

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

Lawndale Elementary SD - CERTIFICATED, CLASSIFIED, MANAGEMENT, TRUSTEES

October 1, 2026 - September 30, 2027

BENEFIT	PPO 8, Rx C	
Calendar Year Deductible	Individual: \$500 Family: \$1,000	
Coinsurance	Paid at 80%* after deductible is met	
Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) ⁽²⁾	Individual: \$4,500 ⁽²⁾ Family: \$9,000 ⁽²⁾	
Doctor Visits	Primary Care Physician - \$30 Copay Specialist Physician - \$60 Copay	
Preventive Care / Immunizations	Paid at 100%*	
Outpatient Laboratory	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 80%* after deductible is met Hospital - After deductible is met, \$75 copay then paid at 80%*	
Durable Medical Equipment	Paid at 80%* after deductible is met	
Ambulance - Ground / Air	Paid at 80%* after deductible is met	
Physical Therapy	Paid at 80%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	
Chiropractic	Paid at 80%* ⁽¹⁾ after deductible is met (Copay, if applicable.)	
Acupuncture	Paid at 80%* after deductible is met (Copay, if applicable) Maximum of 12 visits per calendar year	
Outpatient Surgery	Non-Hospital - Paid at 80%* after deductible is met Hospital - After deductible is met, \$250 copay then paid at 80%*	
Hospital Inpatient	Paid at 80%* after deductible is met; Unlimited days, Semi-private room	
Hospital Emergency Room	\$200 Copay (Copay waived if admitted as inpatient) After deductible is met, copay then paid at 80%*	
Urgent Care	\$30 Copay	
Home Health Care	Paid at 80%* after deductible is met Limited to 100 visits per calendar year	
Telehealth	MDLIVE - Paid at 100%* for non-emergency medical, dermatology, behavioral health, and primary care visits. ⁽²⁾ Call 1-888-632-2738 or visit www.mdlive.com/CVT	
Virtual Physical Therapy	Paid at 100%. Call 1-800-644-2478 for virtual musculoskeletal (MSK) benefits by SimpleTherapy .	
Employee Assistance Program (EAP) through Carelon	Paid at 100% - Visit www.carelonwellbeing.com/cvt or call 1-877-397-1032 to access benefit ⁽³⁾	
Prescription Drugs	30-Day Supply ^(4, 9) Generic: \$7 Pref Brand: \$25 Non-Pref Brand: \$40 Specialty: Paid at 70%, \$0 when enrolled in Prudent Rx	90-Day Supply ^(4, 9) Generic: \$15 Pref Brand: \$60 Non-Pref Brand: \$90 Specialty: N/A

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. Anthem BDC+ required procedures excluded from \$250 outpatient surgery copay.

(1) Non-Par Providers limited to a combined maximum of 13 visits per year.

(2) Retired members enrolled in Medicare: (1) MDLIVE Behavioral Health visits are excluded (2) The PrudentRx program is not applicable and 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) If you are enrolled in the PrudentRx Copay Program your out-of-pocket cost for specialty medications will be \$0. If you do not enroll in the PrudentRx Copay Program, you will be subject to a 30% coinsurance for your specialty medications.

(9) For GLP-1 information, visit www.cvtrust.org/glp1

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