

RATES

SUBSTITUTE TEACHERS—2023–2024 PLAN YEAR

PAT



HEALTH & WELFARE TRUST
SCHOOL DISTRICT NO.1

12205 SW Tualatin Rd., Suite 200
Tualatin, OR 97062
833-255-4123 (toll-free) or 503-486-2107
sdtrust.com

MEDICAL/PRESCRIPTION		Choose One of These Medical/Prescription Drug Plans	
	Kaiser Permanente Plan	Providence In-Network Only Plan / Trust Prescription Drug Plan (Express Scripts)	
Monthly Contribution Rates			
Member only	\$10	\$14.50	
Member + one	\$740	\$828	
Member + family	\$1,251	\$1,621	
Your Costs			
Annual Medical Plan Deductible	\$0	\$0	
Annual Medical Plan Out-of-Pocket Maximum	\$600/member only, \$1,200/member + enrolled dependent(s)	\$1,200/member only, \$2,400/member + enrolled dependent(s)	
Annual Prescription Drug Plan Out-of-Pocket Maximum	Prescription expenses apply to medical out-of-pocket maximum	\$2,200/individual \$4,400/family	
Coverage and Provider Networks			
How the Plan Pays Benefits	The Plan pays 100% of most covered services after you pay the copay No out-of-network coverage except emergency care and urgent care when traveling	The Plan pays 90% of most covered services; 100% for office visits after you pay a \$10 copay No out-of-network coverage except emergency care	
Provider Networks	Choose from providers in these networks: • Kaiser Permanente: kp.org • The Portland Clinic: theportlandclinic.com	Choose from providers in the Providence PPS/SD-1 Trust Network: myProvidence.com	
Prescription		Kaiser Permanente	Trust Prescription Drug Plan
Retail and Mail Order Available	Use Kaiser Permanente Clinics	Use Express-Scripts network pharmacies	

DENTAL		Choose One of These Dental Plans	
	Kaiser Permanente Dental	Trust Dental Plan/Delta Dental of Oregon	
Monthly Contribution Rates			
Member only—Dental	\$15	\$5.04	
Your Costs			
Annual Dental Plan Deductible	None	None	
Maximum Annual Dental Benefit	\$1,750	\$1,750	
Coverage and Provider Networks			
Provider Networks	Use Kaiser Permanente providers	Use any provider; save money with an in-network provider	
Dependent Dental Coverage	No	No	

This is an overview of commonly used services. 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.