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SPECIAL DISTRICTS  
INSURANCE SERVICES

2023 EMPLOYEE BENEFITS GUIDE



# About **Special Districts Insurance Services**

The Special Districts Insurance Services (SDIS) Employee Benefits Program provides an avenue for member districts of all sizes to access easy and affordable employee benefits options. Through its partnerships with well-respected insurance carriers and administrators, SDIS is able to offer coverage for medical, vision, dental, short-term disability, long-term disability, and life insurance. These programs are structured to offer multiple plan selections, accommodating members of all sizes and financial means.

In 2014, SDIS formed a self-insured medical and dental program. This transferred ownership of the program to SDIS members. A board of trustees, comprised of appointed special district officials, oversees the SDIS Trust to ensure the program is managed to the highest level of financial integrity. Regence Blue Cross Blue Shield administers the medical program and Moda/Delta Dental and Willamette Dental administers the dental program providing member employees and their families with the broadest selection of physicians, hospitals, and dentists available in Oregon.

The disability and life insurance are fully insured programs provided by Standard Insurance Company, one of the oldest and most well respected companies in the business.





Medical Plans		Blue Plans		
General Description		The Blue plans have varying deductibles. Office visit copays are \$25 and in-network coinsurance is 20%.		
<b>Calendar-year deductible</b> All services subject to a deductible except those marked with (*) below		<b>Individual</b>	<b>Family</b>	
	PPO II	\$200	\$600	PPO C
	PPO II a	\$300	\$900	PPO D
	PPO III	\$500	\$1,500	PPO E
	PPO IV	\$1,000	\$3,000	PPO F
	PPO V	\$1,500	\$3,000	PPO H
	PPO VI	\$2,000	\$4,000	PPO J
	PPO VII	\$2,500	\$5,000	PPO K PPO L
<b>Calendar-year out-of-pocket (OOP) maximum</b> (Including deductible and copays)		<b>Individual</b>	<b>Family</b>	
	PPO II	\$2,000	\$5,500	PPO C
	PPO II a	\$2,500	\$7,000	PPO D
	PPO III	\$3,000	\$8,500	PPO E
	PPO IV	\$4,500	\$12,000	PPO F
	PPO V	\$5,000	\$13,500	PPO H
	PPO VI	\$5,500	\$13,500	PPO J
	PPO VII	\$5,500	\$13,500	PPO K PPO L
Out-of-network benefits		Out-of-network services: \$5,000 per person		
Prescription drug benefits		Tier 1-\$10; Tier 2-\$30; Tier 3-\$50 Tier 4 is lesser of \$200 copay or 30% per prescription		
<b>Preventive Services</b>		<b>In Network / Out of Network</b>		
Well-baby visits, routine physicals		No cost share / 40%		
Routine gynecological exams		No cost share / 40%		
<b>Professional Services</b>		<b>Member Cost Share</b>		
		<b>In Network / Out of Network</b>		
Office and urgent care		\$25* / 40%		
Office procedures and supplies		20% / 40%		
Acupuncture - 30 visits per calendar year Chiropractic/Manipulations - 30 visits combined Massage Therapy - 12 visits per calendar year, Licensed massage therapist only		\$25* / 40%		
Maternity care (professional/physician)		\$200* / 40%		
<b>Hospital Inpatient &amp; Outpatient Services</b>				
Inpatient room and board		20% / 40%		
Inpatient rehab., skilled nursing		20% / 40%		
Outpatient surgery		20% / 40%		
Radiology and lab		20%* / 40%		
Advanced imaging		20% / 40%		
Emergency room services*		\$250* / \$250*		
<b>Mental Health/Chemcial Dependency</b>				
Office visits		\$25* / 40%		
Inpatient care, residential program		20% / 40%		
<b>Other Services</b>				
Physical therapy, Outpatient rehab		20%* / 40%		
Allergy injections		\$5* / 40%		
Durable medical equipment		20% / 40%		

\*These services are not subject to a deductible. ^Charges for emergency medical conditions



