

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

11-Month Payroll Deductions with INCENTIVE 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 Family	\$ 100 \$ 200	\$ 500 \$ 1,000	\$ 2,000 \$ 4,000	\$1,700 \$3,400	\$2,600 \$5,200	\$6,500 \$13,000	\$ 5,000 \$ 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 (includes medical/pharmacy deductible, coinsurance, and copays)	Individual: \$ 1,250 Family: \$2,500	Individual: \$ 3,250 Family : \$ 6,500	Individual: \$ 6,350 Family : \$ 12,700	Individual: \$ 5,000 Family: \$ 10,000 <i>Family=Employee+1 or more covered dependent(s). No one individual will pay more than \$5,000.</i>	Individual: \$ 6,000 Family: \$ 12,000 <i>Family=Employee+1 or more covered dependent(s). No one individual will pay more than \$6,000.</i>	Individual: \$ 8,000 Family: \$ 16,000 <i>Family=Employee+1 or more covered dependent(s). No one individual will pay more than \$8,000.</i>	Individual: \$ 7,000 Family: \$14,000
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)	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 / \$ 44	\$ 10 / \$ 40 / \$ 100 \$ 25 / \$ 100 / \$ 250	\$ 10 / \$ 40 / \$ 100 \$ 25 / \$ 100 / \$ 250	\$ 25 / \$ 50 \$ 50 / \$ 100	\$ 25 / \$ 50 \$ 50 / \$ 100	\$ 25 / \$ 50 \$ 50 / \$ 100	\$ 25 / \$ 50 \$ 50 / \$ 100
Mail Order							
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
INCENTIVE Dental (Basic, \$2400 Annual Max)	131.93	131.93	131.93	131.93	131.93	131.93	131.93
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	\$30,571.68	\$23,623.68	\$18,379.68	\$19,027.68	\$17,191.68	\$14,743.68	\$15,847.68
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)	\$1,633.79	\$1,002.15	\$525.43	\$584.33	\$417.43	\$194.88	\$295.24
0.84375 FTE (6.75 Hours/Day)	\$1,812.77	\$1,181.13	\$704.40	\$763.31	\$596.40	\$373.86	\$474.22
0.75000 FTE (6 Hours/Day)	\$1,920.15	\$1,288.52	\$811.79	\$870.70	\$703.79	\$481.24	\$581.61
0.62500 FTE (5 Hours/Day)	\$2,063.33	\$1,431.70	\$954.97	\$1,013.88	\$846.97	\$624.43	\$724.79
0.51250 FTE (4.1 Hours/Day)	\$2,192.20	\$1,560.56	\$1,083.83	\$1,142.74	\$975.83	\$753.29	\$853.65

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

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

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