

## CALIFORNIA'S VALUED TRUST (CVT) PPO PLAN OPTIONS CERTIFICATED RETIREE UNDER THE AGE OF 65

PLAN YEAR: OCTOBER 1, 2018 - SEPTEMBER 30, 2019

www.mycvt.org

| MEDICAL PLAN OPTIONS                            |           |         |                                |         |                                      |                     |                                      |  |
|---|-----------|---------|--------------------------------|---------|--------------------------------------|---------------------|--------------------------------------|--|
|   | <b>1A</b> | 4A      | WELLNESS                       | 8A      | 10D                                  | BRONZE              | HDHP-3                               |  |
| MONTHLY PREMIUM- Single (Health & Prescription) | \$1,517   | \$1,354 | \$1,252                        | \$1,141 | \$821                                | \$660               | \$680                                |  |
| MONTHLY PREMIUM-*Couple (Health & Prescription) | \$2,608   | \$2,328 | \$2,153                        | \$1,961 | \$1,411                              | \$1,135             | \$1,170                              |  |
| MONTHLY PREMIUM-*Family (Health & Prescription) | \$3,290   | \$2,937 | \$2,716                        | \$2,474 | \$1,781                              | \$1,432             | \$1,477                              |  |
| INDIVIDUAL DEDUCTIBLE                           | \$0       | \$100   | \$500                          | \$500   | \$2,000                              | \$5,000             | \$1,500                              |  |
| FAMILY DEDUCTIBLE                               | \$0       | \$300   | \$1,000                        | \$1,500 | \$6,000                              | \$10,000            | \$3,000                              |  |
| COINSURANCE (after deductible is met)           | 100%      | 90%     | 90%                            | 80%     | 80%                                  | 70%                 | 60%                                  |  |
| CALENDAR OUT OF POCKET MAX PER INDIVIDUAL       | \$1,250   | \$1,250 | \$1,750                        | \$3,250 | \$6,350                              | \$6,350             | \$6,250                              |  |
| CALENDAR OUT OF POCKET MAX PER FAMILY           | \$3,750   | \$3,750 | \$5,250                        | \$9,750 | \$12,700                             | \$12,700            | \$12,500                             |  |
| OFFICE VISIT COPAY                              | \$10      | \$20    | \$20 Primary<br>\$40 Specialty | \$30    | Pd at 80% after<br>deductible is met | \$60 up to 3 visits | Pd at 60% after<br>deductible is met |  |
| MD LIVE COPAY                                   | \$5       | \$5     | \$5                            | \$5     | \$5                                  | \$5                 | Pd at 60% after<br>deductible is met |  |

| PRESCRIPTION PLAN NAME   | Α   | WELLNESS   | D  | BRONZE  | HDHP-3                                 |
|--|---|--|--|---|--|
| Prescription plans are paired with a medical plan as listed above. Example: 1A Medical Plan includes the 'A' Prescription Plan | Retail (30 day supply):  \$5 Generic \$22 Brand Name  Mail Order (90 day supply):  \$10 Generic \$44 Brand Name | Retail (30 day supply): \$7 Generic \$25 Preferred Brand Name \$40 Non-Preferred Brand  Mail Order (90 day supply): \$15 Generic \$60 Preferred Brand Name | Retail (30 day supply): \$10 Generic 30% min \$25/max \$40 50% min \$40/max \$100  Mail Order (90 day supply): \$25 Generic 30% min \$65/max \$125 | Subject to Deductible, then:  Retail (30 day supply):  no more than \$25 generic  no more than \$50 brand  Mail Order (90 day supply):  no more than \$50 generic  no more than \$100 brand | Paid at 60% AFTER<br>deductible is met |
|  |   | \$90 Non-Prefered Brand  | 50% min \$125/max \$250  |   |  |

| VISION & DENTAL     | SINGLE  | COUPLE   | FAMILY   |  |
|---------------------|---------|----------|----------|--|
| VISION B-\$15 Copay | \$10.69 | \$19.87  | \$30.60  |  |
| DENTAL              | \$76.12 | \$137.87 | \$198.20 |  |

<sup>\*</sup> Please contact Business Services Department at cusdbusiness@colusa.k12.ca.us for couple rates if one member is 65 or over.