

2024 2025

benefits overview

HEALTH/RX

Blue KC EPO

- In-network deductibles of for both individual and family are \$0.
- Out-of-pocket maximum of \$7,900/\$15,800.
- \$40 copay for office visits/\$80 copay for specialist.
- \$50 copay for urgent care/\$200 copay for ER visits.
- Rx copays for 31-day supply of \$8/\$35/\$55/\$150.
- Member coinsurance of 100%.

Blue KC PPO

- In-network deductibles of \$1,500/\$3,000.
- In network out-of-pocket maximum of \$3,500/\$7,000.
- \$40 copay for office visits/\$80 for specialist.
- \$25 copay for urgent care/\$150 copay then 20% coinsurance for ER visits.
- Rx copays for 31-day supply of \$8/\$35/\$55/\$150.
- In-network member coinsurance of 80%.
- Preventive care covered at 100%, which includes annual physicals, child wellness, immunizations, mammograms and more.

Blue KC HDHP (HSA eligible)

- In-network deductibles of \$3,200/\$6,400.
- Out-of-pocket maximum of \$4,200/\$8,400.
- 90% coinsurance for in-network services after deductible has been satisfied for primary and specialist visits, urgent care visits, and emergency room visits.
- Rx copays for a 31-day supply are \$8/\$35/\$55/\$150, after the deductible has been satisfied.
- Preventive care covered at 100%, which includes annual physicals, child wellness, immunizations, mammograms and more.

SmartShopper

SmartShopper is a free tool provided by Blue KC that allows you to earn cash rewards by shopping for care. You can search for certain procedures and compare providers, prices, quality of care, and rewards.

VISION

VSP

- \$25 copay for a vision exam.
- \$175 allowance for frames + 20% off overage.
- \$175 allowance for conventional contacts + up to \$60 copay.
- Medically necessary contacts have a \$25 copay.

DENTAL

Delta Dental of Missouri — Base Plan

- In-and out-of-network benefits with an annual maximum of \$1,000 per person.
- Preventive care covered at 100%.
- Basic services covered at 80%.
- Major services covered at 50%.
- Orthodontia services covered at 50% up to a \$1,000 lifetime maximum for dependent children under age 19.

Delta Dental of Missouri — Buy-Up Plan

- In- and out-of-network benefits with an annual maximum of \$1,500 per person.
- Preventive care covered at 100%.
- Basic services covered at 90%.
- Major services covered at 60%.
- Orthodontia services covered at 50% up to a \$1,500 lifetime maximum for dependent children under age 19.

HEARING

TruHearing

SJSD partners with TruHearing to provide hearing aid devices and related services at lower prices. Coverage can be purchased for SJSD employees and their families.

Benefits include:

- \$50 copay for hearing exam. Exam covered in full if provider is in-network with TruHearing.
 - Frequency is every two years for adults, every 12 months for children.
- Hearing aid device is \$500 allowance per ear.
 - Frequency is every five years for adults, every two years for children.

FLEXIBLE SPENDING ACCOUNTS

TASC

SJSD offers a healthcare FSA and a dependent care FSA. The healthcare FSA has an annual limit of \$3,050 and the dependent care FSA has an annual limit of \$5,000. With the dependent care FSA, SJSD will contribute up to \$1,000. FSA contributions are tax-free. The “use it or lose it” rule applies; funds will be forfeited if not used.

HEALTH SAVINGS ACCOUNT

UMB Bank & Nodaway Valley Bank

A health savings account (HSA) is a personal healthcare bank account that you can use to pay out-of-pocket medical expenses with pretax dollars. If you enroll in SJSD high deductible health plan, you can open an HSA. The 2025 IRS maximum contributions for these accounts are \$4,300 for employee-only coverage and \$8,550 for all other coverage levels. The district will contribute a monthly amount of \$199.85 to your HSA. These contributions count toward the IRS annual max of \$4,300/\$8,550. You must provide the district your HSA banking information before any HSA deposits can be made; contributions are not retroactive.

PHARMACY ADVOCATE

Tria Health

Tria is a free and confidential benefit available through the districts medical plans. Pharmacists at Tria ensure that your medications work as intended and that you are on the right medications. You can also earn up to \$150 per year by attending three pharmacist consultations.

BASIC LIFE/AD&D INSURANCE

The Hartford

SJSD provides, at no cost to you, basic life and accidental death and dismemberment (AD&D) insurance. In the event of your death, our life insurance policy helps provide a general safety net for your beneficiaries. If you are a full-time employee, your coverage is a \$50,000 benefit.

SUPPLEMENTAL LIFE/AD&D INSURANCE

The Hartford

You have the opportunity to purchase voluntary life and AD&D insurance for yourself, your spouse and/or your dependent children. Your cost for this coverage is based on the amount you elect. If you did not enroll in this coverage when you were first eligible, you will be subject to medical underwriting.

SHORT-TERM DISABILITY INSURANCE

The Hartford

SJSD ensures you have financial protection in the event of a short-term disability. We offer STD up to 65% of weekly salary in increments of \$150, \$250, \$500, or \$750. A 15-day waiting period for benefits applies to illness. This coverage can last up to 23 weeks.

SUPPLEMENTAL BENEFITS

The Hartford

- Hospital indemnity: pays a lump-sum cash benefit for hospital stays for a covered illness or injury.
- Accident insurance: pays a cash benefit for more than 80 accidental injuries, related services and treatments.
- Critical illness: offers benefits for 34 serious illnesses, related expenses and treatments.

IDENTITY PROTECTION

Norton LifeLock

Norton LifeLock offers cyber safety benefits including device security, identity protection, home and family monitoring, and online privacy.

EMPLOYEE ASSISTANCE PROGRAM

Lucret

Your EAP is designed to help you lead a happier and more productive life at home and at work. This benefit is at no cost to you. Call, text, or video for confidential access to a licensed professional counselor who can help you. A licensed professional counselor can help you with:

- Stress, depression, anxiety.
- Relationship issues, divorce.
- Anger, grief and loss.
- Job stress, work conflicts.
- Drug and alcohol concerns.

