



FSD145: Administration Healthcare Benefits

FSD145 Healthcare Benefit Packages: Health, Dental and Vision (BlueCross BlueShield) - you can select one or all (a la carte). Rates listed are monthly premiums for 2026. Go to fsd145.org/health for other options.

- **Gold:**
 - Single** (\$67.77/month)
\$1,000 deductible/\$2,500 out of pocket expense per year *
 - Family** (\$146.90/month)
\$3,000 deductible/\$5,000 out of pocket expense per year *
- **Silver:**
 - Single** (\$59.74/month)
\$2,000 deductible/\$5,000 out of pocket expense per year *
 - Family** (\$134.11/month)
\$6,000 deductible/\$10,000 out of pocket expense per year *
- **Prescription Services:**
 - Generic: 100% after \$15 copayment
 - Preferred (Formulary) Brand Name: 100% after \$30 copayment
 - Non-Preferred (Non-Formulary) Brand Name: 100% after \$60 copayment
 - Specialty Drugs: 100% after \$250 copayment

Wellness/preventative services covered 100% no deductible with Gold and Silver plans.
- **HSA:**
 - Single** (\$59.46/month)
\$3,400 deductible/\$6,800 out of pocket expense per year *
 - Family** (\$189.63/month)
\$6,800 deductible/\$13,600 out of pocket expense per year *
- **HMO:**
 - Single** (\$55.53/month)
\$0 deductible/\$1,500 out of pocket expense per year *
 - Family** (\$138.82/month)
\$0 deductible/\$3,000 out of pocket expense per year *
- **Bronze:**
 - Single** (\$51.48/month)
\$3,350 deductible/\$6,450 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 *

*Based on in-network providers.

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 \$100,000 term life insurance policy while employed with FSD145.

Flexible Spending 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. You may not have both an HSA and FSA within a calendar year.

Reliance Insurance: offers short-term disability, long-term disability, accident, critical illness and additional life insurance policies.

Where to find information:

General Information - <https://www.fsd145.org>

Insurance - <https://www.fsd145.org/departments/business-and-finance/employee-insurance-information>

Health Savings Account - <https://www.fsd145.org/departments/business-and-finance/hsa-health-spending-account>