

# RATES

## ATU AND DCU ACTIVES—2024 PLAN YEAR



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[sdtrust.com](http://sdtrust.com)

Full-Time Employees—Full Coverage including: Medical, Prescription, Dental, Vision, Long-Term Disability (LTD), Basic Term-Life and Accidental Death and Dismemberment (AD&D), Optional Term Life and Voluntary AD&D

### Medical, Prescription, Dental Plans

MONTHLY CONTRIBUTION RATES			
Plan Name	Kaiser Permanente Plan	Providence PDA In-Network Only Plan	Providence PDA PPO Plan
Medical, Prescription, Dental, Vision, Basic Life and Self-Pay LTD*			
Full-Time Member Only	\$41.00	\$41.00	\$46.00
Full-Time Member + one dependent	\$61.00	\$66.00	\$71.00
Full-Time Member + Family	\$111.00	\$119.00	\$131.00

\* Your mandatory, self-pay Long-Term Disability contribution of \$21.00 will be taken out of your paycheck on a post-tax basis and is included in the rates above.

MEDICAL/Rx/VISION		Choose One of These Plans	
Plan Name	Kaiser Permanente Plan	Providence PDA In-Network Only Plan	Providence PDA PPO Plan
<b>Medical</b>			
<b>How the Plan Pays Benefits</b> Copays and deductible waived for commonly used in-network services	The Plan pays 100% of most covered services after you pay the copay <b>No out-of-network coverage except emergency care and urgent care when traveling.</b>	The Plan pays 100% for most covered services after you pay copays and deductible <b>No out-of-network coverage except emergency care.</b>	The Plan pays 100% for most in-network covered charges after you pay copays and deductible, and 60% of UCR for out-of-network covered charges
<b>Provider Choices</b>	Choose a Provider in these networks: • Kaiser Permanente: <a href="http://kp.org">kp.org</a> • The Portland Clinic: <a href="http://theportlandclinic.com">theportlandclinic.com</a>	Choose a Provider in the Providence PPS/SD-1 Trust network: <a href="http://myProvidence.com">myProvidence.com</a>	You may choose any Provider, but your out-of-pocket costs will be lower when you choose a Providence PPS/SD-1 Trust network: <a href="http://myProvidence.com">myProvidence.com</a>
<b>Prescription</b>	Kaiser Permanente	Trust Prescription Drug Plan (administered by Express Scripts) For members enrolled in a Providence medical plan	
<b>Retail and Mail Order Available</b>	Use Kaiser Permanente pharmacies and mail order	Use Express-Scripts network pharmacies and mail order	
<b>Vision</b>	Kaiser Vision Plan	Trust Vision Plan (administered by VSP) For members enrolled in a Providence medical plan	
<b>Provider Choice</b>	Use Kaiser Permanente Providers	Use VSP Providers	
<b>Your Out-of-Pocket Costs</b>			
<b>Annual Medical Deductible</b>	\$100/individual \$300/family	\$100/individual \$200/family	\$100/individual \$200/family
<b>Annual Medical Out-of-Pocket Maximum</b>	\$600/individual \$1,200/family	\$1,200/individual \$2,400/family	\$1,200/individual \$2,400/family
<b>Annual Prescription Out-of-Pocket Maximum</b>	Prescription expenses apply to the medical out-of-pocket maximum	\$2,200/individual \$4,400/family	\$2,200/individual \$4,400/family

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### INCOME SECURITY BENEFITS (Administered by The Standard)

#### Long-Term Disability (LTD) Insurance

**Basic Coverage** Self-pay coverage required for all employees

#### Term Life and Accidental Death and Dismemberment (AD&D) Insurance

**Basic Coverage** Included for all Plans

**Optional Life and AD&D Coverage** Available to purchase for all Plans

### DENTAL Choose One of These Dental Plans

Plan Name	Kaiser Permanente Dental	Trust Dental Plan/Delta Dental of Oregon
<b>Provider Choice</b>	Use Kaiser Permanente providers	Use any provider; save money with an in-network provider
<b>Dependent Dental Coverage</b>	Yes	Yes
<b>Your Costs</b>		
<b>Annual Dental Plan Deductible</b>	None	None
<b>Maximum Annual Dental Benefit</b>	\$2,500	\$2,500



DCU members may not decline coverage. If you don't enroll, you will be enrolled in the employee-only Providence PDA PPO Medical Plan and Trust Dental Plan.

This is an overview of commonly used services. For additional Plan comparisons, go to [sdtrust.com](https://sdtrust.com). Rates are evaluated annually and are subject to change. 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.