

## KINGS CANYON UNIFIED SCHOOL DISTRICT EDUCATIONAL SUPPORT CENTER

PAYROLL CONTACT INFORMATION: (559) 305-7020 payroll@kcusd.com

Plan Options	Plan 1	Plan 3	Plan 4	Plan 9	Wellness
Blue Cross	\$1,164.00	\$1,071.00	\$1,039.00	\$787.00	\$962.00
Delta Dental	\$140.27	\$140.27	\$140.27	\$140.27	\$140.27
Vision Service Plan	\$22.08	\$22.08	\$22.08	\$22.08	\$22.08
Met Life	\$5.30	\$5.30	\$5.30	\$5.30	\$5.30
Total Monthly Plan Cost	\$1,331.65	\$1,238.65	\$1,206.65	\$954.65	\$1,129.65
Total Annual Plan Cost	\$15,979.80	\$14,863.80	\$14,479.80	\$11,455.80	\$13,555.80
10 Month Cost	\$1,597.98	\$1,486.38	\$1,447.98	\$1,145.58	\$1,355.58
District Contribution*	-\$1,502.98	-\$1,502.98	-\$1,502.98	-\$1,502.98	-\$1,502.98
Employee					
10 Month Cost**	\$95.00	\$0.00	\$0.00	\$0.00	\$0.00

<sup>\*</sup>KCUSD annual district contribution is:

\$15,029.81

Reminder: Please remember to contact payroll for all qualifying events including newly eligible dependents.

Also, if you want to change to a Kaiser plan, you must fill out a SEPARATE APPLICATION.

2021-2022 CLASSIFIED RATES EFFECTIVE 10/1/2021-9/30/2022

Applicable ONLY if your spouse is also enrolled in a PPO plan with CVT.

<sup>\*\*</sup>October 2021 -September 2022 excludes July and August

### CVT PPO Health Plans with Anthem Blue Cross and CVS/caremark

## Kings Canyon Joint Unified SD - CLASSIFIED

## October 1, 2021 - September 30, 2022

BENEFIT	PPO 1A	PPO 3B	PPO 4A	PPO 9A
Calendar Year Deductible	\$0	Individual: \$100 Family: \$200	Individual: \$100 Family: \$200	Individual: \$1,000 Family: \$2,000
Coinsurance	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) <sup>(2)</sup>	Individual: \$1,250 Family: \$2,500	Individual: \$1,250 Family: \$2,500	Individual: \$1,250 Family: \$2,500	Individual: \$5,000 Family: \$10,000
Doctor Visits	Primary Care Physician - \$10 Copay Specialty Physician - \$10 Copay	Primary Care Physician - \$20 Copay Specialty Physician - \$20 Copay	Primary Care Physician - \$20 Copay Specialty Physician - \$20 Copay	Primary Care Physician - \$35 Copay Specialty Physician - \$35 Copay
Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*	Paid at 100%*	Paid at 100%*
Outpatient Laboratory	Non-Hospital - Paid at 100%* Hospital - \$50 copay, then paid at 100%*	Non-Hospital - Paid at 100%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 100%*	Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 90%*	Non-Hospital - Paid at 80%* after deductible is met  Hospital - After deductible is met, \$50 copay then paid at 80%*
Outpatient Radiology	Non-Hospital - Paid at 100%* Hospital - \$75 copay, then paid at 100%*	Non-Hospital - Paid at 100%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 100%*	Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 90%*	Non-Hospital - Paid at 80%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 80%*
Durable Medical Equipment	Paid at 100%*	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
Ambulance - Ground / Air	Paid at 100%* of covered charges	Paid at 100%* after deductible is met	Paid at 90%* after deductible is met	Paid at 80%* after deductible is met
Physical Therapy	Paid at 100%* <sup>(1)</sup> (Copay, if applicable.)	Paid at 100%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 90%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 80%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)
Chiropractic	Paid at 100%* <sup>(1)</sup> (Copay, if applicable.)	Paid at 100%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 90%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)	Paid at 80%* <sup>(1)</sup> after deductible is met (Copay, if applicable.)
Acupuncture	Paid at 100%* (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 100%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	Paid at 80%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year
Outpatient Surgery	Non-Hospital - Paid at 100%* Hospital - \$250 copay, then paid at 100%*	Non-Hospital - Paid at 100%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 100%*	Non-Hospital - Paid at 90%* after deductible is met  Hospital - After deductible is met, \$250 copay then paid at 90%*	Non-Hospital - Paid at 80%* after deductible is met  Hospital - After deductible is met, \$250 copay then paid at 80%*
Hospital Inpatient	Paid at 100%* Unlimited days, Semi-private room	Paid at 100%* after deductible is met; Unlimited days, Semi-private room	Paid at 90%* after deductible is met; Unlimited days, Semi-private room	Paid at 80%* after deductible is met; Unlimited days, Semi-private room
Hospital Emergency Room	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After copay, paid at 100%*	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 100%*	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*	\$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 80%*
Urgent Care	\$10 Copay	\$20 Copay	\$20 Copay	\$35 Copay
Home Health Care	Paid at 100%* Limited to 100 visits per calendar year	Paid at 100%* after deductible is met Limited to 100 visits per calendar year	Paid at 90%* after deductible is met; Limited to 100 visits per calendar year	Paid at 80%* after deductible is met; Limited to 100 visits per calendar year

