

RATES

SUBSTITUTE TEACHERS—2022–2023 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	Cigna In-Network Only Plan / Trust Prescription Drug Plan (Express Scripts)
Monthly Contribution Rates		
Member only	\$10	\$14.50
Member + one	\$693	\$801
Member + family	\$1,171	\$1,568
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 Cigna Network: myCigna.com
Prescription		
Retail and Mail Order Available	Kaiser Permanente Use Kaiser Permanente Clinics	Trust Prescription Drug Plan 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	\$4.68
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.