



CALAVERAS UNIFIED SCHOOL DISTRICT

3304-B Highway 12
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 (209) 754-3504

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AR 4365 (a)

**Health and Welfare Benefit Package
 Management/Confidential**

2004-05 School Year

Medical Plan	Blue Cross Universal 100	Blue Cross Plan 2 90/10	Blue Cross Plan 3 80/20	Blue Cross Base Plan	Kaiser Permanente
Monthly Premium (Composite Rate)	\$868.00	\$789.00	\$690.00	\$597.00	\$598.00
Employer Paid Cap	\$475.00	\$475.00	\$475.00	\$475.00	\$475.00
Employee Cost	\$393.00	\$314.00	\$215.00	\$122.00	\$123.00
Spouse-Same Plan Rate Married couple both working in the District (150% Plan)	\$651.00	\$592.00	\$518.00	\$448.00	\$449.00
Employee Cost	\$176.00	\$117.00	\$43.00	\$0	\$0

Dental & Vision Plan	Delta Dental	VSP			
Monthly Rate	\$91.40	\$13.88			
Employer Paid Cap – dental/vision	\$69.00				
Employee Cost	\$36.28				

Rates effective October 1, 2003 through September 30, 2004. *Reduction to employer-paid benefit cap for dental/vision effective July 1, 2004.*

Please refer to the attached CVT Blue Cross Prudent Buyer Options for health coverage comparisons. For more information about health plan coverage, call Personnel at 754-2234 or Blue Cross at 800-234-4333. You can also visit the Blue Cross web site at www.bluecrossca.com.

Rates are set with Central Valley Trust and are subject to change annually in October. Open enrollment is 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 are required to participate in medical, dental, and vision. If an employee has dependents (spouse and children), it is strongly recommended they are enrolled at the time the employee becomes eligible. All plans include spouse/dependent coverage at no additional cost. If a family member is not enrolled at the time of enrollment, they must wait until an open enrollment period to be added.

Staff members who work the full school year will be covered for 12 months. Those employees hired less than full-time are offered benefits on a pro-rata basis consistent with their contract percentage; OR they may opt for no coverage. 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.

District Paid Insurances

Disability Insurance

Disability insurance is provided for all employees who work 20 or more hours per week. The Payroll Department will automatically enroll eligible staff members in this program upon the first month of hire. This is a district paid benefit, and there is no cost to the employee.

Disability coverage begins on the 11th consecutive day of an illness or injury. It is the responsibility of the employee to notify the Payroll Department when he/she becomes eligible for benefits. To qualify for benefits, forms must be completed by the district, employee, and attending physician/care provider and submitted to the disability carrier.

Life Insurance

The district also provides life insurance for employees working 20 or more hours per week. The Personnel Department will enroll all eligible employees upon completion of the enrollment form. This is a district paid benefit, and there is no cost to the employee. Supplemental life insurance is available to employees through a payroll deduction. Please contact the Personnel Department for further information.

Employee Assistance Program

Employees working 20 or more hours per week also have the benefit of an Employee Assistance Program. An Employee Assistance Program offers confidential counseling and referral services designed to help the employee and/or any member of the employee's household resolve personal situations that could be interfering with work or home lives.