

# BENEFITS OVERVIEW

## ATU AND DCU ACTIVES—2019 PLAN YEAR

ATU

DCU



**HEALTH & WELFARE TRUST**  
SCHOOL DISTRICT NO. 1

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	Kaiser Permanente HMO	Providence Personal Option	Providence Option Advantage
<b>Office Visits</b> for primary or specialty care	You pay \$10 copay (\$0 for pediatric visits), then Plan pays 100%	You pay \$10 copay; then Plan pays 100%	<b>In-Network:</b> You pay \$10 copay, then Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Preventive Health Exams and Well-Baby Care</b> (Frequency schedule applies)	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Labs and X-rays</b>	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Maternity Care</b>	Pre- and post-natal: You pay \$0; Plan pays 100% Delivery and hospital services: You pay \$250; then 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%	<b>Pre- and post-natal—In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60% <b>Delivery and hospital services—In-Network:</b> You pay \$100, then Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Alternative Care</b> Acupuncture, chiropractic, naturopathy and massage therapy	<b>Acupuncture, chiropractic and naturopathy:</b> You pay \$10 copay/visit; then the Plan pays 100% <b>Massage therapy:</b> You pay \$25/visit; then the Plan pays 100% up to 12 visits/calendar year \$1,500/year max benefit combined for all alternative care	<b>Acupuncture &amp; Chiropractic:</b> You pay \$15 copay, then Plan pays 100% up to \$1,500/year <b>Naturopathy:</b> You pay \$10 copay, then Plan pays 100% Massage therapy not covered.	<b>Acupuncture &amp; Chiropractic—In-Network:</b> You pay \$25 copay, then Plan pays 100% up to \$500/year <b>Out-of-Network:</b> Not covered <b>Naturopathy—In-Network:</b> You pay \$10 copay, then Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60% Massage therapy not covered.
<b>Telehealth / Virtual Visits</b> Phone and video consultations	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> Not covered
<b>Urgent Care</b>	You pay \$10 copay/visit; then the Plan pays 100%	You pay \$10 copay/visit; then the Plan pays 100%	<b>In-Network:</b> You pay \$10 copay, then Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Emergency Care</b> (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%
<b>Hospital (Inpatient)</b>	You pay 0%; Plan pays 100%	You pay 0%; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Ambulatory Surgery Center</b>	You pay 0%; Plan pays 100%	You pay \$0; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Outpatient Surgery</b>	You pay 0%; Plan pays 100%	You pay 0%; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Mental Health / Substance Abuse</b>	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%	<b>Inpatient—In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60% <b>Outpatient—In-Network:</b> You pay \$10 copay, then Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%

Chart continued on next page

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ATU

DCU

	Kaiser Permanente HMO	Providence Personal Option	Providence Option Advantage
<b>Routine Hearing Exams/Tests</b>	You pay \$10 copay; then the Plan pays 100%	You pay \$10 copay; then the Plan pays 100%	<b>In-Network:</b> You pay \$10 copay, then the Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Hearing Aids (Adult)</b>	Plan pays \$500/ear every 3 years	You pay 0%; Plan pays 100%	<b>In-Network:</b> You pay \$0, Plan pays 100% <b>Out-of-Network:</b> You pay 40%, Plan pays 60%
<b>Out of Area Dependent Coverage</b>	Limited services	Full services; requires annual enrollment	
<b>Coverage While Traveling</b>	World-wide urgent/ emergency care coverage Routine care available in other KP service areas	World-wide urgent/emergency care coverage	

This is an overview of commonly used services. For medical benefit details, 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.

