

# RATES

## SUBSTITUTE TEACHERS—2019–2020 PLAN YEAR

PAT



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MEDICAL/PRESCRIPTION		
Choose One of These Medical/Prescription Drug Plans		
	Kaiser Permanente HMO Plan	Providence Personal Option Plan
<b>How the Plan Pays Benefits</b>	The Plan pays 100% of most covered services after you pay the copay	The Plan pays 90% of most covered services; 100% for office visits after you pay a \$10 copay
<b>Provider Choices</b>	Choose from providers in these networks: <ul style="list-style-type: none"> <li>• Kaiser Permanente: <a href="http://kp.org">kp.org</a></li> <li>• The Portland Clinic: <a href="http://theportlandclinic.com">theportlandclinic.com</a></li> </ul>	Choose from providers in the Providence Signature Network: <a href="http://ProvidenceHealthPlan.org">ProvidenceHealthPlan.org</a>
Prescription		
<b>Retail and Mail Order Available</b>	Use Kaiser Permanente Clinics	Use CVS/caremark; use Express-Scripts beginning Jan. 1, 2020
Your Costs		
<b>Annual Medical Plan Deductible</b>	\$0	\$0
<b>Annual Medical Plan Out-of-Pocket Maximum</b>	\$600/member only, \$1,200/member + enrolled dependent(s)	\$1,200/member only, \$2,400/member + enrolled dependent(s)
<b>Annual Prescription Drug Plan Out-of-Pocket Maximum</b>	Prescription expenses apply to medical out-of-pocket maximum	\$2,200/individual \$4,400/family
Monthly Contribution Rates		
<b>Member only</b>	\$10	\$14.50
<b>Member + one</b>	\$585	\$692
<b>Member + family</b>	\$988	\$1,351

\*Administered by CVS/caremark through Dec. 31, 2019; Express-Scripts beginning Jan. 1, 2020

DENTAL		
Choose One of These Dental Plans		
	Kaiser Permanente Dental*	Trust Dental Plan**
<b>Provider Choice</b>	Use Kaiser Permanente providers (effective Oct. 1, 2019)	Use any provider; save money with an in-network provider
<b>Dependent Dental Coverage</b>	No	No
Your Costs		
<b>Annual Dental Plan Deductible</b>	None	None
<b>Maximum Annual Dental Benefit</b>	\$1,750	\$1,750
Monthly Contribution Rates		
<b>Member only—Dental</b>	\$15	\$14

\* Effective Oct. 1, 2019.

\*\* Administered by Regence through Dec. 31, 2019; Delta Dental of Oregon effective Jan. 1, 2020.

This is an overview of commonly used services. For additional Plan comparisons, go to [sdtrust.com](http://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.