BENEFIT	PPO 1A		PPO 3B		PPO 4A		PPO 9A	
Telehealth	consultations. <sup>(2)</sup> Call 1-888-632-2738 or visit		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. <sup>(2)</sup> Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. (2) Call 1-888-632-2738 or visit www.mdlive.com/CVT		MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. (2) Call 1-888-632-2738 or visit www.mdlive.com/CVT	
Medical Decision Support	Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance		Consumer Medical - Your Medical Aliy Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance		Consumer Medical - Your Medical Ally  Call 1-888-361-3944 or visit  myconsumermedical.com for expert  medical guidance		Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance	
Employee Assistance Program (EAP) through Beacon Health Options	Paid at 100% - Visit www.achlevesolutions. net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>		Paid at 100% - Visit w net/cvt or call 1-877-3 benefit <sup>(3)</sup>		Paid at 100% - Visit wonet/cvt or call 1-877-39 benefit <sup>(3)</sup>	97-1032 to access	Paid at 100% - Visit wonet/cvt or call 1-877-3 benefit <sup>(3)</sup>	
Prescription Drugs	Retail <sup>(4)</sup> \$5 Generic \$22 Brand (30-Day Supply)	Mail Order <sup>(4)</sup> \$10 Generic \$44 Brand (90-Day Supply)	Retail <sup>(4)</sup> \$7 Generic \$15 Preferred \$30 Non-Preferred (30-Day Supply)	Mail Order <sup>(4)</sup> \$15 Generic \$35 Preferred \$70 Non-Preferred (90-Day Supply)	Retail <sup>(4)</sup> \$5 Generic \$22 Brand (30-Day Supply)	Mail Order <sup>(4)</sup> \$10 Generic \$44 Brand (90-Day Supply)	Retail <sup>(4)</sup> \$5 Generic \$22 Brand (30-Day Supply)	Mail Order <sup>(4)</sup> \$10 Generic \$44 Brand (90-Day Supply)

#### PPO Plans:

- \* For Covered Expenses Only: When using Non-PPO & Other Health Care Providers, members are responsible for any difference between the covered expense and actual charges, as well as any deductible & percentage copay. All percentages are based on payments to preferred hospitals, physicians and other network providers.
- (1) Non-Par Providers limited to a combined maximum of 13 visits per year.
- (2) Retired members enrolled in Medicare: (1) MDLIVE Behavioral Health and Consumer Medical visits are excluded (2) Pharmacy cost share will not apply to out of pocket maximums (3) CVT PPO Plans 1-10 pay according to non-duplication of Medicare benefits therefore those plan designs are inclusive of Medicare's payment.
- (3) EAP Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).
- (4) Copays for certain specialty medications may be set to available manufacturer-funded copay assistance for prescription plans A, B, C (includes Wellness), D and ValuRx

  This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at www.cvtrust.org/plan-documents.

