



# MERCED COUNTY OFFICE OF EDUCATION

## Head Start Benefit Options 2022-23

Employees may choose between **four (4)** PPO plans, **one (1)** Bronze plan, and **two (2)** dental plans. Your choices are listed below. All plan prices EXCEPT Option #5 include dental, vision, and life insurance.

	OPTION # 1 GROUP # 40702B		OPTION # 2 GROUP # 40702A		OPTION # 3 GROUP # 40702C		OPTION # 4 GROUP # 40702D		OPTION # 5 GROUP# 70702B
<b>Blue Cross PPO Plan:</b>	<b>80-C \$20</b>		<b>80-G \$30</b>		<b>80-L \$30</b>		<b>80-M \$40</b>		<b>2-Tier Anchor Bronze; No Dental, Vision, or Life Insurance</b>
Individual/Family Deductible(s):	\$200 / \$500		\$500 / \$1,000		\$2,000 / \$4,000		\$3,000 / \$6,000		\$5,000 / \$10,000
Max Out of Pocket(Ded., Dr. visit, co insurance):	\$1,000 / \$3,000		\$2,000 / \$4,000		\$4,000 / \$8,000		\$4,000 / \$8,000		\$6,350 / \$12,700
Hosp, Surg, X-Ray and Lab:	80%		80%		80%		80%		70%
Office Visits:	\$20 co-pay		\$30 co-pay		\$30 co-pay		\$40 co-pay		insurance thereafter
Other Professional:	80%		80%		80%		80%		70%
Out-of-Network Payment:	Non-Par Fee		Non-Par Fee		Non-Par Fee		Non-Par Fee		Non-Par Fee
Specialty Rx Individual / Family Deductible(s):	\$200 / \$500		\$200 / \$500		\$200 / \$500		\$200 / \$500		<b>RX co-pays are subject to the med deductible. Once deductible is met, generics are \$9 and brand drugs are \$35.</b>
Prescription Drug Co-pay:	\$10-35 with free generics at Costco		\$10-35 with free generics at Costco		\$10-35 with free generics at Costco		\$15-50; Does not qualify for Costco free generics		
<b>SINGLE</b>	With Delta Dental	With SISC Dental	With Delta Dental	With SISC Dental	With Delta Dental	With SISC Dental	With Delta Dental	With SISC Dental	<b>SINGLE</b> \$0.00
	\$424.39	\$428.97	\$327.29	\$331.88	\$222.57	\$227.15	\$136.39	\$140.97	
	<b>2-PARTY</b>	With Delta Dental	With SISC Dental	With Delta Dental	With SISC Dental	With Delta Dental	With SISC Dental	With Delta Dental	
\$1,195.77		\$1,204.49	\$1,029.95	\$1,038.68	\$848.86	\$857.59	\$701.59	\$710.31	
<b>FAMILY</b>		With Delta Dental	With SISC Dental	With Delta Dental	With SISC Dental	With Delta Dental	With SISC Dental	With Delta Dental	With SISC Dental
	\$1,707.95	\$1,712.75	\$1,497.40	\$1,502.20	\$1,268.31	\$1,273.11	\$1,080.68	\$1,085.48	

### DENTAL PLAN CHOICES:

**DELTA DENTAL:** Delta Preferred Provider Organization Plan (PPO) with \$1,500 Annual Max; and 100% orthodontics up to \$1,000 Lifetime Max; **Limited Providers; no dental plan provided with option #5.**

**SISC ANTHEM DENTAL PLAN:** SISC DHN with \$4,000 Annual Max; and 100% orthodontics up to \$2,000 Lifetime Max; **Limited Providers / Merced Co SISC dental health network only; no dental plan provided with option #5.**