



FSD145: Transportation Benefits (4+ Hours/Week)

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 for other options.

- **Gold:** **Single** (\$90.36/month)
\$1,000 deductible/\$2,500 out of pocket expense per year *
Family (\$2,133.81/month)
\$3,000 deductible/\$5,000 out of pocket expense per year *
- **Silver:** **Single** (\$79.66/month)
\$2,000 deductible/\$5,000 out of pocket expense per year *
Family (\$1,995.99/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** (\$79.28/month)
\$3,400 deductible/\$6,800 out of pocket expense per year *
Family (\$1,986.15/month)
\$6,800 deductible/\$13,600 out of pocket expense per year *
- **HMO:** **Single** (\$74.04/month)
\$0 deductible/\$1,500 out of pocket expense per year *
Family (\$2,228.50/month)
\$0 deductible/\$3,000 out of pocket expense per year *
- **Bronze:** **Single** (\$68.64/month)
\$3,350 deductible/\$6,450 out of pocket expense per year *
- **Dental:** **Single** (\$11.92/month) \$25.00 deductible
Family (\$32.52/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** (\$1.42/month)
Family (\$4.18/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 \$15,000 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. (see flyers in your packet)

Where to find information:

General Information - fsd145.org

Insurance - fsd145.org/departments/business-and-finance/employee-insurance-information

Health Savings Account - fsd145.org/departments/business-and-finance/hsa-health-spending-account