



About CVT

California's Valued Trust was established in 1984 as a combined effort of district superintendents and labor representatives of both the California Teachers Association (CTA) and the California School Employees Association (CSEA) for the purpose of pooling resources to allow all districts access to quality benefits and cost savings.

Located in Fresno, CVT is governed by a 12-member board of trustees composed equally of labor and management representatives. It represents more than 135,000 members statewide, encompassing more than 220 school districts and growing. Its daily operations are overseen by an experienced, professional full-time staff of approximately 31 employees.

Mission Statement

We are a participant-driven organization that delivers the best quality healthcare at the best possible price, with excellent customer and member service.

Core Values

- We will lead the market in driving down trend while providing cost-effective and high-quality benefit choices
- We will excel at participating group and member education and service
- We strive to reduce healthcare complexity wherever possible
- We will pursue prudent membership growth



CALIFORNIA'S VALUED TRUST

Healthcare Benefits for the Education Community

520 E. Herndon Avenue
Fresno, CA 93720

P 559.437.2960 800.288.9870
F 559.437.2965

cvtrust.org



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CALIFORNIA'S VALUED TRUST

Healthcare Benefits for the Education Community

*More choices, more options
for your District and Members*

More choices, more options for your district and members

When it comes to choosing healthcare benefits for your school district, California's Valued Trust offers more choices and more options than most other organizations. In fact, our large variety of medical, dental, vision, life insurance and Employee Assistance Program (EAP) offerings are from some of the most respected healthcare providers.

CVT is the right choice for your district and your employees because we are committed to California's education community. We have a unique understanding of school districts' needs because our leadership is composed of equal representation from both labor and management. We provide a balanced approach to keeping premiums low, while still offering the best benefit packages possible.

Benefit from the power of our Jointly Managed Trust

A Jointly Managed Trust is an organization of employees and employers who work together to purchase healthcare benefits. Trusts are tax exempt and are governed by a Board of Trustees who contract with health providers to design plans to meet the needs of their members. Because a Trust allows many groups to participate in a single health plan, it reduces administrative costs and increases purchasing power. Combined, these result in lower healthcare premiums and high-quality benefits.

Because CVT is one of the largest self-funded public schools trust in the state, our not-for-profit status allows us to direct monies to the maximum benefit of our members. CVT spends an average of 97 cents of every \$1 of the premiums collected on the best healthcare for our members, not on administration and overhead. The remaining 3 cents is used to pay CVT provider partners for their administrative services. CVT's goal is to operate administratively on the earnings generated by the Trust's investments, not member premiums.



Trusts such as ours also provide financial security and responsibility with fully funded reserves to avoid any contingent liability, including claim run-outs. The trust concept is supported by the California Teachers Association and the California School Employees Association.

A district or unit joins the Trust through a mutual agreement between the district and the union representing the employees in collective bargaining. If a district or unit were to ever withdraw from the Trust, there will never be any additional cost assessed to the individual participants or the district.

We're in the business of good health

Everyone is searching for the best benefits at the lowest possible costs. CVT strives to offer a prudent balance between the costs of the benefits package without compromising the interests of your members.

As you review different benefit providers for your district, it's important to ask a few key questions:

- **Are there fully funded reserves?**

You already know that CVT does provide fully funded reserves, but many providers do not maintain sufficient reserve funds to protect districts and individuals in the event of a shortfall during the plan year or if a district chooses to terminate coverage with a provider.

- **Are rates guaranteed?**

Unlike CVT, many providers have no annual rate guarantees, resulting in the possibility of rates being raised during a plan year.

- **Do retirees have the same benefit access?**

You may want your retirees to have similar benefits even if they have to pay a portion of the costs. With CVT, districts negotiate their retiree benefits to fit the needs and expectations of their members.

- **Do you have to sign a multiple-year contract?**

Some providers require a multi-year contract, which binds you if you aren't satisfied with their service. CVT only requires a one-year contract.

- **Do you have to pay a brokerage commission?**

You may not see it in the premium, but a brokerage commission can inflate your costs. CVT's premium rates are not loaded to pay for CVT's operational costs, profits or any broker fees.

Our commitment to good health

CVT is dedicated to being a resource for its members by providing up-to-date healthcare information and services in addition to its comprehensive plan benefits. Our health programs are designed to improve the overall health of its participants. We provide a valuable list of resources designed to promote a better quality of life for our members and their families, including:

- **MDLIVE:** All members enrolled in a PPO or HDHP plan have on-demand access any time of the day or night to board-certified doctors and licensed therapists who can diagnose, recommend treatment and prescribe medication.



- **Health screenings:** On-site health screenings with a clinical health professional who will take a few simple and private measurements, including member's weight, blood pressure, body mass index (BMI) and a finger stick blood sample to measure blood sugar (glucose), total cholesterol (TC) and high-density cholesterol (HDL). Fasting is not required. On-site health screenings can be scheduled by your school district.
- **Flu shots:** Members may visit any CVS/Pharmacy location or an on-site flu vaccination can be scheduled by your school district.
- **Employee Assistance Programs:** A valuable program for members who desire confidential counseling services, or who are seeking resources and referrals for personal success with relationships, recovery, financial stability, personal and professional growth and more.
- **Health management programs:** Personal, confidential support, assistance and advice from an experienced nurse for members diagnosed with common chronic or rare diseases.

We take service personally

Every staff member of CVT embraces our core belief of providing outstanding customer service.

Our goal is to ensure when you call, there's always a real person ready to respond quickly to your questions and needs.

Your district is assigned a dedicated member services representative and account manager. Both of these key staff members work directly with you to identify your specific needs and respond to you and your members on a daily basis.

