Benefit Updates 2020--2021
Effective September 1, 2020

HEALTH BENEFIT CHANGES
- No changes in the Annual deduction. It will remain at $1,050
- Out of pocket limit will increase to $4,900 ($9,800 family) In-Network and $9,800 ($19,600 family) Out-of-Network
- Copay Changes for Office Visits and Emergency
  - Primary Office Visit Copay: $35
  - Specialist Copay: $55
  - Urgent Care Copay $55
  - Emergency Room Copay: $85
- Copay Changes for Prescription Drugs
  - Generic 25% Coinsurance ($10 min, $40 max)
  - Formulary 25% Coinsurance ($50 min, $100 max)
  - Non-Formulary 50% Coinsurance ($75 min, $150 max)
  - In-Network Specialty (30 day) 25% Coinsurance ($125 min, $250 max)
  - Out-of-Network Specialty (30 day) 50% Coinsurance ($250 min, $500 max)
- Overall premium increase of 6.97%

DENTAL INSURANCE INFORMATION
- Coverage A - 100% (Preventative and Diagnostic) No deductible applies
- Coverage B - 75% (Maintenance, Simple Restoration, Oral Surgery, Periodontics and Endodontics) $25 individual deductible and $50 family Deductible applies
- Coverage C - 50% (Complex Restorative) $25 individual deductible and $50 family Deductible applies

FLEXIBLE SPENDING INFORMATION
- Health Care FSA: Used to pay for eligible medical, dental, and vision expenses for yourself, spouse and eligible tax dependents. Minimum election $250. Maximum election is $2,750.
o **Dependent (child) Care FSA:** To be used to pay for eligible child and adult care expenses (day care, before and after school care and summer day camp). Minimum election $250. Maximum election is $5,000.

o Detailed information regarding the flexible spending benefit may be reviewed at Payflex.com

**VISION INSURANCE (VSP)**
Coverage is offered for employee, employee and spouse or dependents or your entire family. All premiums are paid through pretax payroll deductions.

Benefits using preferred provider
- o Well Vision Exam (one annual exam per plan year) $10 copay
- o Prescription Glasses Allowance
- o Contact Lenses $150 annual allowance
- o Visit VSP.com for more information

**WHO TO CONTACT?**

- Additional information available on the Omaha Public Schools website at District.ops.org Click on Staff > Benefits
- Email any questions to benefits@ops.org