in full after \$60 copay per visit Remaining visits paid at 70%* after deductible is met	
	Doctor Visits (Specialty Physician)	Subject to deductible, then \$70 copay	
	Preventive Care / Immunizations	Paid at 100%*	
	Outpatient Diagnostic Tests / Imaging	Paid at 70%* after deductible is met	
	Radiation Therapy, Chemotherapy	Paid at 70%* after deductible is met	
	Durable Medical Equipment	Paid at 70%* after deductible is met	
	Ambulance – Ground / Air	Paid at 70%* after deductible is met	
	Outpatient Surgery	Paid at 70%* after deductible is met	
	Hospital Inpatient	Paid at 70%* after deductible is met; Unlimited days, semi-private room	
	Hospital Emergency Room	Subject to deductible, then \$250 copay (copay waived if admitted as in-patient)	
	Urgent Care	Subject to deductible, then \$120 copay	
	Home Health Care	Paid at 70%* after deductible is met Limited to 100 visits per calendar year	
	Physical Therapy **	Paid at 70%* after deductible is met	
Chiropractic**	Paid at 70%* after deductible is met		
Acupuncture	Paid at 70%* after deductible is met Maximum of 12 visits per calendar year		
Value Added Benefits	Telehealth by MDLIVE	On demand access to board-certified doctors 24/7. Consultation fee - \$5 Copayment Call 1-888-632-2738 or visit MDLIVE.com/cvt for non-emergency medical conditions.	
	Employee Assistance Program (EAP) through Beacon Health Options ~	Paid at 100%* - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit	
CVS/caremark Network and utilization management	Prescription Drugs	Retail Subject to deductible, then \$25 Generic Copay \$50 Brand Copay (30- day supply)	Mail Order Subject to deductible, then \$50 Generic Copay \$100 Brand Copay (90- day supply)

***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.

** Non-Par Providers limited to a combined maximum of 13 visits per year.

† The pharmacy copayments will not apply to out of pocket maximums for retirees enrolled in Medicare.

~ 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