# CVT PPO Health Plans with Anthem Blue Cross and CVS/caremark Kings Canyon Joint Unified SD - CLASSIFIED

## October 1, 2021 - September 30, 2022

Individuals \$6,350   Family, \$12,700   Individuals \$6,350   Family, \$12,700   Fami	BENEFIT	PPO Wellness	PPO Bronze
Parily 51,000   Parily 51,00	Colondor Very Deductible	Individual: \$500	Individual: \$5,000
Individuals \$6,350   Family, \$12,700   Individuals \$6,350   Family, \$12,700   Fami	Calendar Year Deductible	Family: \$1,000	Family: \$10,000
includes medical/phiramacy deductables productions are included in medical/phiramacy deductable in med poctor Visits  Primary Care Physician - \$50 Coppsy Specialry Physician - \$50 Coppsy Non-Hospital - Paid at 90% after deductable is med Medical Equipment Non-Hospital - Paid at 90% after deductable is med Non-Hospital - Paid at 90% after deductable is med Hospital - After deductable is med Non-Hospital - Paid at 90% after deductable is med Paid at 70% after deductable is med Paid at 90% after deductable is med Paid at 90% after deductable is med Physical Therapy Physical Therapy Physical Therapy Physical Therapy Paid at 90% after deductable is med Paid at 90% after dedu	Coinsurance	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Doctor Visits  Primary S1, 200 Primary Care Physician - \$10 Coppy Proventive Care / Immunizations Proventive Care / Immunizations Proventive Care / Immunizations Proventive Care / Immunizations Paid at 100%* Proventive Care / Immunizations Paid at 100%* Paid at 100%* Paid at 100%* Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 coppy then paid at 90%* Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met Paid at 90%* after deductible is met Hospital - After deductible is met Paid at 90%* after deductible is met Physical Therapy  Coppy, if applicable) Coppy, if applicable) Paid at 90%* after deductible is met Paid at 70%* after deductible is met Paid at 70%* after deductible is met Paid at 70%* after deductible is met Paid at 90%* after de	Calendar Year Out of Pocket Maximum	Individual: \$1,750	Individual: \$6,350
Proventive Care / Immunizations  Proventive Care / Immunizations  Pacial at 100%*  Pacial at 100%*  Possible Proventive Care / Immunizations  Pacial at 100%*  Non-Hospital - Pacial at 90%* after deductible is met  Non-Hospital - Pacial at 90%* after deductible is met  Possible Immunizations  Non-Hospital - Pacial at 90%* after deductible is met  Possible After deductible is met (570 copay then pacial at 90%*)  Pacial at 90%* after deductible is met (570 copay then pacial at 90%*)  Pacial at 90%* after deductible is met (570 copay then pacial at 90%*)  Pacial at 90%* after deductible is met  Possible Impulse Ambulance - Ground / Air  Pacial at 90%* after deductible is met  (Copay, if applicable)  Chriopractic  Chriopractic  Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after deductible is met  (Copay, if applicable)  Pacial at 90%* after dedu	(includes medical/pharmacy deductible, coinsurance, and copays) <sup>(2)</sup>	Family: \$3,500	Family: \$12,700
Specialty Physician - \$40 Coppay		Primary Care Physician \$20 Copay	Primary Care Physician - First 3 visits covered in full after \$60 copay per visit; Remaining
Preventive Care / Immunizations Paid at 100%* Non-Hospital - Paid at 90%* after deductible is met Non-Hospital - Paid at 90%* after deductible is met Non-Hospital - Paid at 90%* after deductible is met Non-Hospital - Paid at 90%* after deductible is met Hospital - Paid at 90%* after deductible is met Hospital - Paid at 90%* after deductible is met Hospital - Paid at 90%* after deductible is met Hospital - Paid at 90%* after deductible is met Hospital - Paid at 90%* after deductible is met Paid at 70%* after deductible is met Paid at 70%* after deductible is met Physical Therapy Paid at 90%* after deductible is met (Coppy, Inapplicable) (Coppy, Inapplicable) Paid at 90%* after deductible is met (Coppy, Inapplicable) Paid at 90%* after deductible is met (Coppy, Inapplicable) Paid at 90%* after deductible is met (Coppy, Inapplicable) Paid at 90%* after deductible is met (Coppy, Inapplicable) Paid at 90%* after deductible is met (Coppy, Inapplicable) Maximum of 12 visits per calendar year  Outpatient Surgery Non-Hospital - Paid at 90%* after deductible is met Hospital Inpatient Unlimited days, Semi-private room  ### Hospital Inpatient	Doctor Visits		visits - Paid at 70%* after deductible is met
Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 copsy then paid at 90%*  Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 copsy then paid at 90%*  Paid at 90%* after deductible is met Hospital - After deductible is met Paid at 90%* after deductible is met Paid at 90%* after deductible is met Paid at 90%* after deductible is met Physical Therapy  Paid at 90%* after deductible is met Paid at 70%* after deductible is met Physical Therapy  Paid at 90%* after deductible is met Paid at 70%* after deductible is met Paid at 70		Specially 1 Hydrodan (440 doppy)	Specialty Physician - Subject to deductible then \$70 copay
Durable Macilian   After deductible is met, \$50 copey then paid at 90%* after deductible is met	Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*
