



FSD145: USW Healthcare Benefits (7+ contracted hours)

FSD145 Healthcare Benefit Packages: Health, Dental and Vision (BlueCross BlueShield) - you can select one or all (a la carte). Rates listed are monthly premiums for 2024. Go to fsd145.org/health for other options. Per the USW Contract, under no circumstances may an employee participate in board-paid health insurance coverage and participate in AMRP (see flyer for details).

- **Gold:** **Single** (\$51.03/month)
\$1,000 deductible/\$2,500 out of pocket expense per year *
 Family (\$1,202.70/month)
\$3,000 deductible/\$5,000 out of pocket expense per year *
- **Silver:** **Single** (\$44.99/month)
\$2,000 deductible/\$5,000 out of pocket expense per year *
 Family (\$1,124.89/month)
\$6,000 deductible/\$10,000 out of pocket expense per year *
- **Prescription Services:**
Generic: 100% after \$15 copayment
Preferred (Formulary) Brand Name: 100% after \$30 copayment
Non-Preferred (Non-Formulary) Brand Name: 100% after \$60 copayment
Specialty Drugs: 100% after \$250 copayment

Wellness/preventative services covered 100% no deductible with Gold and Silver plans.
- **HSA:** **Single** (\$44.77/month)
\$3,000 deductible/\$6,000 out of pocket expense per year *
 Family (\$1,119.32/month)
\$6,000 deductible/\$12,000 out of pocket expense per year *
- **Bronze:** **Single** (\$138.77/month)
\$3,350 deductible/\$6,450 out of pocket expense per year *
 Family (\$1,829.40/month)
\$6,450 deductible/\$12,900 out of pocket expense per year *
- **Dental:** **Single** (\$7.80/month) \$25.00 deductible
 Family (\$21.27/month) \$50.00 deductible maximum per family
Preventative services (cleanings, exams, etc.) covered 100% - no deductible
Calendar year maximum benefit—\$1,000 per person *
- **Vision:** **Single** (\$1.07/month)
 Family (\$3.14/month)
Provided by BCBSIL—EyeMed *

*Based on in-network providers.

MD Live: 100% coverage for those carrying FSD145 Healthcare Gold and Silver plans. (Excludes prescription costs) No deductible.

Benefits Value Advisor : A one-call solution that can help you find quality health care 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. You may not have both an HSA and FSA within a calendar year.

Reliance Insurance: offers short-term disability, long-term disability, accident, critical illness and additional life insurance policies. (see flyers in your packet)

Wellness Program (for those covered with FSD145 healthcare plan):

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

Where to find information:

General Information - fsd145.org/business
Insurance - fsd145.org/health
Health Savings Account - fsd145.org/hsa
Wellness Program - fsd145.org/wellness