



# Livermore Education Association

A Professional Organization Representing the Teachers of Livermore

## CVT PPO Plan 150% Policy for Couples / Partners Who Are Active Members:

2006/2007

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

For full-time employee couples under composite rates 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). This only applies to the Central Valley Trust PPO Plans and does not apply to Delta Dental, VSP Vision, Kaiser or Pacificare.

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.

### Example:

Full Time Active Member Couple:

*(without the 150% policy applied)*

#### \*PPO Plan 4B 06-07 Yearly Rates

PPO Person A: \$11,520

PPO Person B: \$11,520

Delta Dental Person A: \$1,292.16

Delta Dental Person B: \$1,292.16

VSP Vision Person A: \$250.08

VSP Vision Person B: \$250.08

Total: \$26,124.48

Full Time Active Member Couple:

*(with the 150% policy applied)*

#### \*PPO Plan 4B 06-07 Yearly Rates

PPO Person A: \$8,640

PPO Person B: \$8,640

Delta Dental Person A: \$1,292.16

Delta Dental Person B: \$1,292.16

VSP Vision Person A: \$250.08

VSP Vision Person B: \$250.08

Total: \$20,364.48

There will be a Health Care Faire shortly after the start of school at the District Office Board Room to provide more information and assistance with enrollment forms. The open enrollment period will be August 10, 2006 through September 10, 2006 and our new plans will take effect October 1, 2006.

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)

\* These documents were prepared by the Livermore Education Association to assist our members in their plan choices and general comparisons. The amounts listed are accurate to the best of our abilities with the information available to us as of May 23, 2006. Any changes made by a provider or administrator or any mistakes in our calculations or formulas will be reflected in final pricing.