Muddy Creek Charter School
Open Enrollment
July 1, 2023

Regence BlueShield
An Independent Licensee of the Blue Cross and Blue Shield Association

Plan Options	Option #1		Option #2	
	Platinum 500 ($500, $20, 90/50%, $3,000)		**Gold 800** ($800, $30, 70/50%, $8,550)	
Insurance Carrier	Regence BlueShield		Regence BlueShield	
Lifetime Maximum	Unlimited		Unlimited	
Provider Network	**In-Network**	**Out-of-Net.**	**In-Network**	**Out-of-Net.**
Annual Deductible	$500	$3,000	$800	$5,000
	2x family	2x family	2x family	2x family
Out-of-pocket Maximum	$3,000	$10,000	$8,550	$10,000
	2x family	2x family	2x family	2x family
Benefits	**In-Network**	**Out-of-Net.**	**In-Network**	**Out-of-Net.**
Office Visits				
Preventive / Telehealth copay	$0 / $10	50%	$0 / $10	50%
Primary / Specialist visit copay	$20 / $30	50%	$30 / $50	50%
Mental Health visit copay	$20	50%	$30	50%
Urgent Care visit copay	$30	50%	$50	50%
Chiropractic (20 visits PCY)	$20	50%	$30	50%
Acupuncture (12 visits PCY)	$20	50%	$30	50%
Tests	**Ded. Waived**		**Ded. Waived**	
Preventive Tests	$0	50%	$0	50%
	Ded. Waived		**Ded. Waived**	
Lab, X-ray and Basic Imaging	90%	50%	70%	50%
CT, MRI, PET Scans	90%	50%	70%	50%
Maternity Care				
Labor and delivery	90%	50%	70%	50%
Inpatient Hospitalization	90%	50%	70%	50%
Emergency Room Care	90%	50%	70%	50%
Prescription Drugs (2x Mail)				
Generic: Pref./Non-Pref.	$8 / $35		$10 / $35	
Brand: Pref./Non-Pref.	$30 / 50%		$50 / 50%	
Specialty: Pref./Non-Pref.	20% / 50%		20% / 50%	
Adult Choice Vision	1 exam / year - $200 Hardware		1 exam / year - $200 Hardware	

Family Status	Monthly Cost	Monthly Cost
Employee Only	114.85	0.00
Employee & Spouse	806.49	691.64
Employee & Children	685.51	587.89
Employee & Family	1,492.00	1,279.53

Delta Dental Premier ($50 Ded, $1500 Max, 100/80/50)	
Family Status	**Monthly Cost**
Employee Only	0.00
Employee & Spouse	56.97
Employee & Children	73.85
Employee & Family	136.10

Unum	
Policy Type	**Monthly Costs**
Short Term Disability	Discontinued effective 6/30/2023
Long Term Disability	0.00

NOTE: This is a very limited summary for illustrative purposes only. Actual contract language takes priorty over any of the above statements.
Please see all contract details for specifics. Any errors or omissions are purely unintentional.