

OAKWOOD CUSD #76

BLUECROSS BLUESHIELD HEALTH INSURANCE PLAN OPTIONS 9/1/2023 - 8/31/2024

	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS
PLAN NAME	NPP11123	MPP43323	MPP72226	MPP83436	MPP93C26	MPEQ1Z07
Product	PPO	PPO	PPO	PPO	PPO	HDHP
Network	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS
HSA Eligible	NO	NO	NO	NO	NO	YES
BENEFITS						
Office Copay (PCP/SPC)	\$0/\$0	\$20/\$40	\$20/\$40	\$30/\$50	\$20/\$40	100% after deduct
UC/ER	\$0/\$0	20%/\$150	10%/\$150	20%/\$150	20%/\$150	100% after deduct
Deductible	\$0	\$250	\$500	\$1,000	\$1,500	\$2,800
Coinsurance	100%	20%	10%	20%	20%	100%
Out-Of-Pocket	\$0	\$1,250	\$1,000	\$3,000	\$3,500	\$2,800
Pharmacy Preferred	NA	\$15/\$30/\$50	\$10/\$40/\$60	\$10/\$40/\$60	\$10/\$40/\$60	100% after deduct
Pharmacy Non-Preferred	\$15/\$30/\$50	\$20/\$40/\$60	\$15/\$50/\$70	\$15/\$50/\$70	\$15/\$50/\$70	100% after deduct
Pharmacy OPX	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	NA
Mail Order	2X	2X	2X	2X	2X	100% after deduct
BCBS MONTHLY BILLED COST (the rates listed below do not reflect the District's monthly allocation for employee)						
Employee	\$842.73	\$776.63	\$782.89	\$699.76	\$712.27	\$650.88
Employee + Spouse	\$2,007.76	\$1,850.29	\$1,865.20	\$1,667.14	\$1,696.95	\$1,550.68
Employee + Child(ren)	\$1,483.40	\$1,367.06	\$1,378.07	\$1,231.74	\$1,253.77	\$1,145.69
Family	\$2,648.43	\$2,440.71	\$2,460.38	\$2,199.13	\$2,238.44	\$2,045.50

The District's monthly allocation is \$675.00

Reminders: Employee Navigator and your annual open enrollment period

website: employeenavigator.com

company identifier Oakwood1

It is extremely important that all eligible employees log in to **Employee Navigator** and view your current elections during the annual open enrollment period for the upcoming plan year 09/01/2023 - 08/31/2024. You would have received an email notification from Employee Navigator letting you know that it is now your open enrollment period. During this time please confirm that your elections / information are all accurate as this is the period allowed on an annual basis to make any benefit changes.

Registering for Employee Navigator: If you have not registered in Employee Navigator and are not using the link that you would have received, you will need to register first by entering your first and last name, company identifier Oakwood1 and pin (last 4 digits of your SSN). Once you have registered you will be able to start enrollment.

Please note, if you choose not to log in to Employee Navigator during the annual open enrollment period allowed for plan year 09/01/23-08/31/24, your benefit selections will default to your current contract year of 9/1/22-8/31/23.

As a reminder, this is the annual open enrollment period that allows you to make plan changes if desired. If you do not make any benefit changes at this time and decide later that you wish to make a change, you will not be able to do so until the next annual open enrollment period in August of 2024 for a September 1st effective date. The only exception would be if you have a qualifying life event for a special enrollment and request that change within 31 days of the event.