Non-Hospital - After deductible is met, \$50 copay then pald at 90%*   Non-Hospital - After deductible is met, \$75 copay then pald at 90%*   Pald at 70%* after deductible is met   Pald at 70%* after deductible is	Outpatient Laboratory	Non-Hospital - Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Durable Madical Equipment Paid at 90%* after deductible is met Ambulance - Ground / Air Paid at 90%* after deductible is met Ambulance - Ground / Air Paid at 90%* after deductible is met Physical Therapy Physical Therapy Physical Therapy Physical Therapy Physical Therapy Physical Therapy Paid at 90%* after deductible is met (Copay, if applicable), Chiropractic Chiropractic Chiropractic Paid at 90%* after deductible is met (Copay, if applicable), Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 wisits per calendar year Physical Therapy Physical Therapy Physical Therapy Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 wisits per calendar year Physical Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 wisits per calendar year  Non-Hospital - After deductible is met, 2560 copay then paid at 90%* Hospital Inpatient Paid at 90%* after deductible is met, 2560 copay then paid at 90%* Hospital Impatient Paid at 90%* after deductible is met, 2500 copay then paid at 90%*  Hospital Emergency Room Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, 2500 copay walved if	Outpatient Laboratory	Hospital - After deductible is met, \$50 copay then paid at 90%*	raid at 70% after deductible is filet
Durable Medical Equipment Paid at 90%* after deductible is met, 376 copay then paid at 90%* Ambulance - Ground / Air Paid at 90%** after deductible is met Physical Therapy Physical Therapy Physical Therapy Physical Therapy Physical Therapy Paid at 90%** after deductible is met (Copay, if applicable) Paid at 90%** after deductible is met (Copay, if applicable) Paid at 90%** after deductible is met (Copay, if applicable) Paid at 90%** after deductible is met (Copay, if applicable) Paid at 90%** after deductible is met (Copay, if applicable) Paid at 90%** after deductible is met (Copay, if applicable) Paid at 90%** after deductible is met (Copay, if applicable) Non-Hospital - After deductible is met (Copay, if applicable) Non-Hospital - After deductible is met (Paid at 90%** after deductible is met (Paid at 90%** after deductible is met (Paid at 90%** after deductible is met, \$250 copay then paid at 90%** Hospital Inpatient Paid at 90%** after deductible is met, \$250 copay then paid at 90%**  10 Infinited days, Semi-private room Paid at 90%** after deductible is met, \$250 copay then paid at 90%*  10 Infinited days, Semi-private room Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted as in-patient) Paid at 90%* after deductible is met, \$250 copay walved if admitted	Outpatient Padiology	Non-Hospital - Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Ambulance - Ground / Air Paid at 90%* after deductible is met (Copay, if applicable.) Chiropractic Physical Therapy Chiropractic Paid at 90%**(1) after deductible is met (Copay, if applicable.) Paid at 90%**(1) after deductible is met (Copay, if applicable.) Paid at 90%** after deductible is met (Copay, if applicable.) Paid at 90%** after deductible is met (Copay, if applicable.) Paid at 90%* after deductible is met (Copay, if applicable.) Maximum of 12 visits per calendar year  Outpatient Surgery Non-Hospital - Paid at 90%* after deductible is met Hospital Inpatient Paid at 90%* after deductible is met Hospital Impatient Paid at 90%* after deductible is met; Unlimited days, Semi-private room Unlimited days, Semi-private room Unlimited days, Semi-private room  ### This Non-Emergent Copay (Copay walved if admitted as inpatient) After deductible is met; Unlimited as in-patient) After deductible is met; Unlimited of 100 visits per calendar year  Unlimited as in-patient) After deductible is met; Unlimited of 100 visits per calendar year  Paid at 70%* after deductible is met; Unlimited of 100 visits per calendar year  Unlimited of 100 visits per calendar year  Telebealth Consumer Medical - Your Medical Ally Co	Cutpatient Radiology	Hospital - After deductible is met, \$75 copay then paid at 90%*	and at 70% after deductible is first
Physical Therapy Physical State (Copay, if applicable.) Paid at 90%*10 after deductible is met (Copay, if applicable.) Paid at 90%* after deductible is met (Copay, if applicable.) Paid at 90%* after deductible is met (Copay, if applicable.) Paid at 90%* after deductible is met (Duptication Surgery Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 90%* Physical Therapy Physical Therapy Physical Therapy Paid at 70%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 90%* Physical Therapy Physical Therapy Physical Therapy Physical Therapy Physical Therapy Paid at 70%* after deductible is met Unlimited days, Semi-private room Physical Emergency R	Durable Medical Equipment	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Paid at 70%************************************	Ambulance - Ground / Air	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Chiropractic Paid at 90%***(1) after deductible is met (Copay, if applicable.) Paid at 90%***(1) after deductible is met (Copay, if applicable.) Paid at 90%*** after deductible is met (Copay, if applicable.) Paid at 90%** after deductible is met (Copay, if applicable.) Paid at 90%** after deductible is met (Maximum of 12 visits per calendar year  Non-Hospital - Paid at 90%* after deductible is met (Maximum of 12 visits per calendar year  Non-Hospital - Paid at 90%* after deductible is met (Maximum of 12 visits per calendar year)  Non-Hospital - Paid at 90%* after deductible is met (Maximum of 12 visits per calendar year)  Non-Hospital - Paid at 90%* after deductible is met (Maximum of 12 visits per calendar year)  Hospital Inpatient  Non-Hospital inpatient  Non-Hospital Copay (Paid at 90%* after deductible is met (Maximum of 12 visits per calendar year)  Non-Hospital Emergency Room  Non-Hospital Room  Non-Hospital Room  Non-Hospital Room  Non-Hospital Room  Non-Hospital Room  Non-Hospita	Physical Thorany	Paid at 90%* <sup>(1)</sup> after deductible is met	Paid at 70% *(1) after deductible is met