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DCU

## Prescription Drug Benefits Overview

	Kaiser Permanente Prescription Drug Plan	Providence Personal Option Plan Trust Prescription Drug Plan Administered by CVS/caremark	Providence Option Advantage Plan Trust Prescription Drug Plan
<b>In-network/Participating Pharmacies</b>	Kaiser Permanente	CVS/caremark	CVS/caremark
<b>Participating Pharmacy Benefits</b>	Plan pays 100% after your copay: <b>Generic:</b> \$5/30 day supply <b>Brand name:</b> \$10/30 day supply	Plan pays 100% after your copay: <b>Generic:</b> \$10/\$20/\$30 per 34/68/90-day supply <b>Brand name:</b> \$20/\$40/\$60 per 34/68/90-day supply	Plan pays 100% after your copay: <b>Generic:</b> \$10/\$20/\$30 per 34/68/90-day supply <b>Brand name:</b> \$20/\$40/\$60 per 34/68/90-day supply
<b>Non-Participating Pharmacy Benefits</b>	Generally not covered	You pay the full amount, then submit a claim for reimbursement	You pay the full amount, then submit a claim for reimbursement
<b>Mail-order Service Benefits</b>	Plan pays 100% after your copay: <b>Generic:</b> \$10/90-day supply <b>Brand name:</b> \$20/90-day supply	Plan pays 100% after your copay: <b>Generic:</b> \$20/90-day supply <b>Brand name:</b> \$40/90-day supply	Plan pays 100% after your copay: <b>Generic:</b> \$20/90-day supply <b>Brand name:</b> \$40/90-day supply

## Vision Benefits Overview

	Kaiser Permanente HMO	Providence Personal Option Plan Trust Vision Plan administered by VSP	Providence Option Advantage Plan
<b>Well Vision Exam</b>	You pay \$10 copay per exam; the Plan pays 100%	Every 12 months <b>VSP Provider:</b> 100% <b>Other Provider:</b> Up to \$70	
<b>Frames</b>	\$250 credit every 24 months towards frames, lenses and contacts	Every 24 months <b>VSP Provider:</b> Up to \$100 allowance and 20% off amount over allowance <b>Other Provider:</b> Up to \$70	
<b>Lenses</b>	Included in \$250 credit	Every 12 months <b>VSP Provider:</b> 100% for most lens types <b>Other Provider:</b> Up to \$50-\$125 for most lens types	
<b>Contacts Instead of Glasses</b>	Included in \$250 credit	Every 12 months <b>VSP Provider:</b> Up to \$137 for contacts <b>Other Provider:</b> Up to \$137 for fitting, evaluation and contacts	

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DCU

### Dental Benefits Overview

Trust Dental Plan administered by Regence	
<b>Diagnostic and Preventive Care</b> (exams, cleaning, X-rays)	Plan pays 100% of UCR
<b>Basic and Restorative Services</b> (fillings, extractions, crowns, minor oral surgery)	You pay 20%; Plan pays 80% of UCR
<b>Prosthodontic Services</b> (bridges, dentures)	You pay 50%; Plan pays 50% of UCR
<b>Orthodontia</b>	Plan pays 50% up to \$4,000 maximum lifetime benefit per person
<b>Maximum Annual Benefit</b>	Plan pays up to \$2,500 per person per calendar year

### Term Life and Accidental Death & Dismemberment Benefits Overview

	Life Insurance	AD&D Insurance
Provided by The Trust	<b>Basic Term Life</b> Up to \$30,000 per member	<b>Basic AD&amp;D</b> Up to \$30,000
You may purchase coverage for yourself and eligible covered dependents. You must purchase Optional Life and Voluntary AD&D for yourself in order to buy coverage for your dependents. Coverage may be subject to medical underwriting approval.	<b>Optional Life;</b> <b>Employee and Spouse:</b> \$10,000 to \$500,000 in \$10,000 increments not to exceed 5 times annual salary <b>Child(ren):</b> \$2,000 to \$10,000 in \$2,000 increments	<b>Voluntary AD&amp;D</b> <b>Employee:</b> \$25,000 to \$300,000 in \$25,000 increments <b>Spouse:</b> 50% of your selected coverage <b>Child(ren) Only:</b> 15% of your AD&D coverage amount for each child up to \$25,000 <b>Spouse and Child(ren):</b> 40% of your selected coverage for your spouse and 10% of your selected coverage (up to \$25,000) per child

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### Long Term Disability Overview

Coverage	
All eligible, full-time employees are automatically enrolled for self-pay Long-Term Disability benefits, without the option to decline, regardless of enrollment for healthcare benefits.	Plan pays 60% of your pre-disability earnings, up to \$3,500/month, if you become disabled as a result of a covered injury, sickness or pregnancy.

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