

## HEALTH BENEFITS FOR 2023-2024

### MEDICAL AND DENTAL PLAN OPTIONS

Payette School District offers you a choice between three health plans, two dental plans, vision and EAP.

For detailed benefits information go to: <https://www.payetteschools.org/wes/employee-benefits-salary>

**HEALTH PLAN #1 Blue Cross PPO** has a \$10 office co-payment, 90/10 coverage after deductible, prescription drug coverage and a **\$750** deductible for individual coverage with maximum in-network out of pocket expenses **\$2250** including deductible. Please create a membership account with Blue Cross of Idaho <https://members.bcidaho.com/> for more coverage details and information. The 2023-2024 cost to the employee for this plan is **\$0.00 or \$6.89** per month (depending on dental plan chosen). *This plan qualifies for a Flex Spending Account, where an employee may set money aside for medical expenses. (Flex funds must be spent by the end of the premium year or it goes away.)* There is \$3 per month service charge for the flex spending account.

**HEALTH PLAN #2 Blue Cross CCO SAHA Plan** mimics the same coverages as the Blue Cross PPO plan, but is dedicated to **St. Alphonsus** providers and medical groups **ONLY!** This plan offers a \$30 office co-payment, 90/10 coverage after deductible, prescription drug coverage and **\$750** deductible for individual coverage with maximum in-network out of pocket expenses **\$2250** including deductible. The SAHA plan encourages an annual preventative health visit with your St. Alphonsus provider. The 2023-2024 cost to the employee for this plan is **\$0.00 or \$6.89** per month (depending on dental plan chosen). *This plan qualifies for a Flex Spending Account, where an employee may set money aside for medical expenses. (Flex funds must be spent by the end of the premium year or it goes away.)* There is \$3 per month service charge for the flex spending account.

**HEALTH PLAN #3 Blue Cross Economy** plan is an HSA PPO Plan. The plan qualifies as a Health Savings Account (HSA). The HSA PPO plan has a **\$3000** deductible with maximum out of pocket expenses **\$5800** including deductible, 70/30 coverage after deductible. Preventative medicines are fully covered, and all other prescriptions are covered only after deductible has been met. Office visits are covered 70/30 after deductible is met. The premium cost to the employee for this plan is **\$0.00 or \$6.89** (depending on dental plan chosen). Payette School District will also contribute \$80 per month to the employee's HSA account. *This plan qualifies as a Health Savings Account or HSA, where an **employee** may set money aside for medical expenses (unspent funds may be rolled over from year-to-year). You may elect to contribute to the Health Spending Account, please ask for the application at the District Office.*

#### What do the plans have in common?

- All plans are a PPO, meaning there are savings for using a Blue Cross preferred provider (in network provider) vs. a medical professional that does not contract with Blue Cross (out of network).
- All plans include a wellness benefit, meaning there are **no out of pocket expenses for wellness** checkups like mammograms, physicals, some lab tests and a benefit for everyone's favorite – the colonoscopy.
- All plans include the **Employee Assistance Program** "EAP" which provides confidential, professional, face-to-face sessions for assessment, short-term counseling, and referral if further treatment is needed for issues such as: *alcohol/drugs, relationships, parenting and children, stress, job-related issues, anger management, adjusting to change and any personal issues.*

Regardless of the medical plan chosen, the district will pay **\$992.55 (PPO), \$932.60 (SAHA) and \$751.95 (HSA) plus \$80 HSA account contribution** per month towards the medical/dental premium. The PPO, SAHA, and HSA PPO plan premium is either **\$0 or \$6.89** (depending on dental plan chosen) for individual employee coverage.

The health savings account works much like the flexible spending account with the primary difference that it is **not** a use it or lose it; the balance carries forward from year to year. The balances earn interest, you are responsible for IRS compliance for the expenses

you choose to pay, you cannot have a flexible spending account for health expenses and a health savings account and there must be a balance in the account before it can be drawn down.

**Bottom line – if you are healthy and have little need for regular medical care the HSA plan may be an option for you. If you visit your health care professional regularly or are on a prescription drug regiment, the HSA plan may not be the best option for you.**

Two dental plans are offered. **PPO Dental:** Covers all eligible Blue Cross providers for preventive, basic and major services. The 2023-2024 cost to the employee for this plan is **\$0.00**.

**Dental Blue Connect:** *Covers Willamette Dental only*, with offices located in **Boise** and **Meridian**. This plan covers preventive, basic and major services; in addition, it covers oral surgery and orthodontic services. **(See detailed handouts for specific coverage.)** The 2023-2024 cost to the employee for this plan is **\$6.89** per month.

The vision plan is **VSP** which is offered through Blue Cross. Be sure your eyecare provider is listed with VSP. The 2023-2024 cost to the employee for this plan is **\$0.00**.

07/17/2023