

BENEFITS OVERVIEW

PFSP ACTIVES—2022 PLAN YEAR

PFSP



HEALTH & WELFARE TRUST
SCHOOL DISTRICT NO. 1

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Medical Benefits Overview

OPTION 1 PLANS	Kaiser Permanente*	Cigna PDA In-Network Only**	Cigna PDA PPO
Annual Medical Deductible	\$100/individual; \$300/family	\$100/individual; \$200/family	\$100/individual; \$200/family
Annual Medical Out-of-Pocket Maximum	\$600/individual; \$1,200/family	\$1,200/individual; \$2,400/family	\$1,200/individual; \$2,400/family
Office Visits for primary, naturopathy or specialty care	You pay \$10 copay (\$0 for pediatric visits), then Plan pays 100%	You pay \$10 copay; then Plan pays 100%	In-Network: You pay \$10 copay, then Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Preventive Health Exams and Well-Baby Care (Frequency schedule applies)	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	In-Network: You pay \$0, Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Labs and X-rays	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	In-Network: You pay \$0, Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Maternity Care	Pre- and post-natal: You pay \$0; Plan pays 100% Delivery and hospital services: The Plan pays 100%	Pre- and post-natal: You pay \$0; Plan pays 100% Delivery and hospital services: You pay \$100; then Plan pays 100%	Pre- and post-natal—In-Network: You pay \$0, Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60% Delivery and hospital services—In-Network: You pay \$100, then Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Alternative Care Acupuncture, chiropractic, and massage therapy	Plan pays 100% after copay Acupuncture: \$10/visit up to 24 visits/year Chiropractic: \$10/visit up to 30 visits/year Massage: \$25/visit up to 12 visits/year	Acupuncture: \$10 copay/visit; then Plan pays 100% up to 9 visits/year Chiropractic: \$10 copay/visit; then Plan pays 100% up to 12 visits/year Massage therapy not covered.	Acupuncture: \$10 copay/visit; then Plan pays 100% up to 4 visits/year; no out-of-network Chiropractic: \$10 copay/visit; then Plan pays 100% up to 4 visits/year; no out-of-network Massage therapy not covered.
Telehealth / Virtual Visits Phone and video consultations	You pay \$0; Plan pays 100%	Cigna Telehealth Connection Services: Plan pays 100%	Cigna Telehealth Connection Services: Plan pays 100%
Urgent Care	You pay \$10 copay/visit; then the Plan pays 100%	You pay \$10 copay/visit; then the Plan pays 100%	In-Network: You pay \$10 copay, then Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Emergency Care (Copay waived if admitted)	You pay 10%; Plan pays 90%	You pay \$100 copay, then the Plan pays 100%	You pay \$100 copay, then the Plan pays 100%
Hospital (Inpatient)	You pay 0%; Plan pays 100%	You pay 0%; Plan pays 100%	In-Network: You pay \$0, Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Ambulatory Surgery Center	You pay 0%; Plan pays 100%	You pay \$0; Plan pays 100%	In-Network: You pay \$0, Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Outpatient Surgery	You pay 0%; Plan pays 100%	You pay 0%; Plan pays 100%	You pay 0%; Plan pays 100%
Mental Health / Substance Abuse	Inpatient: You pay 0%; Plan pays 100% Outpatient: You pay \$10 copay (\$0 for pediatric); then Plan pays 100%	Inpatient: You pay \$0 Plan pays 100% Outpatient: You pay \$10 copay; then Plan pays 100%	Inpatient—In-Network: You pay \$0, Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60% Outpatient—In-Network: You pay \$10 copay, then Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%

*No out-of-network coverage except urgent or emergency care while traveling. **No out-of-network coverage except emergency care.

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BENEFITS OVERVIEW

PFSP ACTIVES—2022 PLAN YEAR

PFSP

OPTION 1 PLANS	Kaiser Permanente*	Cigna PDA In-Network Only**	Cigna PDA PPO
Routine Hearing Exams/Tests	You pay \$10 copay; then the Plan pays 100%	You pay \$10 copay; then the Plan pays 100%	In-Network: You pay \$10 copay, then the Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Hearing Aids (Adult)	Plan pays \$500/year every 3 years	You pay 0%; Plan pays 100%	In-Network: You pay \$0, Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Out of Area Dependent Coverage	Limited services	Full services; requires annual enrollment	
Coverage While Traveling	World-wide urgent/ emergency care coverage Routine care available in other KP service areas	World-wide urgent/emergency care coverage Nationwide in-network coverage	

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This is an overview of commonly used services. For benefit details, go to sdtrust.com. If there is a conflict between this chart and the official Plan documents, provisions of the official Plan documents will govern how the Plans work and how the Plans pay benefits.

