



CVT offers to its member districts a select menu of PPO plans. A district/unit will be able to choose up to four PPO plans, the Wellness Plan, plus one High Deductible Health Plan (HDHP) chosen from the menu of plans offered for the 2013-2014 plan year. The New CVT Bronze Plan will automatically be included with all plans offered.

Below you will find the information regarding the plan design and the choices each unit will be able to choose from. You will see a range of choices from a 100% plan to a catastrophic, major medical plan.

PPO HEALTH PLAN OPTIONS 2013 - 2014

PLAN NAME	1	2	3	4	5	6	7	8	9	10
DEDUCTIBLE Individual Family	\$0	\$0	\$100	\$100	\$100	\$250	\$250	\$500	\$1,000	\$2,000
	\$0	\$0	\$300	\$300	\$300	\$750	\$750	\$1,500	\$3,000	\$6,000
COINSURANCE	100%	100%	100%	90%	90%	80%	80%	80%	80%	80%
OUT-OF-POCKET MAXIMUM	N/A	N/A	Deductible	\$300 Per person + deductible	\$300 Per person + deductible	\$1,000 Per person + deductible	\$1,000 Per person + deductible	\$2,000 Per person + deductible	\$3,000 Per person + deductible	\$4,000 Per person + deductible
OFFICE VISIT COPAY	\$10	\$20	\$20	\$20	\$30	\$20	\$30	\$30	\$35	Paid at 80% after deductible

All plans include annual physical, \$75 emergency room copay, and chiropractic.

PRESCRIPTION PLAN OPTIONS

PLAN NAME	A	B	C	D
An Rx plan should be chosen for each PPO Plan.	<p>Retail: \$5 Generic \$22 Brand</p> <p>Mail Order: \$10 Generic \$44 Brand</p>	<p>Retail: \$7 Generic \$15 Preferred \$30 Non-Preferred</p> <p>Mail Order: \$15 Generic \$35 Preferred \$70 Non-Preferred</p>	<p>Retail: \$7 Generic \$25 Preferred \$40 Non-Preferred</p> <p>Mail Order: \$15 Generic \$60 Preferred \$90 Non-Preferred</p>	<p>Retail: \$10 Generic 30% Preferred 50% Non-Preferred (min=\$25/\$40; max= \$40 / \$100)</p> <p>Mail Order: \$25 Generic 30% Preferred 50% Non-Preferred (min = \$65 / \$100; max= \$125 / \$250)</p>