



CALAVERAS UNIFIED SCHOOL DISTRICT

3304 Highway 12
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**Health and Welfare Benefit Package
Classified Employees
50% Benefit Cap
2023 – 2024 Benefit Year
(October 1, 2023-September 30, 2024)**

Plan 1A	Single: \$1,333.00 Less Cap: \$412.50 Employee Cost: \$920.50	Employee+One: \$2,293.00 Less Cap: \$412.50 Employee Cost: \$1,880.50	Family: \$2,892.00 Less Cap: \$412.50 Employee Cost: \$2,479.50
Wellness	Single: \$1,098.00 Less Cap: \$412.50 Employee Cost: \$685.50	Employee+One: \$1,889.00 Less Cap: \$412.50 Employee Cost: \$1,476.50	Family: \$2,383.00 Less Cap: \$412.50 Employee Cost: \$1,970.50
Plan 4B	Single: \$1,176.00 Less Cap: \$412.50 Employee Cost: \$763.50	Employee+One: \$2,023.00 Less Cap: \$412.50 Employee Cost: \$1,610.50	Family: \$2,552.00 Less Cap: \$412.50 Employee Cost: \$2,139.50
Plan 6B	Single: \$1,083.00 Less Cap: \$412.50 Employee Cost: \$670.50	Employee+One: \$1,863.00 Less Cap: \$412.50 Employee Cost: \$1,450.50	Family: \$2,350.00 Less Cap: \$412.50 Employee Cost: \$1,937.50
Plan 10D	Single: \$708.00 Less Cap: \$412.50 Employee Cost: \$295.50	Employee+One: \$1,218.00 Less Cap: \$412.50 Employee Cost: \$805.50	Family: \$1,536.00 Less Cap: \$412.50 Employee Cost: \$1,123.50
HDHP 2	Single: \$663.00 Less Cap: \$412.50 Employee Cost: \$250.50	Employee+One: \$1,140.00 Less Cap: \$412.50 Employee Cost: \$727.50	Family: \$1,439.00 Less Cap: \$412.50 Employee Cost: \$1,026.50
Kaiser	Single: \$1,168.00 Less Cap: \$412.50 Employee Cost: \$755.50	Employee+One: \$2,008.00 Less Cap: \$412.50 Employee Cost: \$1,595.50	Family: \$2,532.00 Less Cap: \$412.50 Employee Cost: \$2,119.50
CVT Bronze	Single: \$610.00 Less Cap: \$412.50 Employee Cost: \$197.50	Employee+One: \$1,049.00 Less Cap: \$412.50 Employee Cost: \$636.50	Family: \$1,324.00 Less Cap: \$412.50 Employee Cost: \$911.50

Rates are effective October 1, 2023 through September 30, 2024. Rates are subject to change October 1, 2024

Delta Dental Employee Only	Delta Dental Employee + One	Delta Dental Family
\$59.94	\$108.56	\$156.06

Vision – Employee Only	Vision- Employee + One	Vision – Family
\$6.72	\$12.48	\$19.21

CUSD will cover the cost of Vision & Dental effective December 1, 2022.

Classified Employees 50% Benefit Cap Package 2023-2024

Please refer to the attached CVT Blue Cross Prudent Buyer Options for health coverage comparisons. For more information about health plan coverage, call Sara Phillips at 754-2300 in the Personnel Department. You may call Blue Cross directly at 800-234-4333 or visit the Blue Cross web site at www.bluecrossca.com.

Rates are set through contract provisions with Central Valley Trust and are subject to change annually in October. C.S.E.A. has an open enrollment period every September for plan changes. The Payroll Department will automatically deduct the employee portion from their monthly paychecks beginning with the month the coverage becomes effective.

Full-time employees (8.0 hours per day) are required to participate in medical, dental, and vision. If an employee has dependents (spouse and children), it is strongly recommended they be enrolled at the time the employee becomes eligible if coverage is desired. Otherwise, they must wait until an open enrollment period to be added unless a "qualifying" event occurs. Staff members who work the full school year will be covered for 12 months.

Classified employees working 4.0 to 7.99 hours per day are not mandated to participate in medical, dental and vision coverage. Qualifying employees who elect to participate in health benefits will receive either 100% or 50% of the district cap as follows: Employees working between 5.1 and 8.0 hours per day will receive 100% of the cap. Employees working 4.0 to 5.0 hours per day receive 50% of the district cap. If you work less than 8.0 hours per day you may elect to participate in medical only, dental only, vision only or any combination of the three; as well as any combination of tiered coverage between the three (employee only, employee plus one or family).

The district urges any employee who anticipates being on an unpaid leave of absence to contact the Personnel Department to determine what impact, if any their leave will create for insurance purposes.

We recommend employees call Blue Cross with any questions prior to any treatments/services in order to fully understand the definitions and liabilities for your out-of-pocket expense and the differences between deductibles and co-pays and fiscal year versus calendar year payments.

District Paid Insurances
