

KINGS CANYON UNIFIED SCHOOL DISTRICT EDUCATIONAL SUPPORT CENTER

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

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

Plan Options	Plan 1	Plan 3	Plan 4	Plan 9	Wellness
Blue Cross	\$1,249.00	\$1,158.00	\$1,114.00	\$777.00	\$1,032.00
Delta Dental	\$144.16	\$144.16	\$144.16	\$144.16	\$144.16
Life Insurance \$150	\$15.90	\$15.90	\$15.90	\$15.90	\$15.90
Vision Service Plan	\$20.26	\$20.26	\$20.26	\$20.26	\$20.26
Monthly total	\$1,429.32	\$1,338.32	\$1,294.32	\$957.32	\$1,212.32
Total Annual Plan Cost	\$17,151.84	\$16,059.84	\$15,531.84	\$11,487.84	\$14,547.84
10 Month Cost	\$1,715.18	\$1,605.98	\$1,553.18	\$1,148.78	\$1,454.78
District Contribution*	-\$1,509.74	-\$1,509.74	-\$1,509.74	-\$1,509.74	-\$1,509.74
Employee					
10 Month Cost**	\$205.44	\$96.24	\$43.44	\$0.00	\$0.00

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

\$15,097.41

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.

^{*}KCUSD annual district contribution is:

^{**}October 2021 -September 2022 excludes July and August

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

October 1, 2021 - September 30, 2022

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BENEFIT	PPO 1A	PPO 3A	PPO 4A	PPO 9D
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) ⁽²⁾	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%* ⁽¹⁾ (Copay, if applicable.)	Paid at 100%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 90%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 80%* ⁽¹⁾ after deductible is met (Copay, if applicable.)
Chiropractic	Paid at 100%* ⁽¹⁾ (Copay, if applicable.)	Paid at 100%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 90%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	Paid at 80%* ⁽¹⁾ 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	PPC) 1A	PPC	O 3A	PP	O 4A	PPO	O 9D
Telehealth	MDLIVE - Paid at 1009 medical, dermatology a consultations. ⁽²⁾ Call 1 www.mdlive.com/CV	and behavioral health I-888-632-2738 or visit	MDLIVE - Paid at 100 st medical, dermatology consultations. ⁽²⁾ Call www.mdlive.com/CV	and behavioral health 1-888-632-2738 or visit	MDLIVE - Paid at 100 medical, dermatology consultations. (2) Call www.mdlive.com/CV	and behavioral health 1-888-632-2738 or visit	MDLIVE - Paid at 100° medical, dermatology consultations. (2) Call www.mdlive.com/CV	and behavioral health 1-888-632-2738 or visit
Medical Decision Support Employee Assistance Program (EAP) through Beacon Health Options	Consumer Medical - Your Call 1-888-361-3944 of myconsumermedical medical guidance Paid at 100% - Visit was net/cvt or call 1-877-39 benefit (3)	r visit .com for expert ww.achlevesolutions.	Consumer Medical - Y Call 1-888-361-3944 of myconsumermedical medical guidance Paid at 100% - Visit w net/cvt or call 1-877-3 benefit ⁽³⁾	or visit i.com for expert www.achievesolutions.	Consumer Medical - Y Call 1-888-361-3944 of myconsumermedical medical guidance Paid at 100% - Visit w net/cvt or call 1-877-3 benefit ⁽³⁾	or visit I.com for expert ww.achievesolutions.	Consumer Medical - Y Call 1-888-361-3944 of myconsumermedical medical guidance Paid at 100% - Visit w net/cvt or call 1-877-3 benefit ⁽³⁾	or visit l.com for expert ww.achievesolutions.
Prescription Drugs	Retail ⁽⁴⁾ \$5 Generic \$22 Brand (30-Day Supply)	Mail Order ⁽⁴⁾ \$10 Generic \$44 Brand (90-Day Supply)	Retail ⁽⁴⁾ \$5 Generic \$22 Brand (30-Day Supply)	Mail Order ⁽⁴⁾ \$10 Generic \$44 Brand (90-Day Supply)	Retail ⁽⁴⁾ \$5 Generic \$22 Brand (30-Day Supply)	Mail Order ⁽⁴⁾ \$10 Generic \$44 Brand (90-Day Supply)	Retail ⁽⁴⁾ \$10 Generic \$40 Pref \$100 Non-Pref (30-Day Supply) (\$150 Brand Deductible)	Mail Order ⁽⁴⁾ \$25 Generic \$100 Pref \$250 Non-Pref (90-Day Supply) (\$150 Brand Deductible)

