Medical	Blue Cross PPO \$1500 In Network Out of Network		Blue Cross PPO \$2000 In Network Out of Network		Blue Cross HSA \$3000 In Network Out of Network	
Deductible - Individual	\$1	,500	\$2	2,000	\$3,000	
Deductible - Family	\$3,000		\$4,000		\$6,000	
Coinsurance Percentage	80%	60%	80%	60%	70%	50%
Out Of Pocket - Individual	\$3,000	\$4,500	\$3,500	\$5,000	\$5,800	
Out Of Pocket Maximum - Family	\$6,000	\$9,000	\$7,000	\$10,000	\$11,600	
	\$30 \$30	Ded & Co-Ins Ded & Co-Ins	\$30	Ded & Co-Ins Ded & Co-Ins	Subject to Deductible & Co-Ins	
Physician Office Visits:	***		\$30		Subject to Deductible & Co-Ins	
Emergency Room Services	\$100 Copay-then Ded & Co-Ins		\$100 Copay-then Ded & Co-Ins		\$100 Copay-then Ded & Co-Ins	
Chiropractic Care Annual Maximum	Subject to Deductible 20 Visits		Subject to Deductible 20 Visits		Subject to Deductible 20 Visits	
Prescription Drug Coverage: **	20	VISILS	20	VISIIS	20	VISIIS
Preferred Generic	\$10	Sub to 50% coins	\$10	Sub to 50% coins	Subject to Dec	uctible & Co-Ins*
Non-Preferred Generic	\$10	Sub to 50% coins	\$10	Sub to 50% coins	Subject to Deductible & Co-Ins*	
Preferred Brand	\$25	Sub to 50% coins	\$25	Sub to 50% coins	Subject to Deductible & Co-Ins*	
Non-Preferred Brand	\$40	Sub to 50% coins	\$40	Sub to 50% coins	Subject to Deductible & Co-Ins*	
Preferred Specialty	\$40	Sub to 50% coins	\$40	Sub to 50% coins	Subject to Deductible & Co-Ins*	
Non-Preferred Specialty	\$40	Sub to 50% coins	\$40	Sub to 50% coins	Subject to Deductible & Co-Ins*	
Prescription Deductible	None		None		Medical Deductible	
Prescription Individual Out of Pocket Max Mental Health / Chemical Dependency:	\$3,000		\$3,000		Combined with Medical	
Outpatient - Office Visits	\$30 Copay	Ded & Co-Ins	\$30 Copay	Ded & Co-Ins	Ded & Co-Ins	Ded & Co-Ins
Outpatient - Other Professional Services	Ded & Co-Ins	Ded & Co-Ins	Ded & Co-Ins	Ded & Co-Ins	Ded & Co-Ins	Ded & Co-Ins
Inpatient - Facility & Professional Services	Ded & Co-Ins	Ded & Co-Ins	Ded & Co-Ins	Ded & Co-Ins	Ded & Co-Ins	Ded & Co-Ins
Covered Preventive Care & Immunizations	100%	Ded & Co-Ins	100%	Ded & Co-Ins	100%	Ded & Co-Ins
Pediatric Dental Services - up to age 19	None		None		None	
Pediatric Vision Services - up to age 19	None		None		None	
Employee Assistance Program (EAP)	4 Visits		4 Visits		4 Visits	
COBRA Administration	Blue Cross of Idaho		Blue Cross of Idaho		Blue Cross of Idaho	

* Enhanced Rx For Preventive Drugs

SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents because of

other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan (with qualifying event), provided that you request enrollment within 30 days after your other coverage ends. In addition, if you are enrolled and have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll your newly acquired dependents, provided that you request enrollment within 60 days after the marriage, birth, adoption, or placement for adoption.

THINKING ABOUT RETIRING?

If you want to utilitze medical, vision, and/or dental insurance coverage after you retire you and/or dependents must be covered on the district's medical, vision, and/or dental plan for at least 12 months prior to your retirement date.

OPTIONAL VISION
Blue Cross VSP Option
Exam Co-Pay \$10
every 12 months
Lenses/Frames Co-Pay
\$25.00
Frames: \$130 Allowance
Every 24 months
Contact Lenses: \$130
Every 12 months

OPTIONAL DENTAL				
Dental Blue Connect				
Willamette				
No Deductible/No Annual Maximum				
\$15 Office Visit covers:				
Routine & Emergency Exams, Xrays,				
Teeth Cleaning, Fluoride Treatment,				
Sealants, Head & Neck Cancer				
Screening, Oral Hygiene Instruction,				
Periodontal Charting & Evaluation				
\$15 Filling copayment				
\$150 Porcelain-Metal Crown				
\$200 Complete Upper or Lower				
Denture				
\$150 Bridge/per tooth				
\$50 copay for Root Canal Therapy				
\$75 copay for Osseous Surgery				
\$25 copay for Root Planing				
\$15 copay - Routine Extraction				
\$75 copay - Surgical Extraction				
Orthodontia:				
Pre-Treatment \$150				
Comprehensive Treatment \$1500				
Must use Willamette Dental Providers				

^{**} Walgreens is NOT In Network for Prescriptions