Retired CL
$17,500
23/24

CLASSIFIED RETIREES
$17,500 DISTRICT HEALTH BENEFITS CAP
2023 - 2024 HEALTH PLAN ELECTION FORM

To make your selection: Circle the rate of the premium for the selected plan, initial, sign, date and return to HR - Benefits.

Effective 10/01/2023

BENEFIT PLANS:	*Amount per Month for 12 Months* Retiree Premium Single:	*Amount per Month for 12 Months* Retiree Premium 2-Party:	*Amount per Month for 12 Months* Retiree Premium Family:	Initial:
PPO PLAN PROVIDER - Anthem Blue Cross:				
40011L BC PPO 100%-A, $20 Co-pay, Rx $7-$25, $0 Ind./$0 Fam. Deductible	**$0.00**	**$470.67**	**$1,014.27**	
40011M BC PPO 100%-B, $20 Co-pay, Rx $9-$35, $100 Ind./$300 Fam. Deductible	**$0.00**	**$411.67**	**$939.27**	
40011N BC PPO 90%-A, $20 Co-pay, Rx $9-$35, $100 Ind./$300 Fam. Deductible	**$0.00**	**$356.67**	**$869.27**	
40011Q BC PPO 80%-G, $30 Co-pay, Rx $9-$35, $500 Ind./$1,000 Fam. Deductible	**$0.00**	**$107.67**	**$553.27**	
HMO PLAN PROVIDER - Kaiser Permanente:				
234480-0027 / RLN Kaiser HMO w/ Chiro, $10 Co-Pay, Rx $10, $0 Ind./$0 Fam. Deductible	**$0.00**	**$30.67**	**$625.27**	
234480-0028 / RLN Kaiser HMO w/ Chiro, $20 Co-Pay, Rx $10-$20, $0 Ind./$0 Fam. Deductible	**$0.00**	**$1.67**	**$585.27**	
DENTAL PLAN PROVIDER - Delta Dental:				
7079 2290 DD PPO Standard Incentive Plan- $2,000 max. per year, Ortho: Children Only (Life max $1,500)	INCLUDED IN MEDICAL PREMIUM			
VISION PLAN PROVIDER - VSP:				
3237465A VSP Signature Plan C, $0 Co-pay, 2nd Pair	INCLUDED IN MEDICAL PREMIUM			
LIFE INSURANCE PLAN PROVIDER - Mutual of Omaha:				
G000AMP6-R003 MO $50,000 Emp. Term Group Life & AD&D	INCLUDED IN MEDICAL PREMIUM			

BENEFIT PAYMENT AUTHORIZATION: I understand that the monthly retiree premium applicable to the plan I have selected is due the 1st of each month, and that if the premium payments are not made in a timely manner my insurance coverage may be terminated.

Retiree Printed Name: **Date of Birth:**

Retiree Signature (required): **Date:**

Retiree Address:

Phone Number: **Email:**

BENEFIT PAYMENTS: All benefit premiums are 12 months, from October - September. Please make checks/money orders payable to Antelope Valley College and submit payment to Human Resources by the first of each month.

PREMIUMS: All medical, dental, and vision plans are tiered (single, 2-party and family) rates.

PLAN CHANGES: ONLY during a qualifying event, or open enrollment (July/Aug. of each year). Open enrollment changes are effective Oct. 1st.

COORDINATION OF COVERAGE: Kaiser, as an HMO, does not coordinate benefits with Blue Cross/Blue Shield plans. Spouses not primarily covered on an HMO are limited to the use of their own plans. Dependents of parents having both a PPO plan and an HMO are provided primary coverage based on the parent whose birthdate falls earliest in the calendar year, as is the case with both parents having PPO plans.

NEW RETIREES: Coverage begins the **first of the month following retirement date.**

RESIGNATION/TERMINATION/LACK OF PAYMENT/AGE OFF: Benefits stop on the **last day of the month the employee meets district qualifications.**

SISC
Self-Insured Schools of California
Schools Helping Schools

Antelope Valley Community College District
2023/2024 Retired Classified Plan Matrix

