



## New Dental and Vision Plans California's Valued Trust



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

### Frequently Asked Questions

Area	Question	Answer
Online Enrollment	How will I enroll in the new Delta Dental and Vision Service Plans?	CVT has an online enrollment portal. You can enroll yourself and your dependents. And, you can upload dependent verification through MyCVT. Link to MyCVT Tutorial: <a href="https://www.youtube.com/watch?v=xPONpAwQ1U4&amp;feature=youtu.be">https://www.youtube.com/watch?v=xPONpAwQ1U4&amp;feature=youtu.be</a> .
Enrollment	When do I enroll?	September 2, 2020 through September 16, 2020.
Dependent Verification	Will I need to submit verification for the dependents I want to be covered under my plan?	<p><b>Spouse:</b> Photocopy of the legal Certificate of Marriage or officiate issued certificate.</p> <p><b>Children:</b> Birth certificate, adoptions papers, or court ordered documentation.</p> <p><b>Non-Married Cohabitants:</b> You will need to file with the State of California as Domestic Partners: <a href="https://www.sos.ca.gov/registries/domestic-partners-registry/">https://www.sos.ca.gov/registries/domestic-partners-registry/</a>. Once you receive the state registration it is a qualifying event. You may add your domestic partner to the dental and vision plan even if it's outside of the open enrollment window.</p> <p><b>Domestic Partner:</b> State Registration Certificate.</p> <p>If you do not have any documents you can order them online at <a href="https://www.vitalchek.com/">https://www.vitalchek.com/</a></p>
Delta Dental	Will I get a Delta Dental card for dental coverage?	No. After October 1, 2020, your Delta Dentist will confirm eligibility when you arrive for your visit.
VSP	Will I get a VSP card for vision coverage?	No. After October 1, 2020, your VSP provider will confirm eligibility when you arrive for your visit.
Delta Dentist	How do I find a Delta Dentist?	Link to Delta Dentists: <a href="https://www.deltadental.com/us/en/find-a-dentist.html">https://www.deltadental.com/us/en/find-a-dentist.html</a> . Delta Dental Member Services 866-499-3001. If you use a Delta PPO Dentist, your yearly maximum is increased by \$200.
Dental Incentive Level	Will my dental incentive level change under the new Delta Plan?	No. If you are currently at the 100% incentive level, you will remain at 100%. If you are currently at the 80% incentive level, you will remain at 80% and will move to 90% January 1, 2021, providing you receiving the appropriate preventative care visit(s).
VSP Provider	How do I find a VSP provider?	Link to VSP Providers: <a href="https://www.vsp.com/eye-doctor">https://www.vsp.com/eye-doctor</a> . VSP Member Services 800-877-7195

## Important Contacts, Website and Phone Numbers

Amber Duncan, CVT Member Services	<a href="mailto:AmberD@cvtrust.org">AmberD@cvtrust.org</a>	(800) 288-9870, 113
Tova Miracle, CVT Account Manager	<a href="mailto:tovam@cvtrust.org">tovam@cvtrust.org</a>	(619) 517-9600
Cindy Young, Project Director, CECHCR	Cyoung@ccscenter.org	(530) 902-0483
MyCVT Quick Start Guide	<a href="http://www.cvtrust.org/sites/default/files/media/downloads/mycvt/QuickStartMyCVTAccountSetup.pdf">http://www.cvtrust.org/sites/default/files/media/downloads/mycvt/QuickStartMyCVTAccountSetup.pdf</a>	

# How to Register on MyCVT - For Dental & Vision Benefits

Go to [mycvt.cvtrust.org](http://mycvt.cvtrust.org)

Click on Register a New Account. It will bring up an application to fill out.

Your email will become the User Name

Create a Password (8 characters, must have uppercase, lowercase, 1 digit and 1 symbol)

Enter all the information the screen asks for. Your Social Security Number will not be listed again after this initial registration but needs to be entered twice for verification.

The Employee Type is your district classification.

When selecting the District, make sure you click on the district name and not just type it in. It has to match our system exactly.

Upon completion, you will receive a confirmation email. [Click to confirm](#) and then you will be able to login using your email and password. You will not be able to log in until this link is clicked. Please check you spam or junk folders in case the email went there.

