2024 - 2025 Shelley School District Insurance Benefits Summary

Mountain Health CO-OP (PPO)								
Deductible	\$1,000	\$3000 (HSA)	Premiums Per Month					
Office-Copay	\$30 - Regular visits \$50 - Specialists	You pay all until deductible is met	Deductible	\$1,000		\$3,000		
Once deductible is met	In Network 70% -30%	In Network 70% - 30%		District Pays	Employee Cost	District Pays	Employee Cost	
	Out of Network 50% - 50%	Out of Network 50% - 50%	Employee	\$895.26	\$0.00	\$754.22 plus \$141.04(HSA)	\$0.00	
In Network Total OOP	\$3,500	\$5,800	Employee & Child	\$895.26	\$478.77	\$895.26	\$261.39	
Out of Network Total OOP	\$7,000	\$11,600	Employee & Children	\$895.26	\$700.54	\$895.26	\$447.65	
Prescriptions	 Preventive Drug List of 200+ free prescriptions Generic - \$10 Preferred brand \$30 Non-preferred brand \$30 Specialty drugs \$125 Preventive Drug List 200+ free prescriptons nothing else will be covered until you have met your deductible 	200+ free prescriptons	Employee & Spouse	\$895.26	\$1,063.96	\$895.26	\$753.30	
		Employee & Family	\$895.26	\$1,374.18	\$895.26	\$1,014.23		

If employee chooses to waive the medical insurance, SD will pay an annual \$4,200 insurance stipend divided over 12 months.

Dental Insurance			Vision Insurance				
	Delta Dental \$50 deductible \$2,000 annual maximum	Dental Blue Connect (Willamette)		\$0 Co-Pay - Examination \$25 Co-Pay - Materials \$150 Frame Allowance			
	Employee Cost	Employee Cost			Employee Cost		
Employee	\$45.79	\$45.72		Employee	\$8.41		
Employee & Child	\$105.49	\$98.90		Employee & Child	\$18.04		
Employee & Children	\$157.17	\$146.92		Employee & Children	\$18.04		
Employee & Spouse	\$91.61	\$98.83		Employee & Spouse	\$16.86		
Employee & Family	\$200.24	\$191.96		Employee & Family	\$28.81		
Additonal Benefits Provided by the School District							
Short Term Disability		Takes effect 15 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)					
		Dependent Life - \$10,000 for spouse and children under 26					