

FSD145: USW Healthcare Benefits (6.5 contracted hours)

FSD145 Healthcare Benefit Options:

Rates listed are monthly premiums for the 2021/2022 school year only—in network coverage. (Go to fsd145.org/health for more information/options.) Per the USW Contract, under no circumstances may an employee participate in Board-paid health insurance coverage and participate in the AMRP.

- **Bronze:**
 - Single (\$33.92/month)**
\$3,350 deductible/\$6,450 total out of pocket expense per year
 - Family (\$1,600.86/month)**
\$6,450 deductible/\$12,900 total out of pocket expense per year
- **Prescription Services** provided through Express Scripts (Participating Pharmacy—CVS & Walgreens)
 - Generic: No Charge
 - Preferred (Formulary) Brand Name: 40% coinsurance
 - Non-Preferred (Non-Formulary) Brand Name: 50% coinsurance
 - Specialty Drugs: 50% coinsurance

Approved Medical Reimbursement Plan (AMRP): \$1,000 per plan year available for reimbursement of medical care expenses. Unused funds will be carried over to the subsequent plan year. Approved medical reimbursement of medical care expenses are set forth in Section 213 (d) of the Internal Revenue Code. Eligibility: (1) Regularly working 5 or more hours per day in a bargaining unit position or combination of bargaining unit positions, (2) Not participating in Board-paid health insurance coverage.

Benefits Value Advisor - A one-call solution for those enrolled in a BCBSIL PPO that can help you find quality health care provider options and save money .

Life Insurance: District sponsored \$15,000 term life insurance policy while employed with FSD145.

Flexible Spending Account: FSD145 provides all regular employees who are scheduled to work 20 hours or more per week the option to participate in a “medical expense” spending account and a “dependent care” spending account.

Wellness Program (for those covered with FSD145 Healthcare Bronze plan):

- Free flu shots
- Free biometric screenings (total cholesterol, glucose, weight, and blood pressure)
- Wellness Seminars (topics vary)
- Monthly Challenges