



CALIFORNIA'S VALUED TRUST (CVT) PPO PLAN OPTIONS

CERTIFICATED EMPLOYEES

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

MEDICAL PLAN OPTIONS							
	1A	4A	WELLNESS	8A	10D	BRONZE	HDHP-3
MONTHLY PREMIUM (Health & Prescription)	\$1,941	\$1,722	\$1,599	\$1,437	\$1,037	\$889	\$915
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 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 \$40 Specialty	\$30	Pd at 80% after deductible is met	\$60 up to 3 visits	Pd at 60% after deductible is met
MD LIVE COPAY	\$5	\$5	\$5	\$5	\$5	\$5	Pd at 60% after deductible is met

PREScription PLAN NAME	A	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 \$90 Non-Preferred Brand	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 50% min \$125/max \$250	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 deductible is met

DISTRICT & EMPLOYEE COST	PLAN CHOICES	1A	4A	Wellness	8A	10D	BRONZE	HDHP-3
Misc. Information: Certificated employees pay insurance premiums one month in advance: Example-Premium paid in August is for September coverage. Monthly premium cost is calculated for 12 months of insurance. Employee monthly premium contributions are averaged annually and deducted in each end of month pay check. Employee cost will differ from listed monthly prices for late starts or mid year hires	Medical/Prescription	\$1,941.00	\$1,722.00	\$1,599.00	\$1,437.00	\$1,037.00	\$889.00	\$915.00
	Vision B \$15 Copay	\$16.98	\$16.98	\$16.98	\$16.98	\$16.98	\$16.98	\$16.98
	Dental Unlimited Annual	\$131.25	\$131.25	\$131.25	\$131.25	\$131.25	\$131.25	\$131.25
	Total Monthly Package Cost	\$2,089.23	\$1,870.23	\$1,747.23	\$1,585.23	\$1,185.23	\$1,037.23	\$1,063.23
	Total Annual Package Cost	\$25,070.76	\$22,442.76	\$20,966.76	\$19,022.76	\$14,222.76	\$12,446.76	\$12,758.76
	Less Annual District Paid CAP	(\$10,504.80)	(\$10,504.80)	(\$10,504.80)	(\$10,504.80)	(\$10,504.80)	(\$10,504.80)	(\$10,504.80)
	Total Annual Cost to Employee	\$14,565.96	\$11,937.96	\$10,461.96	\$8,517.96	\$3,717.96	\$1,941.96	\$2,253.96
	12 Month Employee Cost (Contract July-June)	\$1,213.83	\$994.83	\$871.83	\$709.83	\$309.83	\$161.83	\$187.83
	11 Month Employee Cost (Contract Aug-June)	\$1,324.18	\$1,085.27	\$951.09	\$774.36	\$338.00	\$176.54	\$204.91
	10 Month Employee Cost (Contract Aug-May)	\$1,456.60	\$1,193.80	\$1,046.20	\$851.80	\$371.80	\$194.20	\$225.40