Chiropractic (Copay, if applicable.)  Acupuncture  Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year  Non-Hospital - Paid at 90%* after deductible is met (Maximum of 12 visits per calendar year)  Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 90%*  Hospital Inpatient  Paid at 70%* after deductible is met, Paid at 70%* after deductible is met, Paid at 70%* after deductible is met, Unlimited days, Semi-private room  Paid at 90%* after deductible is met, Unlimited days, Semi-private room  S100 Emergent Copay; S175 Non-Emergent Copay; S175 Non-Emergent Copay (Copay walved if admitted as inpatient) After deductible is met, copay then paid at 90%*  Urgent Care  S20 Copay  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(6)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(6)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(6)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(6)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(6)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(6)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(6)</sup>	Physical Therapy	(Copay, if applicable.)	Faid at 70% ** after deductible is filet
Copay, if applicable), Paid at 90%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year  Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, 2520 copay then paid at 90%*  Paid at 70%* after deductible is met Hospital Inpatient  Paid at 90%* after deductible is met, 2520 copay then paid at 90%*  Paid at 70%* after deductible is met Unlimited days, Semi-private room  100 Emergent Copay; 175 Non-Emergent Copay; 175 Non-Emergent Copay (Copay walved if admitted as inpatient) After deductible is met, copay then paid at 90%*  Paid at 90%* after deductible is met, 2500 copay then paid at 90%*  Paid at 70%* after deductible, then \$250 Copay (copay walved if admitted as in-patient)  Paid at 70%* after deductible, then \$250 Copay (copay walved if admitted as in-patient)  Paid at 90%* after deductible is met, 2500 Copay (copay walved if admitted as in-patient)  Paid at 90%* after deductible is met, 2500 Copay (copay walved if admitted as in-patient)  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-832-2738 or visit www.mdlive.com/CVT Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP) Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Chirapraetic	Paid at 90%* <sup>(1)</sup> after deductible is met	Paid at 70% *(1) after deductible is met
Acupuncture  (Copay, if applicable) Maximum of 12 visits per calendar year  Non-Hospital - Paid at 90%* after deductible is met Hospital Inpatient  Paid at 90%* after deductible is met, \$250 copay then paid at 90%* Hospital Inpatient  Paid at 90%* after deductible is met, \$250 copay then paid at 90%*  Paid at 70%* after deductible is met, Unlimited days, Semi-private room  Paid at 70%* after deductible is met, Unlimited days, Semi-private room  S100 Emergent Copay; S175 Non-Emergent Copay; S175 Non-Emergent Copay (Copay waived if admitted as inpatient) Atter deductible is met, copay then paid at 90%*  Urgent Care  Paid at 90%* after deductible is met, copay then paid at 90%*  Urgent Care  S20 Copay  Paid at 90%* after deductible is met, copay then paid at 90%*  Urgent Care  S20 Copay  Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)  William to deductible, then \$120 Copay  Paid at 90%* after deductible is met, Limited to 100 visits per calendar year  Telehealth  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Ciliopractic	(Copay, if applicable.)	alter deductible is filet
Acupuncture  (Copay, if applicable) Maximum of 12 visits per calendar year  Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 90%*  Paid at 90%* after deductible is met; Unlimited days, Semi-private room  Paid at 90%* after deductible is met; Unlimited days, Semi-private room  Interpret Copay; Interpret Copay; Interpret Copay; Interpret Copay; Interpret Copay waived if admitted as in-patient) After deductible is met, copay then paid at 90%*  Urgent Care  Subject to Deductible, then \$250 Copay waived if admitted as in-patient) After deductible is met, copay then paid at 90%*  Urgent Care  Subject to deductible, then \$120 Copay  Subject to deductible, then \$120 Copay  Faid at 90%* after deductible is met; Limited to 100 visits per calendar year  Telehealth  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or c		Paid at 90%* after deductible is met	Paid at 70% * after deductible is met
Outpatient Surgery  Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 90%*  Paid at 70%* after deductible is met, \$250 copay then paid at 90%*  Hospital Inpatient  Paid at 90%* after deductible is met, \$250 copay then paid at 90%*  Paid at 70%* after deductible is met, \$250 copay then paid at 90%*  Paid at 70%* after deductible is met, \$250 copay then paid at 90%*  Paid at 70%* after deductible is met, \$250 copay then paid at 90%*  Paid at 70%* after deductible is met, \$250 copay then paid at 90%*  Subject to Deductible, then \$250  Copay (copay waived if admitted as in-patient)  After deductible is met, copay then paid at 90%*  Urgent Care  \$20 Copay  Paid at 90%* after deductible is met, \$250 copay  Bull to deductible, then \$120 Copay  Paid at 70%* after deductible is met, \$250 copay  Subject to deductible, then \$120 Copay  Paid at 70%* after deductible is met, \$250 copay  Bull to 100 visits per calendar year  Telehealth  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-32-2738 or visit www.mdlive.com/CVT  Consumer Medical - Your Medical Ally  Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Acupuncture	(Copay, if applicable)	Mind C Strong N H C C
Hospital - After deductible is met, \$250 copay then paid at 90%*  Hospital Inpatient  Paid at 90%* after deductible is met, Unlimited days, Semi-private room  Paid at 90%* after deductible is met, Unlimited days, Semi-private room  \$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*  Urgent Care  \$20 Copay  Home Health Care  Paid at 90%* after deductible is met; Unlimited days, Semi-private room  Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient) After deductible is met, copay then paid at 90%*  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>		Maximum of 12 visits per calendar year	Waaminin of 12 visits per calcifular year