Welcome!

**MyCVT**

your@example.com

|

LOG IN

REGISTER A NEW ACCOUNT  
FORGOT YOUR PASSWORD?

Learn How to Register

You must log in before using the MyCVT app.

### Healthcare Benefits for the Education Community

**MyCVT is a more convenient way to access and manage your CVT benefits**

MyCVT is a benefit enrollment and eligibility management system that gives members on-demand information about eligibility, benefit enrollment, and document sharing through a single online service between you, your district and CVT. The website is password-protected, secure and confidential

MyCVT features provide **members** the ability to:

- View your personal CVT plan information and dependent coverage 24/7/365.
- Access your specific CVT benefit providers and view in-network providers, claim details including deductibles, copayments and other out-of-pocket expenses and more.
- Print your own ID Cards.
- See what Value Added Benefits are available just for you.
- Stay connected and informed! Receive ongoing messaging from CVT regarding your benefits.
- [Enroll online](#) , modify coverage, submit documents online, check status of requested changes and more. (District administrative support required.)

If you are already a registered member, just click on the log in above and enter your username and password. If



E-mail \*

deniseb@cvtrust.org

A valid e-mail address. All e-mails from the system will be sent to this address. The e-mail address is not made public and will only be used if you wish to receive a new password or wish to receive certain news or notifications by e-mail.

Passwords must meet the following requirements:

- Password must have upper and lower case letters.
- Password must have at least 8 character(s).
- Password must have at least 1 digit(s).
- Password must have at least 1 symbol(s).
- Password must not contain their username.

Password \*

Password compliance: \_\_\_\_\_

Confirm password \*

Provide a password for the new account in both fields.

Social Security Number \*

Enter your SSN \*

Confirm \*

School District \*

- Select District -

Employee type \*

- Select -

Terms and Conditions of Use

Accept [Terms & Conditions](#) of Use \*

Create new account

Please note: If you are the district/billing contact but do not have CVT coverage, please choose District Reviewer as the Employee Type.



**Delta Dental PPO Incentive Plan Summary of Benefits**

Effective October 1, 2020 to September 30, 2021

<b>Benefits and Covered Services*</b>	<b>PPO Network **</b>	<b>Premier Network and Out of Network **</b>
<b>Calendar Year Deductible</b>	None	None
<b>Calendar Year Maximum Benefit</b>	\$1,200	\$1,000
<b>Diagnostic &amp; Preventive Services</b> Oral Examinations: 2 Annual Cleanings: 2 X-rays	Paid at: 70% - 100% *	Paid at: 70% - 100% *
<b>Basic Services</b> Fillings Posterior Composite Restorations Sealants	Paid at: 70% - 100% *	Paid at: 70% - 100% *
<b>Periodontics</b> (gum treatment) Covered Under Basic Services	Paid at: 70% - 100% *	Paid at: 70% - 100% *
<b>Endodontics</b> (root canals)	Paid at: 70% - 100% *	Paid at: 70% - 100% *
<b>Oral Surgery</b> (extraction) Covered Under Basic Services	Paid at: 70% - 100% *	Paid at: 70% - 100% *
<b>Major Services</b> Crowns, Inlays, Onlays & Cast Restorations	Paid at: 70% - 100% *	Paid at: 70% - 100% *
<b>Prosthodontics</b> Bridges Dentures Implants	Paid at: 50% *	Paid at: 50% *
<b>Orthodontic Benefits</b> Adults & Dependent Children Lifetime Maximum: \$500 12 Month Wait: No	Paid at: 50% *	Paid at: 50% *
<b>Dental Accident Benefits</b>	Paid at: 100% * (\$1,000 maximum per enrollee each calendar year)	Paid at: 100% * (\$1,000 maximum per enrollee each calendar year)

\* This summary is for comparison purposes only. The Evidence of Coverage should be consulted for a detailed description of the covered benefits and is available at [www.cvtrust.org/plandocuments](http://www.cvtrust.org/plandocuments).

\*\* See back for additional details

## What are my Delta Dental Network options?

The Delta Dental PPO plan allows you the option to visit any licensed dentist. You will usually save more on your out-of-pocket costs when you visit a **Delta Dental PPO** dentist. The **Delta Dental Premier** network also provides cost-saving features and is the next best option when you can't find a PPO dentist. Non-Delta Dental (Out of Network) dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist. You are responsible for the difference between what Delta Dental pays and the dentist's fee.

