

FSD145: Secretary Healthcare Benefits

FSD145 Healthcare Benefit Packages: Health, Dental and Vision (BlueCross BlueShield) - you can select one or all 3 (a la carte)
Rates listed are monthly premiums for the 2026 calendar year only—in network coverage. (go to fsd145.org for other options)

- **Gold:** Single (\$67.77/month)
\$1,000 deductible/\$2,500 total out of pocket expense per year

Family (\$1028.29/month)
\$3,000 deductible/\$5,000 total out of pocket expense per year
- **Silver:** Single (\$0.00/month)
\$2,000 deductible/\$5,000 total out of pocket expense per year

Family (\$938.75/month)
\$6,000 deductible/\$10,000 total out of pocket expense per year
- **HSA:** Single (\$59.46/month)
\$3,400 deductible/\$6,800 total out of pocket expense per year

Family (\$934.26/month)
\$6,800 deductible/\$13,600 total out of pocket expense per year
- **HMO:** Single (\$55.53/month)
\$0 deductible/\$1,500 total out of pocket expense per year

Family (\$971.74/month)
\$0 deductible/\$3,000 total out of pocket expense per year
- **Bronze:** Single (\$51.48/month)
\$3,350 deductible/\$6,450 total out of pocket expense per year
- **Dental:** Single (\$8.94/month) \$25.00 deductible
Family (\$24.39/month) \$50.00 deductible maximum per family

Preventative services (cleanings, exams, etc.) covered 100% - no deductible
Calendar year maximum benefit—\$1,000 per person
- **Vision:** Single (\$1.07/month)
Family (\$3.14/month)

Provided by BCBSIL—EyeMed

Optional plans available include: Short-term Disability, Accident, Critical Illness and additional Life Insurance coverage.

MD Live: 100% coverage for those carrying FSD145 Healthcare Gold and Silver plans. (Excludes prescription costs) No deductible.

Benefits Value Advisor - A one-call solution that can help you find quality health care and save money.

Life Insurance: District sponsored \$20,000 term life insurance/AD&D policy while employed with FSD145.

Long-term Disability provided by the district.

Flexible Spending/Dependent Care Account: FSD145 provides all regular employees who are scheduled to work 20 hours or more per week the option to participate in a “medical expense” spending account and a “dependent care” spending account.