

# LANCASTER SCHOOL DISTRICT

## 2026-2027 HEALTH BENEFITS FOR MANAGEMENT/CONFIDENTIAL/NURSES/PSYCHOLOGISTS/BOARD (SISC)

## SPOUSE RATES

**The plan options have changed this year.** Please make your selection by **initialing** in the box of your choice.

**Return to Risk Management by June 30, 2026.** Your plan for the 2026-2027 school year will be effective October 1, 2026.



| BLUE CROSS 100% Plan B Group #40026B |                            |  |
|--------------------------------------|----------------------------|--|
| Deductible (Individual/Family)       | \$500/\$1000               |  |
| OOP Max (Individual/Family)          | \$1,000/\$3,000            |  |
| Rx OOP Max (Individual/Family)       | \$2,500/\$3,500            |  |
| Office Visit Co-Pay                  | \$20 (first 3 visits free) |  |
| Emergency Room/Ambulance             | \$100                      |  |
| 30 Day Pharmacy (Generic/Brand)      | \$9/\$35                   |  |
| 30 Day Costco (Generic/Brand)        | \$0/\$35                   |  |
| 90 Day Costco (Generic/Brand)        | \$0/\$90                   |  |
| \$ 1,500.75 x 12 Months =            | \$ 18,009.00               |  |
| Vision Service Plan C                | \$ 338.40                  |  |
| Delta Dental PPO Incentive           | \$ 1,165.20                |  |
| Total Annual Premium                 | \$ 19,512.60               |  |
| Benefit Cap                          | \$ 16,058.00               |  |
| Difference                           | \$ 3,454.60                |  |
| Monthly Payment                      | \$ 287.89                  |  |

BC3/BR3 28 ↑

KS3/KR3 23 ↓

| Kaiser Plan 3 Group #234480-0015AMN   |                                     |  |
|---------------------------------------|-------------------------------------|--|
| Deductible                            | \$0                                 |  |
| OOP Max (Individual/Family)           | \$1,500/\$3,000                     |  |
| Office Visit Co-Pay                   | \$10                                |  |
| Emergency Room \$100 / Ambulance \$50 |                                     |  |
| 100 Day Pharmacy (Generic/Brand)      | \$10                                |  |
| Hearing Aid                           | \$500 / 1 per ear / 2 per 36 months |  |
| Chiro \$10 co-pay/30 visits           |                                     |  |
| \$ 1,279.50 x 12 Months =             | \$ 15,354.00                        |  |
| Vision Service Plan C                 | \$ 338.40                           |  |
| Delta Dental PPO Incentive            | \$ 1,165.20                         |  |
| Total Annual Premium                  | \$ 16,857.60                        |  |
| Benefit Cap                           | \$ 16,058.00                        |  |
| Difference                            | \$ 799.60                           |  |
| Monthly Payment                       | \$ -                                |  |

| BLUE CROSS 90% Plan C Group # 40651D |                            |  |
|--------------------------------------|----------------------------|--|
| Deductible (Individual/Family)       | \$200/\$500                |  |
| OOP Max (Individual/Family)          | \$1,000/\$3,000            |  |
| Rx OOP Max (Individual/Family)       | \$2,500/\$3,500            |  |
| Office Visit Co-Pay                  | \$20 (first 3 visits free) |  |
| Emergency Room/Ambulance             | \$100                      |  |
| 30 Day Pharmacy (Generic/Brand)      | \$9/\$35                   |  |
| 30 Day Costco (Generic/Brand)        | \$0/\$35                   |  |
| 90 Day Costco (Generic/Brand)        | \$0/\$90                   |  |
| \$ 1,485.00 x 12 Months =            | \$ 17,820.00               |  |
| Vision Service Plan C                | \$ 338.40                  |  |
| Delta Dental PPO Incentive           | \$ 1,165.20                |  |
| Total Annual Premium                 | \$ 19,323.60               |  |
| Benefit Cap                          | \$ 16,058.00               |  |
| Difference                           | \$ 3,265.60                |  |
| Monthly Payment                      | \$ 272.14                  |  |