## How do I find a Delta Dental dentist?

To locate a Delta Dental dentist near you, check the dentist directory on the Delta Dental website ([deltadentalins.com](http://deltadentalins.com)), which also provides a map to the dental office. Or, to hear or receive a faxed listing of dentists in your area, call **866-499-3001**. Follow the automated instructions to search for a dentist.

## How does my Delta Dental incentive plan work?

Your dental benefit incentive plan is designed to encourage regular visits to the dentist to keep your teeth and gums healthy. Here is an example of how an incentive plan works. (This is the most common incentive plan. Check your benefits information for details of your particular incentive plan.)

First Year	Second Year	Third Year	Fourth Year
70%	80%	90%	100%
Percentage paid for certain benefits as long as you visit the dentist each year.			

## What are my online resources?

The full Delta Dental website is a one-stop-shop for plan and oral health information. Also available in Spanish: [es.deltadentalins.com](http://es.deltadentalins.com).

Create a free Online Services account at [deltadentalins.com](http://deltadentalins.com) to:

- Locate a Delta Dental dentist
- Check benefits, eligibility, and claim status
- Opt for paperless statements
- View or print your ID card
- Check average dental costs in your area

Check out **Your Dental Plan Support Guide** for money-saving tips and treatment information. And, don't miss [mysmileway.com](http://mysmileway.com) – a great resource for oral health-related tools and tips.

**Mobile?** Get the information you need on the go. Bookmark or add a shortcut to the mobile site to return in just one tap from your phone. Download the free, convenient smartphone Delta Dental app from the App Store or Google Play.

## A LOOK AT YOUR VSP VISION COVERAGE

SEE HEALTHY AND LIVE HAPPY  
WITH HELP FROM CALIFORNIA'S VALUED  
TRUST - PLAN A \$0 COPAY AND VSP.



Enroll in VSP® Vision Care to get personalized care from a VSP network doctor at low out-of-pocket costs.

### VALUE AND SAVINGS YOU LOVE.



Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

### PROVIDER CHOICES YOU WANT.



With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor or retail chain. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.

**Prefer to shop online?** Use your vision benefits on Eyeconic®—the VSP preferred online retailer.

### QUALITY VISION CARE YOU NEED.



You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

### USING YOUR BENEFIT IS EASY!

Create an account on [vsp.com](https://www.vsp.com) to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

### GET YOUR PERFECT PAIR

**EXTRA \$20** +

TO SPEND ON  
FEATURED FRAME BRANDS\*

bebe CALVIN KLEIN COLE HAAN FLEXON  
LACOSTE   NINE WEST

SEE MORE BRANDS AT [VSP.COM/OFFERS](https://www.vsp.com/offers).

UP  
TO **40%**  
SAVINGS ON LENS  
ENHANCEMENTS



**Enroll today.**

Contact us: **800.877.7195** or [vsp.com](https://www.vsp.com)

# YOUR VSP VISION BENEFITS SUMMARY



CALIFORNIA'S  
VALUED TRUST



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October 1, 2020 - September 30, 2021

PROVIDER NETWORK: VSP Signature

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>YOUR COVERAGE WITH A VSP PROVIDER</b>			
<b>WELLVISION EXAM</b>	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$0	Every 12 months
<b>PRESCRIPTION GLASSES</b>			
<b>FRAME</b>	<ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$80 Costco® frame allowance</li> </ul>	\$0	Every 24 months
<b>LENSES</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>	\$0	Every 24 months
<b>LENS ENHANCEMENTS</b>	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 35-40% on other lens enhancements</li> </ul>	\$0 \$80 - \$90 \$120 - \$160	Every 24 months
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li>\$120 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> </ul>	\$0	Every 24 months
<b>EXTRA SAVINGS</b>	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/offers">vsp.com/offers</a> for details.</li> <li>30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam.</li> </ul>		
	<b>Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> <li>After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor</li> </ul>		

## YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a retail chain may be different or not apply. Once your benefit is effective, visit [vsp.com](http://vsp.com) for details. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

\*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.