Red Plans		HSA Plan	
The Red plans have varying deductibles. Office visit copays are \$35 and in-network coinsurance is 30%.		This is a qualified high-deductible-health plan (HDHP). All services, other than preventive, are subject to the deductible. This includes pharmacy services.	
Individual	Family	Individual	Family
\$300	\$900	\$3,000	\$6,000
\$500	\$1,500		
\$1,000	\$3,000		
\$1,500	\$3,000		
\$2,000	\$4,000		
\$2,500	\$5,000		
\$3,000	\$6,000		
\$5,000	\$10,000		
Individual	Family	Individual	Family
\$2,500	\$7,500	\$6,000	\$12,000
\$3,000	\$9,000		
\$5,000	\$14,000		
\$5,500	\$14,700		
\$5,500	\$14,700		
\$6,000	\$12,700		
\$6,350	\$12,700		
\$6,350	\$12,700		
Out-of-network services: \$6,000 per person plans C-F; \$7,000 plans H-L		Out-of-network services: Ded.-\$6,000/\$12,000 OOP maximum-\$7,000/\$14,000	
Tier 1-\$10; Tier 2-\$30; Tier 3-\$50. Tier 4 is lesser of \$200 copay or 30% per prescription		20% coinsurance after deductible in network; 50% coinsurance after deductible out of network	
In Network / Out of Network		In Network / Out of Network	
No cost share / 50%		No cost share / 50%	
No cost share / 50%		No cost share / 50%	
Member Cost Share In Network / Out of Network		Member Cost Share In Network / Out of Network	
\$35* / 50%		20% / 50%	
30% / 50%		20% / 50%	
\$35* / 50%		20% / 50%	
30% / 50%		20% / 50%	
30% / 50%		20% / 50%	
30% / 50%		20% / 50%	
30% / 50%		20% / 50%	
30%* / 50%		20% / 50%	
30% / 50%		20% / 50%	
\$250 + 30%* / \$250 + 30%*		20% / 20%	
\$35* / 50%		20% / 50%	
30% / 50%		20% / 50%	
30%* / 50%		20% / 50%	
\$5* / 50%		20% / 50%	
30% / 50%		20% / 50%	

that are provided by non-participating or out-of-network providers are paid at the participating provider

The benefit information in this brochure is a summary designed for comparative purposes. For specific information on plan benefits, exclusions and limitations, please refer to a proposal contract or Member Benefits Handbook.

This page provides an overview of health plan designs available to SDIS member groups through Regence.

For plan details, please contact us or your local agent.



#### The SDIS Plan additionally offers:

- No member cost share for in-network colonoscopy (or ANY form of colorectal cancer screening).
- Protection against 'surprise billing' when a member goes to an in-network facility but unknowingly receives treatment from an out-of-network provider.

# Prescription *Benefit Summary*

## Get the most from your pharmacy benefit

Have a prescription to fill? Wondering if you should switch to a generic or use our home delivery service? Here are some quick tips and programs you need to know about.

### How to fill your prescription

Whether you have a new prescription or need to refill an existing one, our network of more than 65,000 participating pharmacies has you covered—across the country and around your corner.

Show your member ID card to your pharmacist so they can file your claim with us online and tell you how much you owe.

### Programs to stretch your pharmacy dollar

Our programs are designed to put valuable medication and health support into your hands, while also saving you money.

#### Covered-drug list

When it comes to choosing medications, it's important to know how the list of covered drugs—or formulary—works.

The covered-drug list divides medications into multiple tiers, each with its own cost share. Before we add a medication to the list, our team of doctors and pharmacists carefully evaluate how safe and effective it is while assessing whether it will improve health.

What does this mean for you? By knowing whether your benefit covers your medication as well as which tier it falls under, you'll know how much you owe.

#### Generics

Generic and brand-name medications have the same strength, quality and purity. But, generics can cost up to 80% less. So, ask your doctor if there is a generic drug that will work for you.

#### Home delivery

You can get some medications—like the ones you take for a chronic condition—mailed to you at the location of your choice. That means fewer trips to the pharmacy, and it can even save you a copay or lower your out-of-pocket costs if you have coinsurance.

#### Clinical programs

Our pharmacists work behind the scenes to help you get the medications you need when you need them. We also look out for safety concerns, such as potential drug interactions or duplicate prescriptions, that could affect you.



## Specialty Pharmacy

We know that living with a complex health condition can be stressful and sometimes confusing. Our specialty pharmacy services are here to support you with the care and medications you need, every step of the way. In some cases, your plan may require that you use our Specialty Pharmacy.

