

## Preferred Provider Organization Plans (PPO)

### **Anthem Blue Cross or Blue Shield of California with CVS Caremark Pharmacy Coverage**

CVT offers an array of options for your District/Chapter including multiple self-funded PPO and Wellness PPO plans. Each District/Chapter can choose to offer up to four plans and a Wellness plan as a fifth PPO option.

Each District/Chapter may also elect to offer one of CVT's three High Deductible Health Plans (HDHP) for its members to choose from. These plans meet the requirements for a Health Savings Account (HSA). CVT does not offer Health Savings Accounts at this time.

CVT has four pharmacy plans to choose from offered through CVS/Caremark, each with different co-payment options. These pharmacy plans are paired with the four standard PPO plan options chosen by the District/Chapter.

## Health Maintenance Organization Plans (HMO)

### **Kaiser Permanente**

CVT offers a number of Kaiser Permanent HMO plans, plus a Wellness plan. A unit can choose Kaiser Permanente as long as the participants live or work in an approved Kaiser Permanente zip code area. A District/Chapter can offer up to four plans, plus the Wellness Plan.

### **Anthem Blue Cross or Blue Shield of California HMO Plans**

CVT offers three Anthem Blue Cross and three Blue Shield of California HMO plans. A District/Chapter can choose Blue Shield of California HMO as long as the participants live or work in approved Anthem Blue Cross or Blue Shield of California HMO zip code area. A unit can offer at least one Anthem Blue Cross or one Blue Shield of California HMO plan. More plans may be offered depending on the size of group and possible number of enrollees **into the** plans.

For more information, please contact Anthony Pulliam at **800-288-9870** or **AnthonyP@CVTrust.org**.

### **Anthem Blue Cross or Blue Shield of California**

**CVT offers 10 regular PPO plans, 3 High Deductible Health Plans (HDHP), 1 PPO Wellness Plan and the CVT Bronze Plan**

A unit can offer its members up to a total of 7 PPO plans:

- 4 of the 10 PPO Plans
- 1 of the 3 HDHP Plans
- The Wellness PPO Plan
- And the Bronze Plan

### **CVS Caremark**

**CVT offers a choice of 4 pharmacy plans**

Pair 1 pharmacy plan with each of the 4 regular PPO plan choices:

- Allowing districts to customize the medical/pharmacy benefit to best meet the needs of its members
- HDHP, Wellness and Bronze Plans have set pharmacy benefits and are not customizable.

### **Kaiser Permanente**

**CVT offers 10 Kaiser HMO plans and 1 Kaiser Wellness Plan**

A unit can offer its members up to a total of 5 Kaiser HMO plans.

- 4 of the 10 Plans
- The Kaiser Wellness Plan as a 5<sup>th</sup> option

### **Anthem Blue Cross or Blue Shield of California HMO**

**CVT offers 3 HMO plans plus 1 Bronze HMO plan**

A unit can offer its members up to a total of 3 HMO plans:

- All 3 of the HMO plans
- Or 2 HMO Plans plus the Bronze plan

