

2020-2021 Shelley School District Insurance Benefits Summary

Blue Cross Medical Insurance (PPO)

Deductible	\$2,000	\$3000 (HSA)	<u>Premiums Per Month</u>		
Office-Copay	\$30	You pay all until deductible is met	Deductible	\$2,000	\$3,000
Once deductible is met	In Network 80% - 20%	In Network 70% - 30%	Employee	\$642.65	\$532.70
	Out of Network 60% - 40%	Out of Network 50% - 50%	Employee & Child	\$986.20	\$816.85
In Network Out of Pocket	\$1,500	\$2,800	Employee & Children	\$1,145.35	\$948.40
Total Out of Pocket	\$3,500	\$5,800	Employee & Spouse	\$1,406.15	\$1,164.20
Prescriptions	Generic - \$10 Brand \$30	Nothing covered until \$3,000	Employee & Family	\$1,628.80	\$1,348.45
Dental Insurance			Vision Insurance		
	Delta Dental	Dental Blue Connect (Willamette)	\$10 Co-Pay - Examination \$25 Co-Pay - Materials		
Employee	\$33.10	\$40.20	Employee	\$7.06	
Employee & Child	\$76.25	\$86.96	Employee & Child	\$15.13	
Employee & Children	\$113.61	\$129.18	Employee & Children	\$15.13	
Employee & Spouse	\$66.21	\$86.90	Employee & Spouse	\$14.13	
Employee & Family	\$144.77	\$168.78	Employee & Family	\$24.15	

If employee elects to take the \$2000 deductible medical insurance, the district will pay \$596.00 of the premium. If employee elects the \$3000 deductible medical insurance, the district will pay the entire premium and employee will also receive a \$63.30 insurance stipend in their check.

Additional Benefits Provided by the School District

Short Term Disability	Takes effect 30 days after you are unable to work
Long Term Disability	Takes effect 90 days after you are unable to work
Employee Life Insurance	\$50,000 (amount doubles if accidental death)
Optional life insurance you may purchase:	Dependent Life \$10,000 \$1.50 per month
	Supplemental Life Price depends on age and amount elected