



CALIFORNIA'S VALUED TRUST

Healthcare Benefits for the Education Community

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On January 1, 2006, CVT began offering a new select menu of PacifiCare HMO plans. Each unit/group will have the ability to choose **one** PacifiCare health plan and **one** PacifiCare prescription plan from this menu to offer to their members. A unit/group may also request a plan change at any time during the year as long as we have received jointly executed notification along with a minimum of 45-days to implement the change.

Below you will find an overview regarding the plan design and the choices each unit will be able to choose from. You will see a wide variety of choices ranging from a 100% plan to a higher office visit copay plan along with different pharmacy options.

PACIFICARE HMO HEALTH PLAN OPTIONS

PLAN NAME	PacifiCare 1	PacifiCare 2	PacifiCare 3	PacifiCare 4	PacifiCare 5	PacifiCare 6
OFFICE VISIT COPAY	\$0	\$5	\$10	\$20	\$15	\$20
OFFICE VISIT COPAY MAXIMUM	\$800 Individual \$2,400 Family	\$1,000 Individual \$3,000 Family	\$1,000 Individual \$3,000 Family	\$1,000 Individual \$3,000 Family	\$3,000 Individual \$9,000 Family	\$4,500 Individual \$9,000 Family

PACIFICARE HMO PRESCRIPTION PLAN OPTIONS

PLAN NAME	U	V	W	X	Y	Z
A Prescription plan must be chosen for each HMO Plan.	Retail: 30-days \$5 Generic \$5 Brand	Retail: 30- days \$5 Generic \$15 Preferred \$30 Non-Pref.	Retail: 30- days \$10 Generic \$20 Preferred \$25 Non-Pref.	Retail: 30- days \$15 Generic \$35 Brand	Retail: 30- days \$10 Generic \$20 Preferred \$30 Non-Pref.	Retail: 30- days \$10 Generic \$25 Preferred \$40 Non-Pref.
	Mail Order: 90-days \$5 Generic \$5 Brand	Mail Order: 90-days \$10 Generic \$25 Preferred \$45 Non Pref.	Mail Order: 90-days \$20 Generic \$40 Preferred \$50 Non Pref.	Mail Order: 90-days \$30 Generic \$70 Brand	Mail Order: 90-days \$20 Generic \$40 Preferred \$60 Non Pref.	Mail Order: 90-days \$20 Generic \$50 Preferred \$80 Non Pref.

A more detailed matrix is available including the rates which are valid through September 30, 2007. Any questions regarding our PacifiCare HMO plans and rates should be directed to our Marketing Department at (800) 288-9870.