



# TRUSTLINE

For more than 30 years, California's Valued Trust has focused on providing you the best and most responsive member service. In continuing the tradition, the TrustLine is our primary communication vehicle used to provide required notices and insights into issues that impact your healthcare benefits and rates, as well as new services and options with CVT. We invite every member to engage our Member Services team with questions or feedback regarding any of CVT's healthcare offerings.

SPRING 2015

## What's New at CVT? Attend a Regional Meeting and Find Out

You're invited to a CVT Regional Meeting! Please join us for one of our informative regional meetings where you can learn and ask questions about the latest topics including CVT today, challenges CVT faces, Affordable Care Act (ACA), benefit decisions and changes for 2015-16 plan year and future trends in healthcare. We look forward to meeting many of our members in person!

Seating is limited. Please RSVP today by calling Cannick Thao at (800) 288-9870 or emailing her at [cannickt@cvtrust.org](mailto:cannickt@cvtrust.org).



RSVP

## Four things that would surprise you about healthcare

Healthcare is anything but predictable. These four facts about your health and the care you receive may surprise you.

**1. A long, caring and respectful relationship with your doctor is more beneficial to your health than you think.** Forming a long-term relationship with your primary care physician is the most important thing you can do for your health, according to a Consumer Reports survey of 660 physicians. But having that strong relationship isn't a guarantee. You'll need to invest some energy—and make sure you find doctors who will do the same. Find out more about why the relationship with your physician is crucial in the article "What doctors wish their patients knew."

**2. Getting more healthcare won't necessarily make you any healthier.** Nearly half of primary care physicians say their own patients get too much medical care, according to a survey published in 2011 by researchers at Dartmouth College. And all that care is not helping people live better or longer. Researchers at Dartmouth found that "patients with serious conditions who are treated in regions that provide the most aggressive medical care—have the most tests and procedures, see the most specialists, and spend the most days in hospitals—don't live longer or enjoy a better quality of life than those who receive more conservative treatment." Read more about why getting more healthcare isn't better.

**3. One-third of all healthcare isn't necessary.** According to the Institute of Medicine, as much as 30 percent of healthcare in the U.S. is just not needed. There are several reasons why this happens. Doctors have little information on what constitutes the "right" amount of healthcare; most doctors are paid per test, visit or procedure; and ... you, the patient, request it. Every unnecessary test or procedure is doing two things: exposing you to harmful side effects and racking up your medical bills. You can learn it's okay to say "Whoa!" to your doctor whenever a recommended test or procedure feels unwarranted.

**4. You're paying different prices—for the same treatment.** Not all healthcare is created equal—in dollars especially. There are significant price differences in the healthcare you receive. Consumer Reports writes, the "contracted prices that health plans negotiate with providers in their networks have little or nothing to do with the actual quality of services provided and everything to do with the relative bargaining power of the providers." A little legwork can often go a long way.

Read more about these healthcare facts in the *Choosing Wisely*® resources series from Consumer Reports. Visit: <http://consumerhealthchoices.org/for-employees>.





## VALERIE'S VIEW POINT

Valerie Cornuelle - CVT'S Executive Director

### 2015 – Opportunities and Challenges

As you read this newsletter, you will discover that California's Valued Trust (CVT) has a full agenda for 2015. We began the year dealing with a cyber-attack announcement by Anthem. Anthem developed an ID Theft Service for members, which is reviewed on page 3. Members should note that CVT has had a number of security measures in place for years to protect their information and is committed to guarding against data breaches.

At the end of January, we began a dependent eligibility review process. CVT has a fiduciary responsibility to pay only healthcare claims and fees associated with the Affordable Care Act to those who meet the eligibility guidelines. The review process just ended and while the final numbers are still to be determined, it is clear that over 700 voluntarily terminated dependent coverage, saving the Trust significant dollars (see the article on page 3).

The big news ahead for the summer is a series of regional meetings at which members can meet the CVT team, ask questions and get caught up on what's happening with healthcare and the Trust. A listing is on page 4 of these regional meetings, and we urge you to plan to attend.

More and more districts have signed up for MyCVT, our new member benefit website for online employee enrollment and management. It is an ideal way to manage your CVT account. You can get access to your benefits information and required forms 24/7/365 from any computer with Internet access. You can view or modify coverage, and even check on the status of changes you requested. If your district has signed up but you have not, you might consider the convenience of 24/7 access to this information.

