

CALIFORNIA'S VALUED TRUST
PPO HIGH DEDUCTIBLE HEALTH PLANS (HDHP) with Anthem Blue Cross and CVS/Caremark
October 1, 2017 – September 30, 2018

CVT PARTNER	BENEFIT	HDHP 1	HDHP 2	HDHP 3
Anthem Blue Cross Network, utilization management and medical claims administration	Calendar Year Deductible	Individual: \$1,300 Family: \$3,000 (No individual limit applies to family)	Individual: \$2,000 Family: \$6,000 (No individual limit applies to family)	Individual: \$1,300 Family: \$5,000 (No individual limit applies to family)
	Coinsurance	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) †	Individual: \$4,250 Family: \$10,100 Family = Employee with 1 or more covered dependents. No one individual will pay more than \$6,850.	Individual: \$5,250 Family: \$10,050 Family = Employee with 1 or more covered dependents. No one individual will pay more than \$6,850.	Individual: \$6,250 Family: \$12,500 Family = Employee with 1 or more covered dependents. No one individual will pay more than \$6,850.
	Doctor Visits (Primary Care Physician)	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Doctor Visits (Specialty Physician)	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*	Paid at 100%*
	Outpatient Diagnostic Tests / Imaging	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Radiation Therapy, Chemotherapy	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Durable Medical Equipment	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Ambulance – Ground / Air	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Outpatient Surgery	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
Hospital Inpatient	Paid at 80%* after deductible is met; Unlimited days, semi-private room	Paid at 80%* after deductible is met; Unlimited days, semi-private room	Paid at 60%* after deductible is met; Unlimited days, semi-private room	

Page 2		HDHP 1	HDHP 2	HDHP 3
Anthem Blue Cross Network, utilization management and medical claims administration	Hospital Emergency Room	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Urgent Care	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Home Health Care	Paid at 80%* after deductible is met Limited to 100 visits per calendar year	Paid at 80%* after deductible is met Limited to 100 visits per calendar year	Paid at 60%* after deductible is met Limited to 100 visits per calendar year
	Physical Therapy **	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Chiropractic**	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met
	Acupuncture	Paid at 80%* after deductible is met Maximum of 12 visits per calendar year	Paid at 80%* after deductible is met Maximum of 12 visits per calendar year	Paid at 60%* after deductible is met Maximum of 12 visits per calendar year
Value Added Benefits	Telehealth by MDLIVE	MDLIVE – Paid at 80%* after deductible is met Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE – Paid at 80%* after deductible is met Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE – Paid at 60%* after deductible is met Call 1-888-632-2738 or visit www.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	Paid at 100%* - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit	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	Paid at 80%* after deductible is met	Paid at 80%* after deductible is met	Paid at 60%* after deductible is met

***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 www.cvstrust.org/plan-documents