



# CALIFORNIA'S VALUED TRUST

Healthcare Benefits for the Education Community

520 East Herndon Avenue ♦ Fresno, CA 93720 ♦ 559-437-2960 ♦ 800-288-9870 ♦ [www.cvtrust.org](http://www.cvtrust.org)

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 plus one High Deductible Health Plan (HDHP) chosen from the menu of plans offered for the 2009-2010 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 2009 - 2010

PLAN NAME	1	2	3	4	5	6	7	8	9	10
<b>DEDUCTIBLE</b> Individual Family	\$0	\$0	\$100	\$100	\$100	\$250	\$250	\$500	\$1,000	\$2,000
	\$0	\$0	\$300	\$300	\$300	\$750	\$750	\$1,500	\$3,000	\$6,000
<b>COINSURANCE</b>	100%	100%	100%	90%	90%	80%	80%	80%	80%	80%
<b>OUT-OF-POCKET MAXIMUM</b>	N/A	N/A	Deductible	\$300	\$300	\$1,000	\$1,000	\$2,000	\$3,000	\$4,000
<b>OFFICE VISIT COPAY</b>	\$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
<b>An Rx plan should be chosen for each PPO Plan.</b>	<b>Retail:</b> \$5 / \$22  <b>Mail Order:</b> \$10 / \$44	<b>Retail:</b> \$7 / \$15 / \$30  <b>Mail Order:</b> \$15 / \$35 / \$70	<b>Retail:</b> \$7 / \$25 / \$40  <b>Mail Order:</b> \$15 / \$60 / \$90	<b>Retail:</b> \$10 / 30% / 50% (min=\$25/\$40; max= \$40 / \$100)  <b>Mail Order;</b> \$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.