



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

CVT offers to its member districts a select menu of PPO plans. A district/unit will be able to choose up to four PPO plans, the Wellness Plan, plus one High Deductible Health Plan (HDHP) chosen from the menu of plans offered for the 2016-2017 plan year. The CVT Bronze Plan will automatically be included with all plans offered.

Below you will find the information regarding the plan design and the choices each unit will be able to choose from. You will see a range of choices from a 100% plan to a catastrophic, major medical plan.

PPO HEALTH PLAN OPTIONS 2016 - 2017

PLAN NAME		1	2	3	4	5	6	7	8	9	10
CALENDAR YEAR DEDUCTIBLE	Individual	\$0	\$0	\$100	\$100	\$100	\$250	\$250	\$500	\$1,000	\$2,000
	Family	\$0	\$0	\$300	\$300	\$300	\$750	\$750	\$1,500	\$3,000	\$6,000
COINSURANCE		Paid at 100%	Paid at 100%	Paid at 100%	Paid at 90%	Paid at 90%	Paid at 80%	Paid at 80%	Paid at 80%	Paid at 80%	Paid at 80%
CALENDAR YEAR OUT-OF-POCKET MAXIMUM	Individual	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$2,000	\$2,000	\$3,250	\$5,000	\$6,350
	Family	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$6,000	\$6,000	\$9,750	\$10,000	\$12,700
OFFICE VISIT COPAY		\$10	\$20	\$20	\$20	\$30	\$20	\$30	\$30	\$35	Paid at 80% after deductible

All plans include annual physical, \$100 emergency room copay, and chiropractic.

PRESCRIPTION PLAN OPTIONS

PLAN NAME	A	B	C	D
An Rx plan should be chosen for each PPO Plan.	Retail: \$5 Generic \$22 Brand Mail Order: \$10 Generic \$44 Brand	Retail: \$7 Generic \$15 Preferred \$30 Non-Preferred Mail Order: \$15 Generic \$35 Preferred \$70 Non-Preferred	Retail: \$7 Generic \$25 Preferred \$40 Non-Preferred Mail Order: \$15 Generic \$60 Preferred \$90 Non-Preferred	Retail: \$10 Generic Paid at 70% Preferred Paid at 50% Non-Preferred (min=\$25/\$40; max= \$40 / \$100) Mail Order: \$25 Generic Paid at 70% Preferred Paid at 50% Non-Preferred (min = \$65 / \$100; max= \$125 / \$250)
	Copays for certain specialty medications may be set to the max of the above tiers, or any available manufacture-funded copay assistance.			

Questions regarding CVT's new plans should be directed to our Account Managers, or if you would like to schedule a presentation contact Trudi Robertson in our office or the Account Managers at 1-800-288-9870.