BENEFITS OVERVIEW

PFSP ACTIVES—2022 PLAN YEAR

PFSP

Medical Benefits Overview

OPTION 2 PLANS	Kaiser Permanente*	Cigna PDA In-Network Only**	Cigna PDA PPO
Annual Medical Deductible	\$100/individual; \$300/family	\$100/individual; \$200/family	\$100/individual; \$200/family
Annual Medical Out-of-Pocket Maximum	\$1,200/individual \$2,400/family	\$2,200/individual; \$4,400/family	\$2,200/individual; \$4,400/family
Office Visits for primary, naturopathy or specialty care	You pay \$20 copay (\$0 for pediatric visits), then Plan pays 100%	You pay \$20 copay; then Plan pays 100%	In-Network: You pay \$20 copay, then Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Preventive Health Exams and Well-Baby Care (Frequency schedule applies)	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	In-Network: You pay \$0, Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Labs and X-rays	You pay \$0; Plan pays 100%	You pay 10%; then Plan pays 90%	In-Network: You pay 20%, Plan pays 80% Out-of-Network: You pay 40%, Plan pays 60%
Maternity Care	Pre- and post-natal: You pay \$0; Plan pays 100% Delivery and hospital services: You pay 10%; Plan pays 90%	Pre- and post-natal: You pay \$0; Plan pays 100% Delivery and hospital services: You pay \$200; then Plan pays 100%	Pre- and post-natal—In-Network: You pay \$0, Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60% Delivery and hospital services—In-Network: You pay \$200, then Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Alternative Care Acupuncture, chiropractic, and massage therapy	Plan pays 100% after copay Acupuncture: \$10/visit up to 24 visits/year Chiropractic: \$10/visit up to 30 visits/year Massage: \$25/visit up to 12 visits/year	Acupuncture: \$10 copay/visit; then Plan pays 100% up to 9 visits/year Chiropractic: \$10 copay/visit; then Plan pays 100% up to 12 visits/year Massage therapy not covered.	Acupuncture: \$10 copay/visit; then Plan pays 100% up to 4 visits/year; no out-of-network Chiropractic: \$10 copay/visit; then Plan pays 100% up to 4 visits/year; no out-of-network Massage therapy not covered.
Telehealth / Virtual Visits Phone and video consultations	You pay \$0, Plan pays 100%	Cigna Telehealth Connection Services: Plan pays 100%	Cigna Telehealth Connection Services: Plan pays 100%
Urgent Care	You pay \$20 copay, then the Plan pays 100%	You pay \$20 copay, then the Plan pays 100%	In-Network: You pay \$20 copay, then Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Emergency Care (Copay waived if admitted)	You pay 10%/visit; Plan pays 90%	You pay \$100 copay/visit; then the Plan pays 100%	You pay \$100 copay, then the Plan pays 100%
Hospital (Inpatient)	You pay 10%; Plan pays 90%	You pay 10%; Plan pays 90%	In-Network: You pay 20%, Plan pays 80% Out-of-Network: You pay 40%, Plan pays 60%
Ambulatory Surgery Center	You pay 10%; Plan pays 90%	You pay 10%; Plan pays 90%	In-Network: You pay 20%, Plan pays 80% Out-of-Network: You pay 40%, Plan pays 60%
Outpatient Surgery	You pay 10%; Plan pays 90%	You pay 10%; Plan pays 90%	In-Network: You pay 20%, Plan pays 80% Out-of-Network: You pay 40%, Plan pays 60%
Mental Health / Substance Abuse	Inpatient: You pay 10%; Plan pays 90% Outpatient: You pay \$20 copay (\$0 for pediatric); then Plan pays 100%	Inpatient: You pay 10%; Plan pays 90% Outpatient: You pay \$20 copay; then Plan pays 100%	Inpatient—In-Network: You pay 20%, Plan pays 80% Out-of-Network: You pay 40%, Plan pays 60% Outpatient—In-Network: You pay \$20 copay, then Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%

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PFSP ACTIVES—2022 PLAN YEAR

PFSP

OPTION 2 PLANS	Kaiser Permanente*	Cigna PDA In-Network Only**	Cigna PDA PPO
Routine Hearing Exams/Tests	You pay \$20 copay; then the Plan pays 100%	You pay \$20 copay; then the Plan pays 100%	In-Network: You pay \$20 copay, then the Plan pays 100% Out-of-Network: You pay 40%, Plan pays 60%
Hearing Aids (Adult)	Not covered	You pay 10%; Plan pays 90%	In-Network: You pay 20%, Plan pays 80% Out-of-Network: You pay 40%, Plan pays 60%
Out of Area Dependent Coverage	Limited services	Full services; requires annual enrollment	
Coverage While Traveling	World-wide urgent/emergency care coverage Routine care available in other KP service areas	World-wide urgent/emergency care coverage Nationwide in-network coverage	

*No out-of-network coverage except urgent or emergency care while traveling. **No out-of-network coverage except emergency care.