Hospital Inpatient Paid at 90%* after deductible is met, \$250 copay then paid at 90%*  Hospital Inpatient Paid at 90%* after deductible is met, Unlimited days, Semi-private room Unlimited days, Semi-private room Unlimited days, Semi-private room  \$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*  Urgent Care  \$20 Copay  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  Paid at 70%* after deductible, then \$120 Copay  Subject to deductible, then \$120 Copay  Paid at 70%* after deductible is met; Limited to 100 visits per calendar year  Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Outpatient Surgery	Non-Hospital - Paid at 90%* after deductible is met	Paid at 70%* after deductible is met
Hospital Emergency Room    Since to Deductible, then \$250 (Copay waived if admitted as in-patient) (Copay waived if adm	Cutpatient Curgery	Hospital - After deductible is met, \$250 copay then paid at 90%*	Taid at 70% and deductible is first
Hospital Emergency Room  \$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*  Urgent Care  \$20 Copay Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  Telehealth  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)  Subject to deductible, then \$120 Copay  Paid at 70%* after deductible is met; Limited to 100 visits per calendar year  Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Hospital Inpatient	Paid at 90%* after deductible is met;	Paid at 70%* after deductible is met;
Hospital Emergency Room  \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*  Urgent Care  \$20 Copay  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  Telehealth  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Employee Assistance Program (EAP)  \$175 Non-Emergent Copay (Copay waived if admitted as in-patient)  **Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)  **Copay (copay waived if admitted as in-patient)  **Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)  **Paid at 70%* after deductible is met; Limited to 100 visits per calendar year  **Duited to 100 visits per calendar year  **MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  **Mobility	Trospital impatient	Unlimited days, Semi-private room	Unlimited days, Semi-private room
Copay waived if admitted as in-patient		\$100 Emergent Copay;	
Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*  Urgent Care \$20 Copay  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  Telehealth  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Employee Assistance Program (EAP)  Copay (copay waived if admitted as in-patient)  Subject to deductible, then \$120 Copay  Baid at 70%* after deductible is met; Limited to 100 visits per calendar year  MDLIVE - Paid at 1000* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Consumer Medical - Your Medical Ally  Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Hospital Emergency Room	\$175 Non-Emergent Copay	Subject to Deductible, then \$250
Urgent Care  \$20 Copay  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  Paid at 70%* after deductible is met; Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Subject to deductible, then \$120 Copay  Paid at 70%* after deductible is met; Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	The spring among the small	(a) 10 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Copay (copay waived if admitted as in-patient)
Home Health Care  Paid at 90%* after deductible is met; Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 70%* after deductible is met; Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>		After deductible is met, copay then paid at 90%*	
Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit	Urgent Care	\$20 Copay	Subject to deductible, then \$120 Copay
Limited to 100 visits per calendar year  Limited to 100 visits per calendar year  Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Limited to 100 visits per calendar year  MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Consumer Medical - Your Medical Ally Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Home Health Care	Paid at 90%* after deductible is met;	Paid at 70%* after deductible is met;
Telehealth consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP) Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit		Limited to 100 visits per calendar year	Limited to 100 visits per calendar year
consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT  Medical Decision Support  Consumer Medical - Your Medical Ally  Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit	Telehealth	MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health	MDLIVE - Paid at 100%* for non-emergency medical, dermatology and behavioral health
Medical Decision Support  Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance  Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Tolongalui	consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT	consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT
Employee Assistance Program (EAP)  Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup> Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Medical Decision Support	Consumer Medical - Your Medical Ally	Consumer Medical - Your Medical Ally
	medical bedision support	Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance	Call 1-888-361-3944 or visit myconsumermedical.com for expert medical guidance
	Employee Assistance Program (EAP) through Beacon Health Options	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit <sup>(3)</sup>

