

CALIFORNIA'S VALUED TRUST (CVT) PPO PLAN OPTIONS CLASSIFIED EMPLOYEES

PLAN YEAR: OCTOBER 1, 2022 - SEPTEMBER 30, 2023

MEDICAL PLAN OPTIONS									
	3B	6B	WELLNESS	8C	10D	HDHP-3	BRONZE		
MONTHLY PREMIUM- (Health & Prescription)	\$2,099	\$1,856	\$1,880	\$1,657	\$1,214	\$1,077	\$1,044		
INDIVIDUAL DEDUCTIBLE	\$100	\$250	\$500	\$500	\$2,000	\$1,500	\$5,000		
FAMILY DEDUCTIBLE	\$200	\$500	\$1,000	\$1,000	\$4,000	\$3,000	\$10,000		
COINSURANCE (after deductible is met)	100%	80%	90%	80%	80%	60%	70%		
CALENDAR OUT OF POCKET MAX PER INDIVIDUAL	\$1,250	\$2,000	\$1,750	\$3,250	\$6,350	\$6,250	\$6,350		
CALENDAR OUT OF POCKET MAX PER FAMILY	\$2,500	\$4,000	\$3,500	\$6,500	\$12,700	\$12,500	\$12,700		
OFFICE VISIT COPAY	\$20	\$20	\$20 Primary \$40 Specialty	\$30	Pd at 80% after deductible is met	Pd at 60% after deductible is met	\$60 up to 3 visits		
MD LIVE COPAY	\$5	\$5	\$5	\$5	\$5	Pd at 60% after deductible is met	\$5		

PRESCRIPTION PLAN NAME	В	C / Wellness	D	HDHP-3	Bronze
Prescription plans are paired with a medical plan as listed above. Example: 3B Medical Plan includes the 'B' Prescription Plan	Retail (30 day supply): \$7 Generic \$15 Preferred Brand Name \$30 Non-Preferred Brand	Retail (30 day supply): \$7 Generic \$25 Preferred Brand Name \$40 Non-Preferred Brand	Retail (30 day supply): \$10 Generic \$40 Brand Preferred \$100 Brand Non-Preferred	Paid at 60% AFTER	Subject to Deductible, then: Retail (30 day supply): no more than \$25 generic no more than \$50 brand
	Mail Order (90 day supply): \$15 Generic \$35 Preferred Brand Name \$70 Non-Prefered Brand	Mail Order (90 day supply): \$15 Generic \$60 Preferred Brand Name \$90 Non-Prefered Brand	Mail Order (90 day supply): \$25 Generic \$100 Brand Preferred \$250 Brand Non-Preferred	deductible is met	Mail Order (90 day supply): no more than \$50 generic no more than \$100 brand

DISTRICT & EMPLOYEE COST	PLAN CHOICES	Plan 3B	Plan 6B	WELLNESS	Plan 8C	10D	HDHP-3	BRONZE
Misc. Information:	Medical/Prescription	\$2,099.00	\$1,856.00	\$1,880.00	\$1,657.00	\$1,214.00	\$1,077.00	\$1,044.00
Classified employees pay insurance premiums one month in advance : Example-The premium paid in August is for September coverage.	Vision B \$15 Copay	\$16.18	\$16.18	\$16.18	\$16.18	\$16.18	\$16.18	\$16.18
	Dental Unlimited Annual	\$121.70	\$121.70	\$121.70	\$121.70	\$121.70	\$121.70	\$121.70
	Total Package Cost	\$2,236.88	\$1,993.88	\$2,017.88	\$1,794.88	\$1,351.88	\$1,214.88	\$1,181.88
District Paid Monthly Cap 11 month employee: \$928.32 12 month employee: \$850.96	Total Annual Package Cost	\$26,842.56	\$23,926.56	\$24,214.56	\$21,538.56	\$16,222.56	\$14,578.56	\$14,182.56
	Less District Paid Annual CAP	-\$10,211.52	-\$10,211.52	-\$10,211.52	-\$10,211.52	-\$10,211.52	-\$10,211.52	-\$10,211.52
Employee cost will differ from listed prices for late starts or mid year hires	Total Annual Cost to Employee	\$16,631.04	\$13,715.04	\$14,003.04	\$11,327.04	\$6,011.04	\$4,367.04	\$3,971.04
	11 Month Employee Cost (Contract Aug-June)	\$1,511.91	\$1,246.82	\$1,273.00	\$1,029.73	\$546.46	\$397.00	\$361.00
	12 Month Employee Cost (Contract July-June)	\$1,385.92	\$1,142.92	\$1,166.92	\$943.92	\$500.92	\$363.92	\$330.92