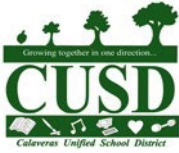


CALAVERAS UNIFIED SCHOOL DISTRICT



3304 Highway 12
P.O. Box 788
San Andreas, CA 95249
(209) 754-2300
calaverasusd.com

Health and Welfare Benefit Package Certificated Employees 2025-2026 Benefit Year (October 1, 2025 – September 30, 2026)

Medical Plan	Plan 1A Rx A 100	Wellness	Plan 4B Rx B 90/10	Plan 6B Rx B 80/20	Plan 10D Rx D 80/20	HDHP2	Kaiser Permanente North 1	CVT Bronze Plan
Monthly Composite Rate	\$3325.00	\$2738.00	\$2935.00	\$2703.00	\$1768.00	\$1640.00	\$2672.00	\$1497.00
Employer Paid Cap	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00	\$825.00
Employee Cost	\$2500.00	\$1913.00	\$2110.00	\$1878.00	\$943.00	\$815.00	\$1847.00	\$672.00
Spouse Rate Married couples both working for Districts on CVT Plans AND both on Composite Rate Structure	\$2494.00	\$2054.00	\$2202.00	\$2028.00	\$1326.00	\$1230.00	N/A	\$1123.00
Employee Cost	\$1669.00	\$1229.00	\$1377.00	\$1203.00	\$501.00	\$405.00	NA	\$298.00

Rates are effective October 1, 2025, through September 30, 2026. Rates are subject to change October 1, 2026.

Dental & Vision Plan	Delta Dental	VSP
Monthly Rate	\$127.79	\$15.67
Employee Cost:	\$0	

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

For more information about health plan coverage, call **Sara Phillips at (209) 754-2300** in the Personnel Department.

Rates are set through contract provisions with Central Valley Trust and are subject to change annually in October. C.U.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 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.

We recommend employees call their selected carrier 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

Disability Insurance

Disability insurance is provided for all employees who have a contract that equals .5 FTE, or more. The Personnel 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

Life insurance for staff members is also provided by the district for employees working 20 or more hours per week or have a contract that equals .5 FTE or more. 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.