



# FSD145: FEA 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 2024. Go to [fsd145.org/health](https://fsd145.org/health) for other options.

- **Gold:**       **Single** (\$143.34/month)  
                  \$1,000 deductible/\$2,500 out of pocket expense per year \*  
                  **Family** (\$828.57/month)  
                  \$3,000 deductible/\$5,000 out of pocket expense per year \*
- **Silver:**      **Single** (\$126.37/month)  
                  \$2,000 deductible/\$5,000 out of pocket expense per year \*  
                  **Family** (\$756.42/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** (\$125.76/month)  
                  \$3,000 deductible/\$6,000 out of pocket expense per year \*  
                  **Family** (\$752.80/month)  
                  \$6,000 deductible/\$12,000 out of pocket expense per year \*
- **Bronze:**     **Single** (\$108.89/month)  
                  \$3,350 deductible/\$6,450 out of pocket expense per year \*  
                  **Family** (\$1,712.92/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:

- Free flu shots
- Free biometric screenings (total cholesterol, glucose, weight, and blood pressure)
- Wellness Seminars (topics vary)
- Monthly Challenges
- Meet 1,500 point goal to earn the opportunity of a 5% increased board share on your healthcare coverage.

### 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)