

WILLOWS UNIFIED SCHOOL DISTRICT
CLASSIFIED EMPLOYEE HEALTH INSURANCE ELECTION
OCTOBER 2025 - SEPTEMBER 2026

11-Month Payroll Deductions with DPO 70-30 DENTAL PLAN

BENEFIT **	PLAN 3A	PLAN 8D	PLAN 10D	HDHP - 1	HDHP - 2	HDHP - 3	CVT BRONZE
Calendar Year Deductible:				No individual limit applies to family	No individual limit applies to family	No individual limit applies to family	
Individual	\$ 100	\$ 500	\$ 2,000	\$1,700	\$2,600	\$6,500	\$ 5,000
Family	\$ 200	\$ 1,000	\$ 4,000	\$3,400	\$5,200	\$13,000	\$ 10,000
Coinurance	Paid at 100% after deductible is met	Paid at 80% after deductible is met	Paid at 80% after deductible is met	Paid at 90% after deductible is met	Paid at 80% after deductible is met	Paid at 70% after deductible is met	Paid at 70% after deductible is met
Calendar Year Out-of-Pocket Maximum	Individual: \$ 1,250 Family: \$2,500	Individual: \$ 3,250 Family : \$ 6,500	Individual: \$ 6,350 Family : \$ 12,700	Individual: \$ 5,000 Family: \$ 10,000 Family=Employee+1 or more covered dependent(s). No one individual will pay more than \$5,000.	Individual: \$ 6,000 Family: \$ 12,000 Family=Employee+1 or more covered dependent(s). No one individual will pay more than \$6,000.	Individual: \$ 8,000 Family: \$ 16,000 Family=Employee+1 or more covered dependent(s). No one individual will pay more than \$8,000.	Individual: \$ 7,000 Family: \$14,000
(includes medical/pharmacy deductible, coinsurance, and copays)							
Doctor Visits Copay (Primary Care & Specialty Physician)	\$ 20	\$ 30	Paid at 80% after deductible is met	Paid at 90% after deductible is met	Paid at 80% after deductible is met	Subject to deductible, then: \$60 Copay (Primary) \$90 Copay (Specialist) MDLIVE - Paid at 100% after deductible is met for non-emergency medical, dermatology & behavioral health consultations.	Primary Care: First 3 visits covered in full after \$60 copay per visit; Remaining visits- Paid at 70% after deductible is met. Specialty: Subject to deductible then \$70 copay. MDLIVE - 100% for non-emergency medical, dermatology & behavioral health consultations.
Prescription Drugs	MDLIVE - Paid at 100% for non-emergency medical, dermatology & behavioral health consultations.	MDLIVE - Paid at 100% for non-emergency medical, dermatology & behavioral health consultations.	MDLIVE - Paid at 100% for non-emergency medical, dermatology & behavioral health consultations.	MDLIVE - Paid at 100% after deductible is met for non-emergency medical, dermatology & behavioral health consultations.	MDLIVE - Paid at 100% after deductible is met for non-emergency medical, dermatology & behavioral health consultations.	MDLIVE - Paid at 100% after deductible is met for non-emergency medical, dermatology & behavioral health consultations.	Subject to deductible, then
Retail	\$ 5 / \$ 22	\$ 10 / \$ 40 / \$ 100	\$ 10 / \$ 40 / \$ 100	\$ 25 / \$ 50	\$ 25 / \$ 50	\$ 25 / \$ 50	\$ 25 / \$ 50
Mail Order	\$ 10 / \$ 44	\$ 25 / \$ 100 / \$ 250	\$ 25 / \$ 100 / \$ 250	\$ 50 / \$ 100	\$ 50 / \$ 100	\$ 50 / \$ 100	\$ 50 / \$ 100
Monthly Premium Cost:							
Medical + Rx	2,393.00	1,814.00	1,377.00	1,431.00	1,278.00	1,074.00	1,166.00
DPO 70/30 Dental (Basic, \$1500 Annual Max)	89.70	89.70	89.70	89.70	89.70	89.70	89.70
Vision (Plan C, \$15 Copay)	21.28	21.28	21.28	21.28	21.28	21.28	21.28
Life (\$15,000)	1.43	1.43	1.43	1.43	1.43	1.43	1.43
Annual Health Insurance Cost	\$30,064.92	\$23,116.92	\$17,872.92	\$18,520.92	\$16,684.92	\$14,736.92	\$15,340.92
Annual District Contribution**	\$12,600.00	\$12,600.00	\$12,600.00	\$12,600.00	\$12,600.00	\$12,600.00	\$12,600.00
11 Monthly Payroll Deduction for:							
1.00000 FTE (8 Hours/Day)	\$1,587.72	\$956.08	\$479.36	\$538.27	\$371.36	\$148.81	\$249.17
0.84375 FTE (6.75 Hours/Day)	\$1,766.70	\$1,135.06	\$658.33	\$717.24	\$550.33	\$327.79	\$428.15
0.75000 FTE (6 Hours/Day)	\$1,874.08	\$1,242.45	\$765.72	\$824.63	\$657.72	\$435.17	\$535.54
0.62500 FTE (5 Hours/Day)	\$2,017.27	\$1,385.63	\$908.90	\$967.81	\$800.90	\$578.36	\$678.72
0.51250 FTE (4.1 Hours/Day)	\$2,146.13	\$1,514.49	\$1,037.77	\$1,096.67	\$929.77	\$707.22	\$807.58

**Based on Full-Time Equivalent (FTE) - will prorate if less than 7.5 hours/day.

Open enrollment is online through <https://mycvt.cvtrust.org/>

Please make your selection during open enrollment, **August 14th through September 4th, 2024**