BOZEMAN SCHOOL DISTRICT #7 HEALTH PLAN
MONTHLY HEALTH INSURANCE & DENTAL PRICE TAGS

CERTIFIED & CLASSIFIED EMPLOYEE RATES
Benefit Year 2025-2026

	EMPLOYEE	DISTRICT	TOTAL
$2,000 deductible - BASIC PLAN - plan pays **70%** of covered charges after deductible has been satisfied			
Employee Only	**$690.00**	$836.00	$1,526.00
Employee/Spouse	**$1,183.00**	$1,285.00	$2,468.00
Employee/Children	**$972.00**	$1,100.00	$2,072.00
Employee/Family	**$1,371.00**	$1,487.00	$2,858.00
$5,000 deductible- HDHP - plan pays **100%** of covered charges after deductible has been satisfied			
Employee Only	**$203.00**	$836.00	$1,039.00
Employee/Spouse	**$395.00**	$1,285.00	$1,680.00
Employee/Children	**$317.00**	$1,100.00	$1,417.00
Employee/Family	**$465.00**	$1,487.00	$1,952.00
$8,050 deductible- HDHP - plan pays **100%** of covered charges after deductible has been satisfied			
Employee Only	**$(22.00)***	$836.00	$814.00
Employee/Spouse	**$116.00**	$1,285.00	$1,401.00
Employee/Children	**$75.00**	$1,100.00	$1,175.00
Employee/Family	**$138.00**	$1,487.00	$1,625.00

**Excess District contributions will be deposited into a Health Savings Account (HSA) in the employee's name, as long as the HSA is setup by the employee and banking information is relayed to the Benefits Office. An employee who participates in a HDHP will not be eligible to participate in a Flexible Health Reimbursement Account. However, the employee is eligible to participate in the Flexible Dependent Care Account.*

(Amounts shown for health and dental premiums are for 1.0 FTE and will be pro-rated for part-time)

DENTAL REIMBURSEMENT PLAN

	EMPLOYEE	DISTRICT	TOTAL
Employee Only	**$15.00**	$25.00	$40.00
Employee/Spouse	**$26.00**	$25.00	$51.00
Employee/Children	**$28.00**	$25.00	$53.00
Employee/Family	**$35.00**	$25.00	$60.00

NOTES

- The plan year is September 1, 2025 through August 31, 2026.
- Maximum Out of Pocket are as follows:

	Individual		Family	
Plan	**Deductible**	**Maximum Out of Pocket**	**Deductible**	**Maximum Out of Pocket**
$2,000	$2,000	$4,000	$4,000	$8,000
$5,000	$5,000	$5,000	$10,000	$10,000
$8,050	$8,050	$8,050	$16,100	$16,100

- Use your BCBS card when filling prescriptions at the pharmacies and most national chains nationwide with negotiated discounts. Covered generic medications have a $0 co-pay at the point of service under the Basic plan ONLY. Preventative generic medications have a $0 co-pay under all plans. Plan information, including preventive drug lists, forms, claim information and plan documents can be found on our website by going to: https://www.bsd7.org > Our District > Department > Benefits

- Preventative benefits such as annual wellness physicals, vaccinations, well-child check-ups, etc. are included in the premium. These preventive services are not subject to the deductible.

- The Vision Reimbursement Plan is included in the medical premium. All paid claims including charges and receipts should be sent to the Benefits Specialist for reimbursement. The plan reimbursement pays 75% of covered vision claims with an annual maximum of $250.00 per covered family member. Any charges covered by the BSD7 Medical Plan will not be covered by the Vision Plan.

- The Dental Reimbursement Plan pays 100% of the first $200.00 and 50% of the remaining claims until you have been reimbursed $800.00 per covered family member per year. Paid bills including charges and receipts should be sent to the Bozeman School District #7 Benefits Specialist for reimbursement. Any charges covered by the BSD7 Medical Plan, such as the surgical removal of impacted wisdom teeth, are not covered by the Dental Plan.

If you have any questions regarding the benefit choices, please contact the Benefits and Wellness Coordinator at (406) 522-6046.