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 - CERTIFICATED

October 1, 2021 - September 30, 2022

Doctor Visits Primary Care Physician - \$20 Copay visits - Paid at 70%* after deductible is met Specialty Physician - Subject to deductible then \$70 copay	BENEFIT	PPO Wellness	PPO Bronze	
Family: \$1,000 Family: \$1,750 Family: \$1,750 Family: \$1,750 Family: \$1,2700 Fam	Calendar Year Deductible	Individual: \$500	Individual: \$5,000	
Individual: \$1,750 Family: \$3,500 Family: \$3,500	Jaiendal Teal Deductible	Family: \$1,000	Family: \$10,000	
(includes medical/pharmacy deductible, coinsurance, and copays) ⁽⁴⁾ Parilly: \$3,500 Primary Care Physician - \$20 Copay Spacialty Physician - \$40 Copay Spacialty Physician - \$40 Copay Primary Care Physician - \$40 Copay Spacialty Physician - \$40 Copay Preventive Care / Immunizations Paid at 100%* Outpatient Laboratory Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 Copay then paid at 90%* Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 Copay then paid at 90%* Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met Hospital - After deductible is met Ambulance - Ground / Air Paid at 90%* after deductible is met Paid at 70%* after deductible is met Paid at 90%*	Coinsurance	Paid at 90%* after deductible is met	Paid at 70%* after deductible is met	
Primary Care Physician - \$20 Copay Specialty Physician - \$40 Copay Preventive Care / Immunizations Paid at 100%* 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 90%* after deductible is met Hospital - After deductible is met \$50 copay then paid at 90%* Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met \$75 copay then paid at 90%* Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met Paid at 70%* after deductible is met Paid at 70%* after deductible is met Paid at 90%* after deductible is met Physical Therapy Paid at 90%* after deductible is met 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 Paid at 90%* after deduc		Individual: \$1,750	Individual: \$6,350	
Doctor Visits Primary Care Physician - \$20 Copay Specialty Physician - \$40 Copay Specialty Physician	coinsurance, and copays)(2)	Family: \$3,500	Family: \$12,700	
Specialty Physician - \$40 Copay		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%* Preventive Care / Immunizations Paid at 100%* Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 90%* Outpatient Radiology Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$50 copay then paid at 90%* Paid at 70%* after deductible is met Paid at 90%* after deductible is met Physical Therapy Physical Therapy Physical Therapy Physical Therapy Paid at 90%* after deductible is met Paid at 70%* after deductible is met Paid at 70%* after deductible is met Copay, if applicable.) Paid at 90%* after deductible is met Paid at 70%* after	Doctor Visits		CONTROL CONTROL OF THE CONTROL OF TH	
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Outpatient Laboratory Hospital - After deductible is met, \$50 copay then paid at 90%* after deductible is met Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 90%* Paid at 70%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 90%* Durable Medical Equipment Paid at 90%* after deductible is met Paid at 90%* after deductible is met Paid at 70%* after deductible is met Ambulance - Ground / Air 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%*(1) after deductible is met (Copay, if applicable.) Acupuncture Paid at 90%*(1) after deductible is met (Copay, if applicable.) Paid at 70%* after deductible is met (Copay, if applicable.) Outpatient Surgery Non-Hospital - Paid at 90%* after deductible is met (Copay, if applicable.) Paid at 70%* after deductible is met (Copay, if applicable.) Outpatient Surgery Non-Hospital - Paid at 90%* after deductible is met (Copay, if applicable.) Paid at 70%* after deductible is met (Copay, if applicable.) 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 Hospital Emergency Room Paid at 90%* after deductible is met, \$250 copay then paid at 90%* Paid at 70%* after deductible is met, Unlimited as in-patient) Copay wa	Preventive Care / Immunizations	Paid at 100%*	Paid at 100%*	
Hospital - After deductible is met, \$50 copay then paid at 90%* Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met Hospital - After deductible is met Paid at 70%* after deductible is met Paid at 70%* 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%*(1) after deductible is met (Copay, if applicable.) Paid at 90%*(2) 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.) Paid at 70%* after deductible is met (Dutpatient Surgery Non-Hospital - Paid at 90%* after deductible is met Hospital Inpatient Paid at 90%* after deductible is met; Unlimited days, Semi-private room Hospital Emergency Room Non-Emergent Copay (Copay waved if admitted as inpatient) After deductible is met, copay then paid at 90%* Copay (copay waved if admitted as in-patient) After deductible is met, copay then paid at 90%*	Outpatient Laboratory	Non-Hospital - Paid at 90%* after deductible is met	Paid at 70%* after deductible is met	
