

Out of Pocket Cost for Medical Insurance Redbank Valley

Plan	Individual	Individual and Child	Individual and Spouse	Family
Teacher Monthly Premium	\$0	\$0	\$0	\$0
Teacher Deductible	\$1400	\$2800	\$2800	\$2800
District Contribution to Deductible	45% (\$630)	45% (\$1260)	45% (\$1260)	45% (\$1260)
Teacher Out of pocket deductible	\$770	\$1540	\$1540	\$1540
Teacher Average monthly cost (if deductible is met)	\$64.17	\$128.33	\$128.33	\$128.33
District Annual cost per employee (premiums and deductible contribution)	\$9303.77	\$21,063.48	\$23,324.40	\$24,401.88

**Vision and dental are provided to all full-time employees at no cost to the employee.

Total district cost per employee for Vision is **\$63.00/single** and **\$153.24/ all other plans** annually.

Total cost for dental is **\$1164.00** annually per employee.

Copays (once deductible is met)

Service	2021-2022	2022-2023	2023-2024
ER	\$125	\$125	\$125
URGENT Care	\$10	\$20	\$20
Office Visit	\$10	\$20	\$20
Specialist Visit	\$15	\$30	\$30
Spinal Manipulation	\$0	\$20	\$20
Physical/Occupational Therapy	\$0	\$0	\$10
Brand Name Medicine	\$20	\$20	\$20
Generic Medicine	\$0	\$0	\$0