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Blue Shield of California Network and utilization management	Urgent Care	\$10 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$30 Copay	\$20 Copay	\$30 Copay	\$30 Copay	\$35 Copay	Paid at 80%* after deductible is met
	Home Health Care	Paid at 100%* Limited to 100 visits per calendar year	Paid at 100%* Limited to 100 visits per calendar year	Paid at 100%* after deductible is met Limited to 100 visits per calendar year	Paid at 90%* after deductible is met Limited to 100 visits per calendar year	Paid at 90%* 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 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 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
PhysMetrics Network and utilization management	Physical Therapy**	Paid at 100%* (Copay, if applicable.)	Paid at 100%* (Copay, if applicable.)	Paid at 100%* after deductible is met (Copay, if applicable.)	Paid at 90%* after deductible is met (Copay, if applicable.)	Paid at 90%* after deductible is met (Copay, if applicable.)	Paid at 80%* after deductible is met (Copay, if applicable.)	Paid at 80%* after deductible is met (Copay, if applicable.)	Paid at 80%* after deductible is met (Copay, if applicable.)	Paid at 80%* after deductible is met (Copay, if applicable.)	Paid at 80%* after deductible is met (Copay, if applicable.)
	Chiropractic**	Paid at 100%* (Copay, if applicable)	Paid at 100%* (Copay, if applicable)	Paid at 100%* after deductible is met (Copay, if applicable)	Paid at 90%* after deductible is met (Copay, if applicable)	Paid at 90%* after deductible is met (Copay, if applicable)	Paid at 80%* after deductible is met (Copay, if applicable)	Paid at 80%* after deductible is met (Copay, if applicable)	Paid at 80%* after deductible is met (Copay, if applicable)	Paid at 80%* after deductible is met (Copay, if applicable)	Paid at 80%* after deductible is met (Copay, if applicable)
	Acupuncture	Paid at 100%* (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 100%* (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 100%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 80%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 80%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 80%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 80%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 80%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year
Value Added Benefits	Telehealth	MDLIVE - \$5 copay Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE - \$5 copay Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE - \$5 copay Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE - \$5 copay Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE - \$5 copay Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE - \$5 copay Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE - \$5 copay Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE - \$5 copay Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE - \$5 copay Call 1-888-632-2738 or visit www.mdlive.com/CVT for non-emergency medical conditions	MDLIVE - \$5 copay 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.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit	Paid at 100%* - Visit www.achievesolution.net/cvt or call 1-877-397-1032 to access benefit

***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 CVT's Medicare Part D program through SilverScript.

~ 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