BC3/BR3 33 ↑

KS3/KR3 25 ↓

| Kaiser Plan 5 Group #234480-0137ABN   |                                     |  |
|---------------------------------------|-------------------------------------|--|
| Deductible                            | \$0                                 |  |
| OOP Max (Individual/Family)           | \$1,500/\$3,000                     |  |
| Office Visit Co-Pay                   | \$20                                |  |
| Emergency Room \$100 / Ambulance \$50 |                                     |  |
| 30 Day Pharmacy (Generic/Brand)       | \$10/\$30                           |  |
| Hearing Aid                           | \$500 / 1 per ear / 2 per 36 months |  |
| Chiro \$10 co-pay/30 visits           |                                     |  |
| \$ 1,223.25 x 12 Months =             | \$ 14,679.00                        |  |
| Vision Service Plan C                 | \$ 338.40                           |  |
| Delta Dental PPO Incentive            | \$ 1,165.20                         |  |
| Total Annual Premium                  | \$ 16,182.60                        |  |
| Benefit Cap                           | \$ 16,058.00                        |  |
| Difference                            | \$ 124.60                           |  |
| Monthly Payment                       | \$ -                                |  |

| BLUE CROSS 80% Plan E Group # 40651E |                            |  |
|--------------------------------------|----------------------------|--|
| Deductible (Individual/Family)       | \$300/\$600                |  |
| OOP Max (Individual/Family)          | \$1,000/\$3,000            |  |
| Rx OOP Max (Individual/Family)       | \$2,500/\$3,500            |  |
| Office Visit Co-Pay                  | \$20 (first 3 visits free) |  |
| Emergency Room/Ambulance             | \$100                      |  |
| 30 Day Pharmacy (Generic/Brand)      | \$9/\$35                   |  |
| 30 Day Costco (Generic/Brand)        | \$0/\$35                   |  |
| 90 Day Costco (Generic/Brand)        | \$0/\$90                   |  |
| \$ 1,389.00 x 12 Months =            | \$ 16,668.00               |  |
| Vision Service Plan C                | \$ 338.40                  |  |
| Delta Dental PPO Incentive           | \$ 1,165.20                |  |
| Total Annual Premium                 | \$ 18,171.60               |  |
| Benefit Cap                          | \$ 16,058.00               |  |
| Difference                           | \$ 2,113.60                |  |
| Monthly Payment                      | \$ 176.14                  |  |

BC3/BR3 55 ↑

KS3/KR3 26 ↓

| Kaiser Plan 6 Group #234480-0139ABN   |                                     |  |
|---------------------------------------|-------------------------------------|--|
| Deductible                            | \$0                                 |  |
| OOP Max (Individual/Family)           | \$1,500/\$3,000                     |  |
| Office Visit Co-Pay                   | \$30                                |  |
| Emergency Room \$100 / Ambulance \$50 |                                     |  |
| 30 Day Pharmacy (Generic/Brand)       | \$10/\$30                           |  |
| Hearing Aid                           | \$500 / 1 per ear / 2 per 36 months |  |
| Chiro \$10 co-pay/30 visits           |                                     |  |
| \$ 1,209.75 x 12 Months =             | \$ 14,517.00                        |  |
| Vision Service Plan C                 | \$ 338.40                           |  |
| Delta Dental PPO Incentive            | \$ 1,165.20                         |  |
| Total Annual Premium                  | \$ 16,020.60                        |  |
| Benefit Cap                           | \$ 16,058.00                        |  |
| Difference                            | \$ (37.40)                          |  |
| Monthly Payment                       | \$ -                                |  |