To assist you with the complexities of your condition and its treatment, our Specialty Pharmacy services will help you coordinate refills, monitor side effects, and give you 24-hour access to clinical specialists. You'll even get injectable supplies for free—and everything can be delivered to your home or location of your choice.

## Understanding pre-authorization

To ensure you're getting an effective drug at an affordable price, we review prescriptions for some medications before we cover them. Drugs on the pre-authorization list include many for which equal or more effective and lower-cost options exist.

If your drug needs pre-authorization, you'll want to do one of two things:

1. Talk with your doctor to see if there's an alternative treatment that does not require pre-authorization.

**OR**

2. Have your doctor or pharmacist request pre-authorization for your medication. You may need to get that authorization before you can get your prescription filled.

Questions? Call the Customer Service number on the back your member ID card.

1-844-765-2897

[www.regence.com](http://www.regence.com)



# Prescription *Benefit Summary*

## Home Delivery

### Express Scripts® Pharmacy

#### Introducing Express Scripts® Pharmacy, your home delivery pharmacy

Home delivery through Express Scripts® Pharmacy is a safe, convenient, contactless way to get your long-term medicines delivered right to your door. It may even help you save money.

#### Savings and convenience

- Free standard delivery
- Refill reminder notices through your phone or email, whichever you prefer
- Optional automatic refill program for eligible prescriptions, so your medicine is processed and sent to you when you need it\*
- Save time – no waiting in line at the pharmacy

#### Support and service

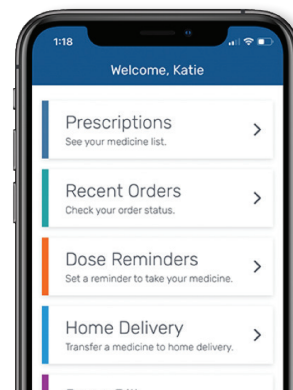
- 24/7 access to a team of knowledgeable pharmacists and support staff
- Multiple locations across the United States for fast processing and dispensing
- Pharmacists check each prescription multiple times before they send it to you

#### It's easy to get started

Create an online profile to manage your medicines

- 1 Go to [express-scripts.com/rx](https://express-scripts.com/rx)
- 2 Register and create a profile
- 3 See your active medicines and/or send your refill order

**If you haven't used home delivery yet, you can also call 1 (833) 599-0451 to get started.**



#### A mobile app to manage your prescriptions

- Refill prescriptions
- Track your order
- Make payments
- Set reminders to take medicine and more

\*Check to see if your health plan offers automatic refills and prescription renewal.





All plans include vision coverage.  
However, the coverage varies by plan:

- **Blue Plan:** \$25 / \$300
- **Red Plan:** \$35 / \$250
- **HSA Plan:** \$25 / \$250

Members can limit their out-of-pocket expense by using Regence participating providers.

## Vision *Benefit Summary*

### Deductible & Out-of-Pocket

If you are enrolled in an HSA plan, other than Preventive Services, no benefits will be paid until the calendar year deductible is satisfied. Deductibles, copayments, coinsurance payments and pharmacy copayments/coinsurance accumulate toward the Out-of-Pocket Maximum.

### Vision Care Coverage

<b>Routine vision exams</b>	Care received from participating providers follows office visit copay. Regence will reimburse non-participating vision providers at an allowable amount similar to in-network vision providers, but members could be subject to balance billing.
<b>Vision hardware</b>	Annual allowance varies by plan design

*\*Dollar amount maximum dependent on Medical plan selected.*



REGENCE PREGNANCY PROGRAM

## Get ready for baby with the Regence Pregnancy Program

We're here to help you get the information and support you need to prepare for delivery and care for your new baby. Download the Regence Pregnancy Program app (find it in the App Store or on Google Play) to track milestones and find answers to all your pregnancy and new-parent questions.

### With the Regence Pregnancy Program, you'll receive:

Seasonal pregnancy newsletters

A maternity nurse care manager who'll be there to support you every step of the way

Help understanding and following your doctor's or midwife's advice

24/7 access to our toll-free maternity nurse advice line



Download the Regence Pregnancy Program app to get the information and support you need for your pregnancy and your new baby.