Outpatient Radiology Hospital - After deductible is met, \$75 copay then paid at 90%* Paid at 70%* after deductible is met Paid at 90%* after deductible is met Ambulance - Ground / Air Paid at 90%* after deductible is met Physical Therapy Physical Therapy Physical Therapy Paid at 90%**(1) after deductible is met (Copay, if applicable.) 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) Maximum of 12 visits per calendar year Outpatient Surgery Non-Hospital - Paid at 90%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 90%* Unlimited days, Semi-private room \$100 Emergent Copay; (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%* After deductible is met, copay then paid at 90%* Subject to Deductible, then \$250 Copay waived if admitted as in-patient) After deductible is met, copay then paid at 90%*	outpatient Laboratory	Hospital - After deductible is met, \$50 copay then paid at 90% [⋆]	Tala at 70% and deduction is met	
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Physical Therapy Copay, if applicable.) Paid at 70%**\(1) after deductible is met	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%* after deductible is met (Copay, if applicable) Acupuncture Paid at 70%*(1) 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 - After deductible is met, \$250 copay then paid at 90%* Paid at 70%* after deductible is met Hospital Inpatient Paid at 70%* after deductible is met Paid at 70%* 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%* Copay (copay waived if admitted as in-patient) After deductible is met, copay then paid at 90%*	Physical Therapy	Paid at 90%* ⁽¹⁾ after deductible is met	Paid at 70%*(1) after deductible is met	
Chiropractic (Copay, if applicable.) Paid at 70%* 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 70%* after deductible is met Hospital Inpatient Paid at 70%* after deductible is met Hospital 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%* Copay (copay waived if admitted as in-patient) After deductible is met, copay then paid at 90%*	Filysical Hierapy	(Copay, if applicable.)	raid at 70% after deductible is met	
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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%* Paid at 70%* after deductible is met Hospital Inpatient Paid at 90%* after deductible is met; Unlimited days, Semi-private room Paid at 70%* after deductible is met; Unlimited days, Semi-private room Stop Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%* Copay (copay waived if admitted as in-patient) After deductible is met Paid at 70%* after deductible is met Paid at 70%* after deductible is met Unlimited days, Semi-private room Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)	Chiropractic	(Copay, if applicable.)	raid at 70% after deductible is filet	
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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 \$100 Emergent Copay; \$175 Non-Emergent Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 90%*	Acupuncture	(Copay, if applicable)	CONTROL CONTRO	
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Hospital Inpatient Paid at 90%* after deductible is met; Unlimited days, Semi-private room Unlimited days, Semi-private room ### Subject to Deductible, then \$250 Copay waived if admitted as in-patient) After deductible is met, copay then paid at 90%*	Outpatient Surgery	Non-Hospital - Paid at 90%* after deductible is met	Paid at 70%* after deductible is met	
Hospital Inpatient 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%* 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%*	outputiont ourgery	Hospital - After deductible is met, \$250 copay then paid at 90%*	Talle at 70% and decadable to 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%* Unlimited days, Semi-private room Subject to Deductible, then \$250 Copay (copay waived if admitted as in-patient)	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%* \$Ubject to Deductible, then \$250 (Copay waived if admitted as in-patient) Copay (copay waived if admitted as in-patient)	noopilal inpution	Unlimited days, Semi-private room	Unlimited days, Semi-private room	
Hospital Emergency Room (Copay waived if admitted as inpatient) Copay (copay waived if admitted as in-patient) After deductible is met, copay then paid at 90%*		\$100 Emergent Copay;		
(Copay waived if admitted as in-patient) After deductible is met, copay then paid at 90%* Copay (copay waived if admitted as in-patient)	Hospital Emergency Room		1	
			Copay (copay waived if admitted as in-patient)	
Ultrant Care \$20 Consy		After deductible is met, copay then paid at 90%*		
Sugeri Sur	Urgent Care	\$20 Copay	Subject to deductible, then \$120 Copay	
Home Health Care Paid at 90%* after deductible is met; Paid at 70%* after deductible is met;	Home Health Care	AND CONTRACT	AND ENGLAND CONTRACTOR WINDOWS AND	
Limited to 100 visits per calendar year Limited to 100 visits per calendar year		Limited to 100 visits per calendar year	Limited to 100 visits per calendar year	
I Telehealth	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 consultations. Call 1-888-632-2738 or visit www.mdlive.com/CVT		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 Consumer Medical - Your Medical Ally	Medical Decision Support	Consumer Medical - Your Medical Ally	Preserved state extraore as a transport of seath. — A contrast contrast and representations.	
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 ⁽³⁾ Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾ Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾		Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	Paid at 100% - Visit www.achievesolutions.net/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	

