SUMMARY OF HEALTH & WELFARE PLANS

- **Kaiser HMO:** Offers comprehensive coverage at any Kaiser facility, including coverage for prescription drugs, eye exams, and mental health. Each service and prescription is subject to a co-payment.

- **Kaiser Deductible HMO:** Offers comprehensive coverage at any Kaiser facility, including coverage for prescriptions drugs, eye exams, and mental health. A deductible is the amount you pay before your plan begins to pay. Once the deductible is met, then you will be responsible for either copay or co-insurance.

- **Kaiser Health Savings Account 1800:** Offers an $1,800 deductible plan. This is a high deductible plan that is Health Savings Account (HSA) compatible. Employees who are enrolled can select their own financial vendor to set up the HSA.

- **UnitedHealthcare SignatureValue HMO:** Offers comprehensive medical coverage, including prescription drugs and mental health. This plan gives full network and Sutter Health network access.

- **UnitedHealthcare SignatureValue Alliance:** Offers comprehensive medical coverage, including prescription drugs and mental health. This plan only has access to the Sutter Health network.

- **Delta PPO Premier Dental:** Offers coverage for a percentage of the cost of dental treatment from a dentist of your choice either in-network or out-of-network. Enrolles are encouraged to visit an in-network dentist under Delta PPO Premier or Delta PPO network of dentists to maximize coverage and savings.

- **DeltaCare USA HMO:** Offers coverage for most dental treatment received from participating dentsts. This plan requires to enrollees to select a primary care dentist.

- **Delta Dental Low Cost:** Offers coverage for a percentage of the cost of dental treatment. Enrollees must use Delta PPO in-network dentists only, otherwise certain services from an out-of-network dentist will not be covered or covered at a reduced percentage.

- **Vision Service Plan:** Offers comprehensive vision coverage including an eye exam every 12 months, frame and lenses, and contact lenses.

- **Group Life Insurance:** Offers $100,000 term life insurance coverage, $100,000 accidental death and dismemberment, and $1,500 term life insurance for spouse and child(ren).

- **Voluntary Term Life:** Offers additional coverage up to 5 times of basic annual earnings up or $500,000. Spouse and child(ren) can be enrolled.

- **Voluntary Accidental Death and Dismemberment:** Offers additional coverage in the amount of $10,000, $25,000, $50,000, $100,000, $250,000, and $500,000 not to exceed 10 times of basic annual earnings. Spouse and child(ren) can be enrolled.

For questions about benefits, please reach out to Benefits/Leaves Analyst, Katie Pardo, at (408) 252-3000 x61212 or pardo_katie@cusdk8.org