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PFSP ACTIVES—2022 PLAN YEAR

PFSP

Prescription Drug Benefits Overview

	Kaiser Permanente Prescription Drug Plan (Option 1 & 2)	Trust Prescription Drug Plan (administered by Express Scripts) For members enrolled in a Cigna medical plan
In-network/Participating Pharmacies	Kaiser Permanente	Use Express-Scripts
Participating Pharmacy Benefits	Plan pays 100% after your copay: Generic: \$5/30 day supply Brand name: \$10/30 day supply	Plan pays 100% after your copay: Generic: \$10/\$20/\$30 per 34/68/90-day supply Brand name: \$20/\$40/\$60 per 34/68/90-day supply
Non-Participating Pharmacy Benefits	Generally not covered	You pay the full amount, then submit a claim for reimbursement
Mail-order Service Benefits	Plan pays 100% after your copay: Generic: \$10/90-day supply Brand name: \$20/90-day supply	Plan pays 100% after your copay: Generic: \$20/90-day supply Brand name: \$40/90-day supply

Vision Benefits Overview

OPTION 1 PLANS ONLY	Kaiser Permanente	Trust Vision Plan (administered by VSP) For members enrolled in a Cigna medical plan
Well Vision Exam	You pay \$10 copay per exam; then Plan pays 100%	Every 12 months VSP Provider: 100% Other Provider: Up to \$70
Contact Lens Exam (Fitting and Evaluation)	You pay \$30 contact fitting fee	Every 12 months VSP Provider: Not to exceed \$60 copay per exam Other Provider: Combined with contacts
Frames	\$250 credit every 24 months towards frames, lenses and contacts	Every 24 months VSP Provider: Up to \$150 allowance and 20% off amount over allowance Other Provider: Up to \$75
Lenses	Included in \$250 credit	Every 12 months VSP Provider: 100% for most lens types Other Provider: Up to \$50-\$100 for most lens types
Contacts Instead of Glasses	Included in \$250 credit	Every 12 months VSP Provider: Up to \$150 for contacts Other Provider: Up to \$137 for fitting, evaluation and contacts
Vision Therapy (if qualified)	N/A	VSP Provider: 100% for evaluation; 75% for approved therapy sessions up to \$750/year Other Provider: Up to \$85 for evaluation; 75% for approved therapy sessions up to \$750/year

For details and rates, go to sdtrust.com. If there is a conflict between these charts and the official Plan documents, provisions of the official Plan documents will govern how the Plans work and how the Plans pay benefits.

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PFSP ACTIVES—2022 PLAN YEAR

PFSP

Dental Benefits Overview

	Kaiser Permanente Dental	Trust Dental Plan/Delta Dental Plan of Oregon
Diagnostic and Preventive Care (exams, cleaning, X-rays)	Plan pays 100% of UCR	Plan pays 100%
Basic and Restorative Services	You pay 20%; Plan pays 80% of UCR	You pay 20%; Plan pays 80%
Major Services	You pay 50%; Plan pays 50% of UCR	You pay 50%; Plan pays 50%
Orthodontia	Plan pays 50% up to \$4,000 maximum lifetime benefit per person	Plan pays 50% up to \$4,000 maximum lifetime benefit per person
Maximum Annual Benefit	\$2,500	\$2,500

You must be enrolled in an Option 1 Plan to enroll in dental. If you are enrolled in an Option 1 Plan, you must enroll in a dental plan.

Term Life and Accidental Death & Dismemberment Benefits Overview

Administered by The Standard	Life Insurance	AD&D Insurance
Provided by the Trust: All eligible full-time employees (regardless of enrollment in a medical plan) and part-time employees who are enrolled in an Option 1 Plan are automatically enrolled for Basic Term Life and Basic AD&D.	Basic Term Life \$30,000 per member	Basic AD&D Up to \$30,000 per member
All Plans—Option 1 and 2: You may purchase coverage for yourself and eligible covered dependents. You must purchase Optional Life and Voluntary AD&D for yourself in order to buy coverage for your dependents. Coverage may be subject to medical underwriting approval.	Optional Life; Employee and Spouse: \$10,000 to \$500,000 in \$10,000 increments not to exceed 5 times annual salary Child(ren): \$2,000 to \$10,000 in \$2,000 increments During Open Enrollment: Evidence of Insurability (EOI) for Optional Life will be waived (unless you have previously submitted EOI that was not approved by The Standard) if you apply for an increase up to the Guaranty Issue Amount (\$100,000).	Voluntary AD&D Employee: \$25,000 to \$300,000 in \$25,000 increments Spouse: 50% of your selected coverage Child(ren) Only: 15% of your AD&D coverage amount for each child up to \$25,000 Spouse and Child(ren): 40% of your selected coverage for your spouse and 10% of your selected coverage (up to \$25,000) per child

Long Term Disability Overview

Administered by The Standard	Coverage
All eligible full-time employees (regardless of enrollment in a medical plan) and part-time employees enrolled in an Option 1 Plan are automatically enrolled for self-pay Long-Term Disability benefits without the option to decline.	Plan pays 60% of your pre-disability earnings, up to \$6,000/month, if you become disabled as a result of a covered injury, sickness or pregnancy.

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