New districts continue to join the Trust and we are pleased to welcome Salinas Union High School District's Classified Unit. We are now at 229 and growing.

Our next edition of the Trustline will be issued during the summer and is called our 2015-16 Open Enrollment Guide. It is in the planning stages now and is a tremendous help to our members regarding benefit changes and updates for the 2015-16 plan year effective October 1st.

If you have a question or want more information, call our Member Services at (800) 288-9870 or visit [www.CVTrust.org](http://www.CVTrust.org). Our new website has a very helpful resource section.

### Living with Chronic Pain Is a Pain We Can Help

More than 116 million Americans suffer from some type of chronic pain each and every day.\* If you're one of them, you know how debilitating it can be. Whether you're coping with **back pain, rheumatoid arthritis, osteoarthritis, migraine headaches** or another chronic condition, pain makes it tough to get through your day and enjoy life. Prolonged pain takes a serious toll on your physical and emotional well-being and often interferes with work, sleep, and exercise. It can also aggravate other health problems, lead to depression, and can make it difficult to concentrate or think clearly.



With the California's Valued Trust's (CVT) **Musculoskeletal Pain (MSP) Program**, administered by Alere, you don't have to tough it out alone. When you enroll in the MSP Program, you'll work one-on-one with a compassionate and knowledgeable registered nurse—who understands what you're going through and have tried-and-true expertise in effectively combating pain. Your nurse will help you:

- Identify the source of your pain
- Determine what triggers your pain
- Monitor your symptoms
- Follow your doctor's treatment plan
- Understand and take your medications as directed
- Make healthy lifestyle changes that can prevent or reduce pain
- Prepare for visits with your doctor
- Connect with other helpful resources

A member, spouse or domestic partner may be eligible for reduced pharmacy co-payments for certain condition-related prescriptions when enrolled and engaged with a nurse in an approved Alere or Accordant health management program. Does not apply to members enrolled in Medicare/SilverScript.

The CVT MSP program by Alere is designed to reinforce your doctor's treatment plan so you can feel better fast and get back to enjoying the things that matter most to you. Best of all, **the program is absolutely free and completely confidential.**

If you're ready to say goodbye to pain, call **(877) 864-1327** to confirm eligibility and enroll!

**Source:**

\*Institute of Medicine of the National Academies: *Relieving Pain in America: A Blueprint for Transforming Prevention, Care, Education, and Research.*



## Dependent Eligibility Verification Review Concludes



CVT is pleased to announce that the dependent eligibility review concluded on March 31, 2015 with an overall Trust-wide response rate of 94%. CVT would like to acknowledge Districts, Chapters and Members for their support in completing a successful review process. Thank you!

Since January, multiple communications have been sent from HMS and CVT asking CVT members with dependent(s) enrolled before October 1, 2011, to provide required documentation showing that their dependent(s) covered under CVT health, dental and/or vision benefits meet eligibility requirements.

**Please remember dependents of those who failed to respond before the review concluded will be terminated and removed from coverage.**

All remaining inquiries and requests for assistance should be directed to CVT Member Services at (800) 288-9870, Monday-Friday, 8am to 5pm.

## Anthem Offers ID Theft Services for Members Affected By Cyber-Attack

Anthem was the target of a very sophisticated external cyber-attack in January.

By March 30, Anthem had individually notified all impacted current and former members by U.S. Postal mail, of the attack and how to enroll in free credit monitoring and identity protection services for 24 months.

This service through AllClear ID is automatically available to you with no enrollment required. If a problem arises, simply call a dedicated investigator at **(877) 263-7995**. These investigators will do the work to recover financial losses, restore your credit, and make sure your identity is returned to its proper condition.

For additional protection, and at no cost, you may also enroll in the AllClear PRO service at any time during the 24 month coverage period. This service includes credit monitoring and an identity theft insurance policy. Please enroll at <https://anthem.allclearid.com/>. Those without Internet access can call **(877) 263-7995**.

The dedicated Anthem website [www.anthemfacts.com](http://www.anthemfacts.com) also provides members with access to additional information, including frequently asked questions.



