WILLOWS UNIFIED SCHOOL DISTRICT
CERTIFICATED EMPLOYEE HEALTH INSURANCE ELECTION
OCTOBER 2026 - SEPTEMBER 2027

BENEFIT **	PLAN 3A	PLAN 7C	PLAN 9C	WELLNESS-Rx C	HDHP - 1	HDHP - 3	CVT BRONZE
Calendar Year Deductible:					*No individual limit applies to family*	*No individual limit applies to family*	
Individual	$ 100	300	$ 1,000	$ 500	$ 1,700	$ 6,500	$7,000
Family	$ 200	600	$ 2,000	$ 1,000	$ 3,400	$ 13,000	$ 10,000
Coinsurance	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 90% 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: $ 2,500 Family: $ 5,000	Individual: $ 3,500 Family: $7,000	Individual: $ 5,500 Family: $11,000	Individual: $ 3,500 Family: $7,000	Individual: $ 5,000 Family: $ 10,000 *Family=Employee+1 or more covered dependent(s). No one individual will pay more than $5,000.*	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
Doctor Visits Copay (Primary Care & Specialty Physician)	$20 Primary Care $40 Specialist MDLIVE - Paid at 100% for non-emergency medical, dermatology & behavioral health consultations.	$30 Primary Care $60 Specialist MDLIVE - Paid at 100% for non-emergency medical, dermatology & behavioral health consultations.	$35 Primary Care $70 Specialist MDLIVE - Paid at 100% for non-emergency medical, dermatology & behavioral health consultations.	$20 Primary Care $40 Specialist MDLIVE - Paid at 100% for non-emergency medical, dermatology & behavioral health consultations.	Paid at 90% after deductible is met MDLIVE - Paid at 100% ***after deductible is met*** for non-emergency medical, dermatology & behavioral health consultations.	Subject to deductible, then $60 copay 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 $120 copay **MDLIVE** - Paid 100% for non-emergency medical, dermatology & behavioral health consultations.
Prescription Drugs					Subject to deductible, then	Subject to deductible, then	Subject to deductible, then
Retail	$ 5 / $ 22	$ 7 / $ 25 / $ 40	$ 7 / $ 25 / $ 40	$ 7 / $ 25 / $ 40	$25 / $50	$25 / $50	$ 25 / $ 50
Mail Order	$ 10 / $ 44	$ 15 / $ 60 / $ 90	$ 15 / $ 60 / $ 90	$ 15 / $ 60 / $ 90	$50 / $100	$50 / $100	$ 50 / $ 100
Monthly Premium Cost:							
Medical + Rx (Employee Only)	1,406.00	1,212.00	984.00	1,254.00	840.00	631.00	685.00
Medical + Rx (Employee + Spouse)	2,518.00	2,169.00	1,761.00	2,244.00	1,505.00	1,129.00	1,227.00
Medical + Rx (Employee + Children)	2,067.00	1,782.00	1,446.00	1,843.00	1,236.00	928.00	1,007.00
Medical + Rx (Employee + Family)	3,051.00	2,630.00	2,135.00	2,720.00	1,824.00	1,369.00	1,487.00
Dental (*Employee Only*)	55.31	55.31	55.31	55.31	55.31	55.31	55.31
Dental (*Employee + 1*)	102.33	102.33	102.33	102.33	102.33	102.33	102.33
Dental (*Employee + Family*)	154.30	154.30	154.30	154.30	154.30	154.30	154.30
Vision (*Employee Only*)	8.55	8.55	8.55	8.55	8.55	8.55	8.55
Vision (*Employee +1*)	15.88	15.88	15.88	15.88	15.88	15.88	15.88
Vision (*Employee + Family*)	24.45	24.45	24.45	24.45	24.45	24.45	24.45
Life ($15,000)	1.43	1.43	1.43	1.43	1.43	1.43	1.43
Employee Only	**$1,605.04**	**$1,393.41**	**$1,144.68**	**$1,439.23**	**$987.59**	**$759.59**	**$818.50**
Employee + Spouse	**$2,877.43**	**$2,496.70**	**$2,051.61**	**$2,578.52**	**$1,772.33**	**$1,362.15**	**$1,469.06**
Employee + Child(ren)	**$2,451.47**	**$2,140.56**	**$1,774.01**	**$2,207.11**	**$1,544.92**	**$1,208.92**	**$1,295.11**
Employee + Family	**$3,524.92**	**$3,065.65**	**$2,525.65**	**$3,163.83**	**$2,186.38**	**$1,690.01**	**$1,818.74**

**11 monthly payments from October thru September; no deduction in July*

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

Please make your selection during open enrollment, August 13th through September 3th, 2026