



Central Valley
Schools Health & Welfare
Trust

520 East Herndon Avenue □ Fresno, CA 93720 □ 559-437-2960 □ 800-288-9870 □ www.cvtrust.org

TO: **FULL NAME** ACCT NUMBER: **XXXXXXXXXX**
FROM: David B. Vaughn, Ed. D.
RE: 2006-2007 Health Plan Options

Central Valley Trust (CVT) is introducing some additional health plan options for Self-Paid Retirees. CVT will continue to offer individual choice of one of five PPO Plans that include plans 1, 4, 6, 8 and 10, all with Pharmacy "C", plus a High Deductible Health Plan. In addition to these plans, CVT will be adding two Medicare Supplement Plans to choose from. These plans will also include the Pharmacy "C" plan.

Self-Paid Retirees may select from three HMO options: Kaiser 1, Kaiser 4 or PacifiCare, where available. Remember, you must live in an approved service area to select a Kaiser or PacifiCare plan. If you wish to change to a Kaiser or PacifiCare plan, you will need to contact CVT as soon as possible to request a Kaiser or PacifiCare enrollment form.

Enclosed is CVT's 2006-2007 Health Plan Options Brochure, Health Plan Selection Form and a business reply envelope. These materials will help guide you in deciding which plan is right for you. If you choose to change or terminate your plan, it will be effective as of October 1, 2006. Plan termination means you will no longer be covered by CVT.

Please complete the selection form and return it to CVT by September 15, 2006, using the envelope provided. If you choose not to make any changes to your existing coverage, you will be automatically re-enrolled in your existing plan at the new rate.

CVT will continue to explore other Retiree options to meet the needs of this growing population within the Trust. Visit www.cvtrust.org for more information or to contact the CVT Administration and Board of Trustees.

Thank you for your attention to this important information. Your understanding and support is greatly appreciated by CVT.

Below are your current plan selection and the approximate percent of increase for those with dental and vision coverage:

CURRENT PLANS		2006 / 2007 RATES
HEALTH	XXXXXXXXXX	see attached
DENTAL	XXXXXXXXXX	8.1%
VISION	XXXXXXXXXX	2.7%