



CALIFORNIA'S VALUED TRUST

Healthcare Benefits for the Education Community

520 EAST HERNDON AVENUE · FRESNO, CA 93720 · 559-437-2960 · 800-288-9870 · FAX 559-437-2965 · WWW.CVTRUST.ORG

Effective October 1, 2006, California's Valued Trust (CVT) will be offering a select menu of PPO plans. A district/unit will be able to choose up to four PPO plans plus one High Deductible Health Plan (HDHP) chosen from the menu of plans offered for the 2006-2007 plan year.

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 2006 - 2007

PLAN NAME	1	2	3	4	5	6	7	8	9	10
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
COINSURANCE	100%	100%	100%	90%	90%	80%	80%	80%	80%	80%
OUT-OF-POCKET MAXIMUM	N/A	N/A	N/A	\$300	\$300	\$1,000	\$1,000	\$2,000	\$3,000	\$4,000
OFFICE VISIT COPAY	\$0	\$10	\$10	\$10	\$20	\$10	\$20	Major Medical	Major Medical	Major Medical

All plans include annual physical, \$35 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 / \$12	Retail: \$7 / \$15 / \$30	Retail: \$7 / \$25 / \$40	Retail: \$10 / 30% / 50% (min=\$25/\$40; max= \$40 / \$100)
	Mail Order: \$10 / \$18	Mail Order: \$15 / \$35 / \$70	Mail Order: \$15 / \$60 / \$90	Mail Order; \$25 / 30% / 50% (min = \$65 / \$100; max= \$125 / \$250)

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.