



REDLANDS UNIFIED SCHOOL DISTRICT

Business Services/Fiscal Services

Employee Health and Welfare Benefits Summary – 2010-2011

The Redlands Unified School District shares the cost of premiums with full-time employees which includes coverage for the employee and their dependents for the following health benefits:

Medical Insurance - Coverage is provided by Anthem Blue Cross (ABC) or Kaiser. Medical plan deductibles and co-payments, based on the option you choose, include the following:

	<u>ABC HMO</u>	<u>ABC POS (HMO+PPO)</u> PPO/Non-PPO	<u>Kaiser HMO</u>
Maximum District Contribution	\$8,751.84	\$ 8,751.84	\$8,751.84
Annual Cost	\$9,729.36	\$12,852.84	\$8,647.20
Employee Contribution	\$ 977.52	\$ 4,101.00	\$0
Calendar year deductible	\$0	\$500/pp-\$1,500/family	\$0
Co-payment for Office Visits	\$30	20%/40%	\$20
Co-payment for Emergency Room	\$100	\$100	\$100
Lifetime Maximum Coverage	Unlimited	\$5,000,000	Unlimited
Co-payment Prescriptions (generic)	\$10	\$10	\$10
Prescriptions (name brand)	\$20	\$20	\$30
Chiropractic	\$10	\$10	\$10

Prescriptions – The coverage is through Express Scripts, Inc. (ESI) if an Anthem Blue Cross plan is selected.

Mental Health & Substance Abuse - The coverage is through The Holman Group if an Anthem Blue Cross plan is selected. There is no limit to the number of medically necessary mental health and substance abuse visits for each enrolled member.

Dental Insurance - Coverage is provided by Delta Dental of California with more than 13,000 participating dentists. The plan allows a maximum of \$2,000 per calendar year. Provided the plan is utilized every year, Delta pays the following:

1 st calendar year - 70%	2 nd calendar year - 80%
3 rd calendar year - 90%	4 th calendar year - 100%

Basic benefits are diagnostic and preventive care, oral surgery, basic care (fillings, extractions), crowns, jackets, and cast restorations. The plan also includes prostodontic (bridges/dentures) at 50% of approved fee; orthodontia coverage for eligible employees and dependents at 50% of approved fee (up to \$2,000 lifetime maximum per person), and dental accident benefits at 100% of approved fee (up to a separate \$1,000 maximum per person/per calendar year). The maximum district contribution is \$1,577.40. **(\$1,577.40/Annually)**

Vision Insurance - Medical Eye Services features a panel of over 14,000 doctors to provide professional vision care of persons covered under the plan. Benefits include vision examination, lenses, and frames or \$100 toward contact lenses (the contact exam is an additional expense to the employee). Vision examinations, lenses, and frames are available every 12 months. Co-payment is \$5 annually. The maximum district contribution is \$155.40. **(\$155.40/Annually)**

Life Insurance - Prudential Life is the district's carrier of a level-term life insurance policy in the amount of \$100,000.00. This policy provides for double indemnity accidental death coverage. Optional employee-paid supplemental and dependent coverage may be obtained. There is an additional \$1,000 accidental death and dismemberment benefit at no cost to the employee. The maximum district contribution is \$156.00. **(\$156.00/Annually)**

Details of the benefits are outlined in your Benefits Packet.