

**DOUGLAS COUNTY SCHOOL DISTRICT BENEFIT CHANGES**  
***Changes effective January 1, 2023***

<b>PPO OPTION</b>	<b>CURRENT RATE</b>	<b>NEW RATE (effective 01/01/2023)</b>
Annual Deductible	In-Network/Out of Network	In-Network/Out of Network
• Individual	\$850 /\$1,700	No Change
• Family	\$2,550/\$5,100	No Change
Out of Pocket Max		
• Individual	\$3,000/\$12,000	\$3,500/\$14,000
• Family	\$9,000/\$36,000	\$10,500/\$42,000
Co-Insurance (what the plan pays after deductible is met):		
	In-Network/Out of Network 80%/60%	In-Network/Out of Network 75%/55%
Primary Care Office Visit	In-Network/Out of Network \$40/60% Co-Insurance	In-Network/Out of Network \$50/60%Co-Insurance
<b>HSA OPTION</b>	<b>CURRENT RATE</b>	<b>NEW RATE</b>
Annual Deductible	In-Network/Out of Network	In-Network/Out of Network
• Individual	\$2,275	No Change
• Family	\$4,550	No Change
Out of Pocket Max		
• Individual	\$6,960	No Change
• Family	\$13,920	No Change
Primary Care Office Visit	20% Co-Ins/40% Co-Ins	No Change
Specialist Office Visit	20% Co-Ins/40% Co-Ins	No Change

**Beginning January 1, 2023 spouse eligibility for DCSD medical plans is limited to spouses who are not eligible to participate in any other group medical plan offered by his or her employer. Employees and retirees must notify DCSD of any change in the eligibility status of their spouse within 30 days. Misstatements may be used as a basis for termination of medical benefits from the original effective date and the employee or retiree will be required to reimburse all claims paid.**