## Thank You Tracy and Joy for 18 Years of Service!

### Tracy Phillips

CVT would like to thank Tracy for providing members and districts excellent service for over 18 years! Tracy joined CVT in 1997 as an Account Manager after spending 12 years in the insurance industry. Since then, Tracy has joined the member services team where she has become an expert on retiree plans and services. She works with over 4,000 retirees and helps them with any plan questions or concerns about their coverage. Tracy really enjoys working with the members every day. "We build an attachment with our members, and the retirees are so sweet, that I want to help in any way that I can." Tracy grew up along the Central Coast of California, and still enjoys visiting Monterey.

She loves to travel and visit the coast, where she can enjoy her hobby of photography. When she isn't taking breathtaking photos, Tracy is creating her own jewelry, upcycling vintage items and spending time with her grandkids. Thank you, Tracy, for your 18 years of service!



Tracy Phillips

### Joy Turner

CVT would also like to thank Joy for her 18 years of service. Joy is an executive assistant to Executive Director Valerie Cornuelle, and helps prepare the board for all of their meetings. Before joining CVT, Joy worked with Century 21 at the district office for 13 years. Now at CVT, Joy plays an important role with the board by preparing agendas for the meetings, taking minutes, preparing conferences, researching important topics — you name it and Joy can do it! Joy's experience with planning these meetings helps them run smoothly and efficiently, which is important for the board. Some of the things Joy enjoys about CVT are her co-workers and being around good people. "My time here has been great, the people here are amazing, and the co-workers are the best that I could ask for." In her spare time, Joy enjoys playing games with her grandkids and loves to travel. Some of her favorite times are the ones when she gets to relax and enjoy the outdoors. Thank you, Joy, for your 18 years of service!



Joy Turner

# TRUSTLINE

CALIFORNIA'S VALUED TRUST



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U.S. POSTAGE  
**PAID**  
FRESNO, CA  
PERMIT NO. 1051

California's Valued Trust  
520 E. Herndon Ave  
Fresno, CA 93720

***You're invited!***  
***Join us at a Regional Meeting.***



## ***2015 Regional Meetings***

\*All meeting times will be from 3:30 – 5pm.

**Palmdale**  
**Wednesday, June 3**  
Embassy Suites  
39375 5th St., Palmdale, CA 93551

**Palm Springs –La Quinta**  
**Thursday, June 4**  
Embassy Suites  
50-777 Santa Rosa Plaza, La Quinta, CA 92253

**Fresno**  
**Monday, June 8**  
Hampton Inn  
327 E. Fir, Fresno, CA 93720

**Salinas**  
**Tuesday, June 9**  
Monterey County Office of Education  
901 Blanco Circle, Salinas, CA 93912

**Sonoma - Santa Rosa**  
**Wednesday, June 17**  
Courtyard by Marriott  
175 Railroad St., Santa Rosa, CA 95401

**Yuba City**  
**Thursday, June 18**  
Bonanza Inn Magnuson Grand Hotel  
1001 Clark Ave., Yuba City, CA 95991

**Susanville**  
**Tuesday, June 23**  
Diamond Mountain Casino  
900 Skyline Rd., Susanville, CA 96130

**Redding**  
**Wednesday, June 24**  
Hilton Garden Inn  
5050 Bechelli Lane, Redding, CA 96002

**Placerville- El Dorado**  
**Thursday, June 25**  
El Dorado County Office of Education  
6767 Grass Valley Rd., Placerville, CA 95667

**Angels Camp**  
**Monday, June 29**  
Calaveras County Office of Education  
185 S. Main St., Angels Camp, CA 95222



**CALIFORNIA'S  
VALUED TRUST**  
Healthcare Benefits for the Education Community

**PHONE:** 559.437.2960 or  
800.288.9870

**FAX:** 559.437.2965

**ADDRESS:** 520 E. Herndon Ave.  
Fresno, CA 93720

**WEBSITE:** [www.cvtrust.org](http://www.cvtrust.org)

**EMAIL:** [info@cvtrust.org](mailto:info@cvtrust.org)



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**Stockton**  
**Tuesday, June 30**  
San Joaquin County Office of Education  
2901 Arch-Airport Road, Stockton, CA 95206