



## FSD145: Non-Union Staff Benefits (2)

**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](https://fsd145.org/health) for other options.

- **Gold:**
  - Single** (\$51.03/month)  
\$1,000 deductible/\$2,500 out of pocket expense per year \*
  - Family** (\$1,192.70/month)  
\$3,000 deductible/\$5,000 out of pocket expense per year \*
- **Silver:**
  - Single** (\$0.00/month)  
\$2,000 deductible/\$5,000 out of pocket expense per year \*
  - Family** (\$1,069.90/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** (\$1,109.32/month)  
\$6,000 deductible/\$12,000 out of pocket expense per year \*
- **Bronze:**
  - Single** (\$38.77/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 \$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. 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](https://fsd145.org/business)  
Insurance - [fsd145.org/health](https://fsd145.org/health)  
Health Savings Account - [fsd145.org/hsa](https://fsd145.org/hsa)  
Wellness Program - [fsd145.org/wellness](https://fsd145.org/wellness)