BENEFIT	PPO Weilness		PPO Bronze		
	Retail <sup>(4)</sup>	Mail Order <sup>(4)</sup>	Retail <sup>(4)</sup>	Mail Order <sup>(4)</sup>	
	\$7 Generic	\$15 Generic	Subject to deductible, then	Subject to deductible, then	
Prescription Drugs	\$25 Pref	\$60 Pref	\$25 Generic Copay	\$50 Generic Copay	
	\$40 Non-Pref	\$90 Non-Pref	\$50 Brand Copay	\$100 Brand Copay	
	(30-Day Supply)	(90-Day Supply)	(30-Day Supply)	(90-Day Supply)	

#### PPO Plans:

- \* For Covered Expenses Only: When using Non-PPO & Other Health Care Providers, members are responsible for any difference between the covered expense and actual charges, as well as any deductible & percentage copay. All percentages are based on payments to preferred hospitals, physicians and other network providers.
- (1) Non-Par Providers limited to a combined maximum of 13 visits per year.
- (2) Retired members enrolled in Medicare: (1) MDLIVE Behavioral Health and Consumer Medical visits are excluded (2) Pharmacy cost share will not apply to out of pocket maximums (3) CVT PPO Plans 1-10 pay according to non-duplication of Medicare benefits therefore those plan designs are inclusive of Medicare's payment.
- (3) EAP Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).
- (4) Copays for certain specialty medications may be set to available manufacturer-funded copay assistance for prescription plans A, B, C (includes Wellness), D and ValuRx

This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at www.cvtrust.org/plan-documents.



# Kings Canyon Joint Unified Classified

# Delta Dental PPO Incentive Plan Summary of Benefits Effective October 1, 2021 to September 30, 2022

Benefits and Covered Services*	PPO Network **	Premier Network and Out of Network **
Calendar Year Deductible	None	None
Calendar Year Maximum Benefit	Unlimited	Unlimited
Diagnostic & Preventive Services Oral Examinations: 2 Annual Cleanings: 2 X-rays	Paid at: 70% - 100% *	Paid at: 70% - 100% *
Basic Services Fillings Posterior Composite Restorations Sealants	Paid at: 70% - 100% *	Paid at: 70% - 100% *
Periodontics (gum treatment)  Covered Under Basic Services	Paid at: 70% - 100% *	Paid at: 70% - 100% *
Endodontics (root canals)	Paid at: 70% - 100% *	Paid at: 70% - 100% *
Oral Surgery (extraction)  Covered Under Basic Services	Paid at: 70% - 100% *	Paid at: 70% - 100% *
Major Services  Crowns, Inlays, Onlays &  Cast Restorations	Paid at: 70% - 100% *	Paid at: 70% - 100% *
Prosthodontics Bridges Dentures Implants: \$2000 Annual Max	Paid at: 60% *	Paid at: 50% *
Orthodontic Benefits  Adults & Dependent Children  Lifetime Maximum: \$1,250  12 Month Wait: No	Paid at: 50% *	Paid at: 50% *
Dental Accident Benefits	each calendar year)	Paid at: 100% * (\$1,000 maximum per enrollee each calendar year)

<sup>\*</sup> This summary is for comparison purposes only. The Evidence of Coverage should be consulted for a detailed description of the covered benefits and is available at www.cvtrust.org/plandocuments.

