

# FSD145: Secretary Healthcare Benefits

**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 the 2021/2022 school year only—in network coverage. (go to [fsd145.org/health](http://fsd145.org/health) for other options)

- **Gold:** Single (\$44.65/month)  
\$1,000 deductible/\$2,500 total out of pocket expense per year  
  
Family (\$677.57/month)  
\$3,000 deductible/\$5,000 total out of pocket expense per year
- **Silver:** Single (\$0.00/month)  
\$2,000 deductible/\$5,000 total out of pocket expense per year  
  
Family (\$618.57/month)  
\$6,000 deductible/\$10,000 total out of pocket expense per year

\*Wellness/preventative services covered 100% no deductible with Gold or Silver plans.

- **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
- **Dental:** Single (\$7.32/month)      \$25.00 deductible  
Family (\$19.98/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
- **Prescription Services** provided through Express Scripts (Participating Pharmacy—CVS & Walgreens)  
  
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

**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 \$20,000 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 plan):**

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