| DIAMOND (PREVIOUSLY NAMED PLATINUM +) #M223 |                 |  |
|---------------------------------------------|-----------------|--|
| Deductible (Individual/Family)              | \$0             |  |
| OOP Max (Individual/Family)                 | \$1,000/\$3,000 |  |
| Rx OOP Max (Individual/Family)              | \$0             |  |
| Office Visit Co-Pay PCP \$0 Specialist \$40 |                 |  |
| Emergency Room/Ambulance                    | \$300           |  |
| 30 Day Pharmacy (Generic/Brand)             | \$9/\$35        |  |
| 30 Day Costco (Generic/Brand)               | \$0/\$35        |  |
| 90 Day Costco (Generic/Brand)               | \$0/\$90        |  |
| \$ 1,485.00 x 12 Months =                   | \$ 17,820.00    |  |
| Vision Service Plan C                       | \$ 338.40       |  |
| Delta Dental PPO Incentive                  | \$ 1,165.20     |  |
| Total Annual Premium                        | \$ 19,323.60    |  |
| Benefit Cap                                 | \$ 16,058.00    |  |
| Difference                                  | \$ 3,265.60     |  |
| Monthly Payment                             | \$ 272.14       |  |

BC3/BR3 77 ↑

PREVIOUSLY NAMED KAISER 4

It is my responsibility to complete a change form with Risk Management, **within 30 days**, for life events, i.e.:

Marriage/Divorce (marriage licence/certificate/divorce papers required)

Birth/Adoption (birth certificate/adoption papers required)

Dependents are eligible for insurance until age 26 (birth certificate required)

Print Name/Signature

Date

Social Security #

Classification (circle one):  
MG / CN / NURSE / PSYCH / BD)

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## [SPOUSE RATES](#)

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### 70% Two-Tiered HSA PPO Plan #70651B

|                                 |                                              |
|---------------------------------|----------------------------------------------|
| Deductible (Individual/Family)  | \$5,000/\$10,000                             |
| OOP Max (Individual/Family)     | \$6,350/\$12,700                             |
| Office Visit Co-Pay             | \$60 1st 3 visits, then deductible, then 30% |
| Emergency Room/Ambulance        | \$100                                        |
| Hearing Aid                     | \$700 / per 24 months                        |
| 30 Day Pharmacy (Generic/Brand) | \$9/\$35 AFTER DED                           |
| 30 Day Costco (Generic/Brand)   | \$0/\$35 AFTER DED                           |
| 90 Day Costco (Generic/Brand)   | \$0/\$90 AFTER DED                           |

### BC3/BR3 61

#### SINGLE Rate Bronze Plan

|                            |               |
|----------------------------|---------------|
| \$ 684 x 12 Months =       | \$ 8,208.00   |
| Vision Service Plan C      | \$ 338.40     |
| Delta Dental PPO Incentive | \$ 1,165.20   |
| Total Annual Premium       | \$ 9,711.60   |
| Benefit Cap                | \$ 16,058.00  |
| Difference                 | \$ (6,346.40) |
| Monthly Payment            | \$ -          |

### BC3/BR3 62

#### EMPLOYEE + CHILD(REN) Rate Bronze Plan

|                            |               |
|----------------------------|---------------|
| \$ 1,090 x 12 Months =     | \$ 13,080.00  |
| Vision Service Plan C      | \$ 338.40     |
| Delta Dental PPO Incentive | \$ 1,165.20   |
| Total Annual Premium       | \$ 14,583.60  |
| Benefit Cap                | \$ 16,058.00  |
| Difference                 | \$ (1,474.40) |
| Monthly Payment            | \$ -          |

**There is NO option to enroll a spouse/domestic partner**

### FOR OFFICE USE ONLY

|                            |               |
|----------------------------|---------------|
| Dental #7079 7051 (DD3 01) | \$97.10/month |
| Vision #0108350A (VS3 01)  | \$28.20/month |

Medical/Dental/Vision CAP \$16,058  
 Medical only CAP \$14,554.40  
 Medical only \$1,212.86/month