

CVT Plan Matrix for  
LEA Bargaining Unit Members:

2005/2006

An explanation of the 150% rule for couples including prices for couples choosing the same PPO plans through the Central Valley Trust.

\*\*\*For full-time employee couples in the LEA bargaining unit choosing PPO plans, CVT will charge 150% of the two premiums of the husband/wife or domestic partners combination, (based on the highest plan selected).

It is important to discuss your plan options with member benefits to know for sure what co-pays, deductibles, and other costs may be reduced or eliminated through the coordination of benefits. This knowledge will help you to better choose the best plan for your particular situation.

There will be a Health Care Faire Thursday & Friday; August 25-26, 2005 from 11:00AM – 5:00PM at the District Office Board Room to provide more information and assistance with enrollment forms. The open enrollment period will be August 10, 2005 through September 10, 2005 and our new plans will take effect October 1, 2005.

If you have any questions, please don't hesitate to contact me at 925-447-1199 or via e-mail at [president@livermoreteachers.org](mailto:president@livermoreteachers.org)

The following scenarios are for full-time (1FTE) bargaining unit members of the Livermore Education Association. If you are a part-time member who is choosing medical, dental and/or vision coverage, your contributions will vary depending on your full-time equivalent status and plan(s) chosen.

### **CVT PPO Plan 8C**

\$500 Deductible

80% co-insurance

\$2,000 Out of Pocket Max. per person + deductible

Same for Office Visit Co-pay

Retail Rx (30 day) \$7/\$25/\$40 – Mail Order Rx (90 day) \$15/\$60/\$90

Medical/Rx \$624.00/month

Dental: \$99.38/month

Vision: \$20.29/month

Total Monthly \$743.67

Total Yearly \$8,924.04

Total out of pocket: \$0/year  
(\$0/month)

---

### **CVT PPO Plan 7B**

\$250 Deductible

80% co-insurance

\$1,000 Out of Pocket Max. per person + deductible

\$20 Office Visit Co-pay

Retail Rx (30 day) \$7/\$15/\$30 – Mail Order Rx (90 day) \$15/\$35/\$70

Medical/Rx \$703.00/month

Dental: \$99.38/month

Vision: \$20.29/month

Total Monthly \$822.67

Total Yearly \$9,872.04

Total out of pocket: \$0/year  
\$0/month

The following scenarios are for full-time (1FTE) bargaining unit members of the Livermore Education Association. If you are a part-time member who is choosing medical, dental and/or vision coverage, your contributions will vary depending on your full-time equivalent status and plan(s) chosen.

### **CVT PPO Plan 6B**

\$250 Deductible

80% co-insurance

\$1,000 Out of Pocket Max. per person + deductible

\$10 Office Visit Co-pay

Retail Rx (30 day) \$7/\$15/\$30 – Mail Order Rx (90 day) \$15/\$35/\$70

Medical/Rx \$709.00/month

Dental: \$99.38/month

Vision: \$20.29/month

Total Monthly \$828.67

Total Yearly \$9,944.04

Total out of pocket: \$0/year  
\$0/month

### **CVT PPO Plan 4B**

\$100 Deductible

90% co-insurance

\$300 Out of Pocket Max. per person + deductible

\$10 Office Visit Co-pay

Retail Rx (30 day) \$7/\$15/\$30 – Mail Order Rx (90 day) \$15/\$35/\$70

Medical/Rx \$763.00/month

Dental: \$99.38/month

Vision: \$20.29/month

Total Monthly \$882.67

Total Yearly \$10,592.04

Total out of pocket: \$592.04/year  
(\$49.34/month)