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Pleasant Hill School District No. 1
Insurance Rates

	2025-26 Rates			
Medical & Pharmacy	**1-Party**	**2-Party**	**Employee & Children**	**Employee & Family**
Moda Medical Plan 1	$821.57	$1,807.46	$1,561.02	$2,546.95
Moda Medical Plan 2	$762.14	$1,676.70	$1,448.09	$2,362.67
Moda Medical Plan 3	$715.01	$1,573.04	$1,358.56	$2,216.61
Moda Medical Plan 4	$675.14	$1,485.32	$1,282.79	$2,093.00
Moda Medical Plan 5	$623.66	$1,372.08	$1,185.00	$1,933.42
Moda Medical Plan 6	$636.16	$1,399.56	$1,208.74	$1,972.14
Moda Medical Plan 7	$593.73	$1,306.20	$1,128.12	$1,840.60
Kaiser Medical Plan 1	$730.92	$1,608.03	$1,388.75	$2,265.86
Kaiser Medical Plan 2A	$638.13	$1,404.79	$1,212.39	$1,979.17
Kaiser Medical Plan 2B	$623.00	$1,371.45	$1,183.62	$1,932.21
Kaiser Medical Plan 3	$483.08	$1,063.41	$917.46	$1,497.83

If enrolled in a Moda medical plan, each covered individual must choose a PCP 360 with Moda for that individual to receive the enhanced 'coordinated' benefit. If an individual has not chosen a PCP 360 with Moda, they will receive the 'non-coordinated' benefit. This affects your Plan Year Costs-deductible & copayments, etc.

NOTE: Moda Plan 6, Moda Plan 7 and Kaiser Plan 3 MAY be paired with an HSA (Health Savings Account), but the HSA is not required. Pharmacy is included in this plan as any other medical expense. Rx's are applied to the deductible. Once the deductible is met, Rx's are paid at the same level as other covered medical expenses.

NOTE: If enrolled in a Kaiser plan, you must use Kaiser Permanente facilities and providers for all non-emergency services.

Dental & Orthodontia Plans				
Delta Dental Premier Plan 1 - with orthodontia	$69.45	$137.60	$153.00	$226.59
Delta Dental Premier Plan 5 - with orthodontia	$61.35	$121.52	$135.13	$200.13
Delta Dental Premier Plan 6 - without orthodontia	$46.84	$92.72	$94.12	$143.79
Delta Dental Exclusive PPO Incentive Plan - PPO Network*	$60.21	$119.27	$132.63	$196.41
Delta Dental Exclusive PPO Plan - PPO Network*	$40.58	$80.37	$89.38	$132.38
Willamette Dental Plan - with orthodontia	$48.17	$96.34	$102.62	$153.93
Kaiser Dental Plan	$75.76	$166.70	$143.97	$234.88

*This plan has no out-of-network benefit. Services performed by providers outside the Delta Dental PPO network are not covered unless for a dental emergency. Covered emergencies consist of problem focused exam, palliative treatment and x-rays. All other services are considred non-covered.

Vision Plans				
Moda Opal Vision Plan	$21.83	$47.99	$41.40	$67.60
Moda Pearl Vision Plan	$17.81	$39.24	$33.87	$55.26
Moda Quartz Vision Plan	$12.58	$27.71	$23.91	$38.99
VSP Choice Plus Plan	$14.15	$31.14	$26.90	$43.87
VSP Choice Plan	$6.89	$15.14	$13.08	$21.33
Kaiser Vision Plan	$8.49	$18.67	$16.12	$26.31

*To enroll in Kaiser Vision, you must be enrolled in a Kaiser Medical plan.

For complete coverage select one medical, one dental and one vision plan **OR** select just the components you want.