

FSD145: Non Union 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 for other options)

- **Gold:** Single (\$44.65/month)
\$1,000 deductible/\$2,500 total out of pocket expense per year

Family (\$1,037.46/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 (\$930.00/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 \$10,000 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