



KNOW THE COST OF YOUR HEALTH CARE PLAN



Clovis Unified operates a “self-funded” insurance plan, meaning we pay all of our own expenses. A representative group of employees and retirees called the Employee Benefits Committee (EBC) make decisions to manage the health plan, including keeping an eye on expenses and reserves to make sure employee-paid costs stay as low as possible, and our plan remains high quality.



Your Out-of-Pocket Costs

Premiums: A small monthly premium is withheld 10 months of the year. This premium ranges from \$91 for an employee only, to \$260 for an employee plus two or more dependents.

EBC's work to manage the plan has resulted in **five years of no premium changes** for CUSD employees as of 2023-24.

Deductible: That's a term used to describe the amount of money you must pay each year to cover eligible medical expenses before your insurance policy starts paying. The CUSD health plan has a \$300/individual and \$600/family deductible.

Co-Pay: You pay a co-pay when you fill prescriptions or have a medical office or emergency room visit. 30-day prescription co-pays are \$9 for generic drugs, \$30 for preferred drugs and \$40 for brand drugs (a 90-day supply is available for \$18/\$60/\$80).

Your co-pay doesn't change, even though some of the prescription drugs the plan covers cost thousands of dollars each. The same is true of your \$25 office visit co-pay so long as the office/doctor is in our provider network and includes physical therapy, mental health, lab work and chiropractic visits.

Because expenses are so much higher for unscheduled medical services, co-pays for Urgent Care visits are \$40, and if you visit a contracted emergency room, but aren't admitted to the hospital as a result, your co-pay is \$200 no matter how much the visit costs in total (if you are admitted to the hospital, the co-pay is waived).



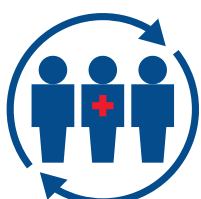
*Clovis Unified's own **MiCare Clinic** and 24-hour a day **Telehealth** are always without a co-pay.*



In Clovis Unified, our employees don't pay a coinsurance for in-network services —coinsurance is the amount paid to share the cost of covered services after a deductible has been paid. The coinsurance rate is usually a percentage. For example, if the insurance company pays 80% of the claim, an employee would have to pay 20% of their bill for any medical service. Clovis Unified's decision to NOT require coinsurance helps employees avoid what could amount to tens of thousands of dollars in annual out of pocket expenses.



For seriously ill individuals, even co-pays can add up, and the CUSD health plan has a maximum of 50 co-pays per person per calendar year. Once the maximum is reached, no additional co-pays are charged for the remainder of that calendar year. CUSD's plan also has a \$1,550 in-network individual out of pocket maximum and a \$3,100 in-network family out of pocket maximum, along with prescription maximums of \$5,300/individual and \$10,600/family out-of-pocket maximum.



Learn more and read summaries or the full health plan at <https://www.cusd.com/HealthPlan.aspx>.