<sup>\*\*</sup> See back for additional details

#### What are my Delta Dental Network options?

The Delta Dental PPO plan allows you the option to visit any licensed dentist. You will usually save more on your out-of-pocket costs when you visit a **Delta Dental PPO** dentist. The **Delta Dental Premier** network also provides cost-saving features and is the next best option when you can't find a PPO dentist. Non-Delta Dental (Out of Network) dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist. You are responsible for the difference between what Delta Dental pays and the dentist's fee.

#### How do I find a Delta Dental dentist?

To locate a Delta Dental dentist near you, check the dentist directory on the Delta Dental website (deltadentalins.com), which also provides a map to the dental office. Or, to hear or receive a faxed listing of dentists in your area, call 866-499-3001. Follow the automated instructions to search for a dentist.

#### How does my Delta Dental incentive plan work?

Your dental benefit incentive plan is designed to encourage regular visits to the dentist to keep your teeth and gums healthy. Here is an example of how an incentive plan works. (This is the most common incentive plan. Check your benefits information for details of your particular incentive plan.)

First Year	Second Year	Third Year	Fourth Year	
70%	80%	90%	100%	
Percentage paid for certain benefits as long as you visit the dentist each year.				

### What are my online resources?

The full Delta Dental website is a one-stop-shop for plan and oral health information. Also available in Spanish: **es.deltadentalins.com**.

Create a free Online Services account at deltadentalins.com to:

- · Locate a Delta Dental dentist
- · Check benefits, eligibility, and claim status
- Opt for paperless statements
- View or print your ID card
- Check average dental costs in your area

Check out **Your Dental Plan Support Guide** for money-saving tips and treatment information. And, don't miss **mysmileway.com** – a great resource for oral health-related tools and tips.

**Mobile?** Get the information you need on the go. Bookmark or add a shortcut to the mobile site to return in just one tap from your phone. Download the free, convenient smartphone Delta Dental app from the App Store or Google Play.



## SEE HEALTHY AND LIVE HAPPY WITH HELP FROM CALIFORNIA'S VALUED TRUST - PLAN C \$10.00 COPAY AND VSP.





Enroll in VSP® Vision Care to get personalized care from a VSP network doctor at low out-of-pocket costs.

#### VALUE AND SAVINGS YOU LOVE.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

#### PROVIDER CHOICES YOU WANT.

With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor or retail chain. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.

> Prefer to shop online? Use your vision benefits on Eyeconic®—the VSP preferred online retailer.

#### QUALITY VISION CARE YOU NEED.

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

#### **USING YOUR BENEFIT IS** EASY!

Create an account on vsp.com to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.



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Enroll today. Contact us: 800.877.7195 or vsp.com

## YOUR VSP VISION BENEFITS SUMMARY 2021-2022



Kings Canyon Joint Unified - Classified

**PROVIDER NETWORK: VSP Signature** 

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
	YOUR COVERAGE WITH A VSP PROVIDER		
WELLVISION EXAM	Focuses on your eyes and overall wellness	\$10.00 for exam and glasses	Every 12 months
PRESCRIPTION GLASSE	:s		
FRAME	<ul> <li>\$150 allowance for a wide selection of frames</li> <li>\$170 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$80 Costco* frame allowance</li> </ul>	Combined with exam	Every 12 months
LENSES	<ul><li>Single vision, lined bifocal, and lined trifocal lenses</li><li>Polycarbonate lenses for dependent children</li></ul>	Combined with exam	Every 12 months
LENS ENHANCEMENTS	<ul> <li>Standard progressive lenses</li> <li>Tints/Photochromic adaptive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 35-40% on other lens enhancements</li> </ul>	\$0 \$0 \$80 - \$90 \$120 - \$160	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul> <li>\$120 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> </ul>	\$0	Every 12 months
	<ul> <li>Glasses and Sunglasses</li> <li>Extra \$20 to spend on featured frame brands. Go to vsp.com/o</li> <li>30% savings on additional glasses and sunglasses, including lens on the same day as your WellVision Exam. Or get 20% from any WellVision Exam.</li> </ul>	s enhancements, fro	m the same VSP provider n 12 months of your last
EXTRA SAVINGS	Retinal Screening  No more than a \$39 copay on routine retinal screening as an en	hancement to a We	IIVision Exam
	<ul> <li>Laser Vision Correction</li> <li>Average 15% off the regular price or 5% off the promotional price facilities</li> </ul>		
	<ul> <li>After surgery, use your frame allowance (if eligible) for sunglass</li> </ul>	ses from any VSP do	Ctor

#### YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a retail chain may be different or not apply. Once your benefit is effective, visit vsp.com for details. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

<sup>\*</sup>Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.