BENEFIT	PPO Wellness		PPO Bronze		
	Retail ⁽⁴⁾	Mail Order ⁽⁴⁾	Retail ⁽⁴⁾	Mail Order ⁽⁴⁾	
	\$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.



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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: 4 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: 70% *	Paid at: 70% *
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)

^{*} 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.

^{**} 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 fo as long as you visit th		

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 \$15.00 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 Eveconic®—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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Contact us: 800.877.7195 or vsp.com

YOUR VSP VISION BENEFITS SUMMARY 2021-2022



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PROVIDER NETWORK: VSP Signature

BENEFIT	DESCRIPTION	COPAY	FREQUENCY		
	YOUR COVERAGE WITH A VSP PROVIDER				
WELLVISION EXAM	Focuses on your eyes and overall wellness	\$15.00 for exam and glasses	Every 12 months		
PRESCRIPTION GLASSE	is and the second se				
FRAME	 \$150 allowance for a wide selection of frames \$170 allowance for featured frame brands 20% savings on the amount over your allowance \$80 Costco* frame allowance 	Combined with exam	Every 12 months		
LENSES	Single vision, lined bifocal, and lined trifocal lensesPolycarbonate lenses for dependent children	Combined with exam	Every 12 months		
LENS ENHANCEMENTS	 Standard progressive lenses Tints/Photochromic adaptive lenses Premium progressive lenses Custom progressive lenses Average savings of 35-40% on other lens enhancements 	\$0 \$0 \$80 - \$90 \$120 - \$160	Every 12 months		
CONTACTS (INSTEAD OF GLASSES)	 \$120 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) 	\$0	Every 12 months		
	 Glasses and Sunglasses Extra \$20 to spend on featured frame brands. Go to vsp.com/o 30% savings on additional glasses and sunglasses, including len on the same day as your WellVision Exam. Or get 20% from any WellVision Exam. 	is enhancements, fro			
EXTRA SAVINGS	Retinal Screening • No more than a \$39 copay on routine retinal screening as an er	nhancement to a We	IIVision Exam		
	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities After surgery use your frame allowance (if eligible) for sunglasses from any VSP doctor.				
	After surgery, use your frame allowance (if eligible) for sunglas	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.

*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.