

CVT HMO Health Plans with Kaiser Permanente
Reef Sunset Unified SD - CERTIFICATED, SUPERINTENDENT

October 1, 2023 - September 30, 2024

BENEFIT	HMO 3		HMO 7	
Calendar Year Deductible	\$0		\$0	
Coinsurance	Paid at 100%*		Paid at 100%*	
Calendar Year Out of Pocket Maximum (includes medical/pharmacy deductible, coinsurance, and copays) ⁽²⁾	Individual: \$1,500 Family: \$3,000		Individual: \$1,500 Family: \$3,000	
Doctor Visits	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%*	
Outpatient Laboratory	Most tests paid at 100%*		Most tests paid at 100%*	
Outpatient Radiology	Most services paid at 100%*		Most services paid at 100%*	
Durable Medical Equipment	Paid at 100%*		Paid at 80%*	
Ambulance - Ground / Air	Paid at 100%* If Medically Necessary		\$100 Per Trip If Medically Necessary	
Physical Therapy	\$20 Copay		\$35 Copay	
Chiropractic	Not Covered		Not Covered	
Acupuncture	\$20 Copay Referral by Plan Physician		\$35 Copay Referral by Plan Physician	
Outpatient Surgery	\$20 Copay		\$250 Copay	
Hospital Inpatient	Paid at 100%*		\$250 Copay	
Hospital Emergency Room	\$100 Copay Copay waived if admitted as in-patient		\$100 Copay Copay waived if admitted as in-patient	
Urgent Care	\$20 Copay		\$35 Copay	
Home Health Care	Paid at 100%* (Limits)		Paid at 100%* (Limits)	
Telehealth	For after-hours advice, call 1-888-576-6225		For after-hours advice, call 1-888-576-6225	
Medical Decision Support	N/A		N/A	
Employee Assistance Program (EAP) through Carelon	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⁾	
Prescription Drugs	Retail \$10 Generic \$20 Brand (Up to 30 Day Supply) \$20 Generic \$40 Brand (31-60 Day Supply) \$30 Generic \$60 Brand (61-100 Day Supply)	Mail Order \$10 Generic \$20 Brand (30 Day Supply) \$20 Generic \$40 Brand (31-100 Day Supply)	Retail \$10 Generic \$30 Brand (Up to 30 Day Supply) \$20 Generic \$60 Brand (31-60 Day Supply) \$30 Generic \$90 Brand (61-100 Day Supply)	Mail Order \$10 Generic \$30 Brand (30 Day Supply) \$20 Generic \$60 Brand (31-100 Day Supply)

Kaiser Permanente Plans:

*** For Covered Expenses Only**

(2) The pharmacy copayments will not apply to out of pocket maximums for retirees enrolled in Medicare

NOTES: Copays for Infertility: Plans 1 - \$10 Copay; Plan 2 - \$15 Copay; Plan 3 - 50% Copay; Plan 4 - \$30 Copay; Plan 5 - \$35 Copay; Plans 6-8 & Wellness - 50% Copay.

Copays for Allergy Injections: Plans 1-5 - No Charge; Plans 6-7 & Wellness - \$5 Per Visit; Plan 8 - No Charge.

Plan 6 - \$175 allowance for lenses, frames & contacts every 24 months

(3) EAP - Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).

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