### **CVT HMO Health Plans with Kaiser Permanente**

## Cotati-Rohnert Park Unified SD - CSEA

# October 1, 2021 - September 30, 2022

BENEFIT	Kaiser 2		Kaiser 4		Kaiser Wellness	
Calendar Year Deductible	\$0		\$0		\$0	
Coinsurance	Paid at 100%*		Paid at 100%*		Paid at 100%*	
Calendar Year Out of Pocket Maximum	Individual: \$1,500		Individual: \$1,500		Individual: \$1,500	
(includes medical/pharmacy deductible, coinsurance, and copays) <sup>(2)</sup>	Family: \$3,000		Family: \$3,000		Family: \$3,000	
Doctor Visits	Primary Care Physician - \$15 Copay		Primary Care Physician - \$30 Copay		Primary Care Physician - \$20 Copay	
Doctor visits	Specialty Physician - \$15 Copay		Specialty Physician - \$30 Copay		Specialty Physician - \$40 Copay	
Preventive Care / Immunizations	Paid at 100%*		Paid at 100%*		Paid at 100%*	
Outpatient Laboratory	Paid at 100%*		Paid at 100%*		\$10 Copay	
Outpatient Radiology	Radiation Therapy:Paid at 100%*		Radiation Therapy:Paid at 100%*		Radiation Therapy:Paid at 100%*	
	Chemotherapy:\$15 Copay		Chemotherapy:\$30 Copay		Chemotherapy:\$40 Copay	
Durable Medical Equipment	Paid at 100%*		Paid at 100%*		Paid at 100%*	
Ambulance - Ground / Air	Paid at 100%*		Paid at 100%*		\$100 Copay	
- Industrial Country All	If Medically Necessary		If Medically Necessary		If Medically Necessary	
Physical Therapy	\$15 Copay		\$30 Copay		\$20 Copay	
Chiropractic	Not Covered		Not Covered		Not Covered	
Acupuncture	\$15 Copay		\$30 Copay		\$40 Copay	
7 Gupunoturo	Referral by Plan Physician		Referral by Plan Physician		Referral by Plan Physician	
Outpatient Surgery	\$15 Copay		\$30 Copay		\$500 Per Procedure	
Hospital Inpatient	Paid at 100%*		Paid at 100%*		\$500 Copay Per Admission	
					Unlimited days, semi-private room	
Hospital Emergency Room	\$100 Copay		\$100 Copay		\$100 Copay	
	Copay waived if admitted as in-patient		Copay waived if admitted as in-patient		(Copay waived if admitted as in-patient)	
Urgent Care	\$15 Copay		\$30 Copay		\$20 Copay	
Home Health Care	Paid at 100%* (Limits)		Paid at 100%* (Limits)		Paid at 100%* (Limits)	
Telehealth	For after-hours advice, call 1-888-576-6225		For after-hours advice, call 1-888-576-6225		For after-hours advice, call 1-888-576-6225	
Medical Decision Support	N/A		N/A		N/A	
Employee Assistance Program (EAP) through Beacon Health Options	Paid at 100% - Visit www.achievesolutions.net/cvt or call		Paid at 100% - Visit www.achievesolutions.net/cvt or call		Paid at 100% - Visit www.achievesolutions.net/cvt or call	
	<b>1-877-397-1032</b> to access benefit <sup>(3)</sup>		<b>1-877-397-1032</b> to access benefit <sup>(3)</sup>		1-877-397-1032 to access benefit <sup>(3)</sup>	
Prescription Drugs	Retail		Retail		Retail	
	\$5 Generic		\$10 Generic		\$10 Generic	Mail Order
	\$10 Brand (Up to 30 Day	Mail Order	\$20 Brand (Up to 30 Day	Mail Order	\$25 Brand	\$10 Generic
	Supply)	\$5 Generic	Supply)	\$10 Generic	(30-day supply)\$20 Generic	\$25 Brand
	\$10 Generic	\$10 Brand (30 Day Supply)	\$20 Generic	\$20 Brand (30 Day Supply)	\$50 Brand	(up to 30 day supply)
	\$20 Brand (31-60 Day	\$10 Generic	\$40 Brand (31-60 Day	\$20 Generic	(31-60 day supply)	\$20 Generic
	Supply)	\$20 Brand (31-100 Day	Supply)	\$40 Brand (31-100 Day	\$30 Generic	\$50 Brand
	\$15 Generic	Supply)	\$30 Generic	Supply)		
	\$30 Brand		\$60 Brand (61-100 Day		\$75 Brand	(31 - 100 day supply)
	(61-100 Day Supply)		Supply)		(61-100 day supply)	
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### Kaiser Permanente Plans:

#### \* For Covered Expenses Only

(2) The pharmacy copayments will not apply to out of pocket maximums for retirees enrolled in Medicare

NOTES: Copays for Infertility: Plans 1 - \$10 Copay; Plan 2 - \$15 Copay; Plan 3 - 50% Copay; Plan 4 - \$30 Copay; Plan 5 - \$35 Copay; Plans 6-8 & Wellness - 50% Copay.

Copays for Allergy Injections: Plans 1-5 - No Charge; Plans 6-7 & Wellness - \$5 Per Visit; Plan 8 - No Charge.

Plan 6 - \$175 allowance for lenses, frames & contacts every 24 months

(3) EAP - Up to 6 counseling sessions per covered member, per benefit year (max 2 episodes/courses of treatment).

This summary is for comparison purposes only. Please refer to the actual benefit booklet for complete benefits at www.cvtrust.org/plan-documents.