

BENEFITS OVERVIEW

ATU TYPE 10 DRIVERS—OCTOBER 1, 2022–MARCH 31, 2023

ATU



HEALTH & WELFARE TRUST
SCHOOL DISTRICT NO. 1

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	Kaiser Permanente*	Cigna In-Network Only Plan**	Cigna PPO Plan
Office Visits for primary, naturopathy or specialty care	You pay \$10 copay; then Plan pays 100% Naturopathy: \$10 per visit Pediatric: no copay	You pay \$10 copay; then Plan pays 100% Naturopathy: \$10 per visit	In-Network: You pay \$10 copay, then Plan pays 100% (Naturopathy: \$10 per visit) 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/calendar year Chiropractic: \$10/visit up to 30 visits/calendar year Massage: \$25/visit up to 12 visits/calendar year	Plan pays 100% after copay Acupuncture: \$15/visit up to 9 visits/calendar year Chiropractic: \$15/visit up to 12 visits/calendar year Massage: Not covered	Plan pays 100% after employee cost share up to 4 visits/calendar year Acupuncture—In-Network: \$25/visit Chiropractic—In-Network: \$25/visit Out-of-Network: You pay 40%, Plan pays 60% Massage: Not covered
Telehealth / Virtual Visits Phone and video consultations	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	In-Network: You pay \$0, Plan pays 100% Out-of-Network: Not covered
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%	In-Network: You pay \$0, 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

Chart continued on next page

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.

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	Kaiser Permanente*	Cigna In-Network Only Plan**	Cigna PPO Plan
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%
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/ear every 3 years	One hearing aid per ear every 3 years You pay 0%; Plan pays 100%	One hearing aid per ear every 3 years 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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**No out-of-network coverage except emergency care

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Prescription Drug Benefits Overview

	Kaiser Permanente Prescription Drug Plan	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

	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

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Dental Benefits Overview

	Kaiser Permanente Dental	Trust Dental Plan/Delta Dental 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

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