	Anthem 40011L	Anthem 40011M	Anthem 40011N	Anthem 40011Q	Kaiser 234480-0027RLN	Kaiser 234480-0028RLN
	100-A $20	100-B $20	90-A $20	80-G $30	Trad HMO $10	Trad HMO $20
MEDICAL - CALENDAR YEAR Deductibles & Maximums	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays
Individual/Family Deductibles	$0/$0	$100/$300	$100/$300	$500/$1,000	$0	$0
Individual/Family Out-of-Pocket (OOP) Max (includes medical deductibles, co-insurance and co-pays)	$1,000/$3,000	$1,000/$3,000	$1,000/$3,000	$2,000/$4,000	$1,500/$3,000	$1,500/$3,000
PROFESSIONAL SERVICES						
Office Visit (OV) co-pay ($0 Copay for 1st 3 cal yr Primary Care OV on Non-HSA PPO plans)	$20	$20	$20	$30	$10	$20
Urgent Care co-pay	$20	$20	$20	$30	$10	$20
Specialists/Consultants co-pay	$20	$20	$20	$30	$10	$20
Prenatal, postnatal office visit co-pay	$20	$20	$20	$30	$0	$0
Scans: CT, CAT, MRI, PET etc.	0%	0%	10%	20%	$0	$0
Diagnostic X-ray & Laboratory Procedures	0%	0%	10%	20%	$0	$0
Infertility (diagnosis/treatment of causes of infertility subject to plan benefits)	Not covered	Not covered	Not covered	Not covered	Co-pay applies	Co-pay applies
Preventive Care (includes physical exams & screenings)	0% Ded Waived	0% Ded Waived	0% Ded Waived	0% Ded Waived	$0	$0
HOSPITAL & SKILLED NURSING FACILITY SERVICES						
Emergency Room visit (waived if admitted)	0% $100 co-pay	0% $100 co-pay	10% $100 co-pay	20% $100 co-pay	$100	$100
Inpatient Hospital (pre-auth required) - limits may apply	0%	0%	10%	20%	$0	$0
Outpatient Hospital	0%	0%	10%	20%	$10	$20
Surgery, Outpatient (performed in Surgery Center)	0%	0%	10%	20%	$10	$20
Surgery, Outpatient (in a Hospital) - limits may apply	0%	0%	10%	20%	$10	$20
MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT						
INPATIENT: Facility Based Care (preauth required)	0%	0%	10%	20%	$0	$0
OUTPATIENT: Facility Based Care (preauth required)	0%	0%	10%	20%	$10	$20
OTHER SERVICES						
Acupuncture - Limits apply, all plans use ASH Network	0%	0%	10%	20%	$10/30 visits*	$10/30 visits*
Ambulance (Ground or Air)	0% $100 co-pay	0% $100 co-pay	10% $100 co-pay	20% $100 co-pay	$50	$50
Chiropractic - Limits apply, all plans use ASH Network	0%	0%	10%	20%	$10/30 visits*	$10/30 visits*
Durable Medical Equipment (DME)	0%	0%	10%	20%	no charge	no charge
Physical and Occupational Therapy - Limits apply	0%	0%	10%	20%	$10	$20
Hearing Aids	Amount in excess of $700 allowance/24 months	Amount in excess of $700 allowance/24 months	10% and Amount in excess of $700 allowance/24 months	20% and Amount in excess of $700 allowance/24 months	Amount in excess of $500 allowance every 36 months	Amount in excess of $500 allowance every 36 months

**30 visits Chiro/Acu combined sits Chiro/Acu combined*

PHARMACY BENEFITS

Plan	7-25	9-35	9-35	9-35	Trad HMO $10	Trad HMO $20
Pharmacy Benefit Manager	Navitus	Navitus	Navitus	Navitus	Kaiser	Kaiser
Individual/Family Brand & Specialty Rx Deductibles	none	none	none	none	none	none
Individual/Family Rx Out-of-Pocket (OOP) Max (includes Rx deductibles and co-pays)	$1,500/$2,500	$2,500/$3,500	$2,500/$3,500	$2,500/$3,500	Included w/ Med OOP Max	Included w/ Med OOP Max
Generic co-pay/30 days supply	$0 at Costco $7 at Other Network	$0 at Costco $9 at Other Network	$0 at Costco $9 at Other Network	$0 at Costco $9 at Other Network	$10 up to 100 day supply	$10 up to 100 day supply
Brand co-pay/30 days supply	25	35	35	35	$10 up to 100 day supply	$20 up to 100 day supply
Specialty co-pay/up to 30 days supply	$25 Must Use Navitus Mail	$35 Must Use Navitus Mail	$35 Must Use Navitus Mail	$35 Must Use Navitus Mail	$10 up to 30 day supply	$20 up to 30 day supply
Mail Order (Generic-Brand co-pay/90 days supply)	$0-$60	$0-$90	$0-$90	$0-$90	$10-$10/up to 100 day supply	$10-$20/up to 100 day supply
Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Kaiser Mail Order Pharmacy	Kaiser Mail Order Pharmacy

This sheet is only a brief summary of In-Network patient costs. Please refer to the plan documents available through your district for applicable details, limitations, and exclusions.