### Get the Regence Pregnancy Program app and you can:

Read helpful articles and watch videos about pregnancy, caring for your baby and child development

See your weekly to-dos for each trimester

Write down questions to ask your doctor or midwife (and share those notes with loved ones)

Use helpful tools for pregnancy and after delivery, including feeding and growth trackers

Track your baby's development milestones from ages 0-2

**Want more information?** Email us at [CaseManagement@regence.com](mailto:CaseManagement@regence.com) or call 1 (888) JOY-BABY (1-888-569-2229).





# Access a health program built just for you

Omada® is a personalized program that helps members manage diabetes through one-on-one personal coaching, support from a specialist, and the tools needed to make long-lasting health changes.

\*Included for eligible participants.

If you or your adult family members are living with diabetes and are enrolled in the Regence BlueCross BlueShield of Oregon health plan, SDIS will cover the Omada program. This may include a connected glucose meter with as many test strips as you need, and a digital scale—all yours to keep! Other eligibility requirements may apply.



Get started today:  
[omadahealth.com/sdis](https://omadahealth.com/sdis)

## Your personal Omada health coach will help you:

- ✓ **Lose weight and boost energy**  
Learn how food, activity, sleep, and stress relate to diabetes.
- ✓ **Prevent blood sugar highs and lows**  
Your certified specialist will help you keep blood sugar in check.
- ✓ **Track your health anytime, anywhere**  
Chat with your health coach and track your progress with the Omada app.
- ✓ **Stay motivated and accountable**  
Gain a team of supporters and online community to help you reach your health goals.

## What do you get as a member?

- ✓ A personal health coach and a certified diabetes specialist
- ✓ A personalized care plan
- ✓ Weekly lessons
- ✓ Tools for managing stress
- ✓ Online peer group and communities

**Plus, easier blood glucose monitoring with smart devices.<sup>†</sup> Yours to keep.**

- ✓ 2 continuous glucose monitor sensors\*
- ✓ Blood glucose meter and ongoing supply of test strips and lancets
- ✓ Smart scale (if clinically eligible)

## “Members love Omada

"This Omada program really works! I'm mindful of what I eat, buy, and prepare. I look for opportunities to keep moving, not excuses. I feel good about myself which has more positive effects. Life is good and I want to live it!"

- Vinny, Omada member

Testimonials are based on the member's real experiences and individual results. Results may vary based on individual and demographic factors. We do not claim that these are typical results that members will generally achieve.

\*CGMs are only available with the Omada for Diabetes program and only available to members within this program who receive a prescription and have a compatible smartphone. Eligible members will receive two (2) CGM sensors - one CGM is to wear upon enrollment, the other CGM is for a six-month follow-up.

<sup>†</sup>Included for eligible participants.

Regence BlueCross BlueShield of Oregon is an Independent Licensee of the Blue Cross and Blue Shield Association.

Omada is a separate company that provides care and disease management services.



SD | I | S Special Districts  
Insurance Services



## Conquer back and joint pain without drugs or surgery

We provide all the tools you need to get moving again from the comfort of your home. You'll get exercise therapy tailored to your needs, technology for instant feedback in the app, personal coach and physical therapist. Best of all, **it's free** — 100% covered by Special Districts Insurance Services through Regence for you and eligible family members.

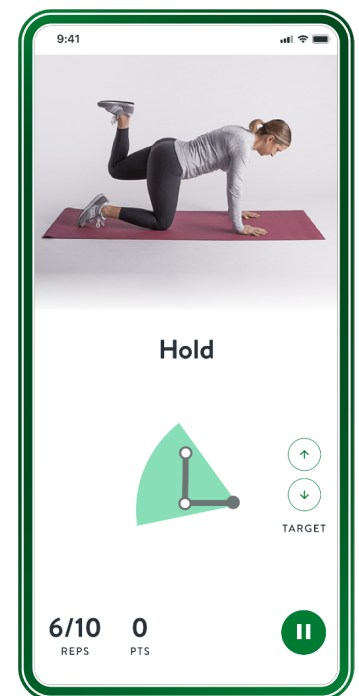
Sign up today for help with any of the following:

- Conquer pain or limited movement
- Recover from a past injury
- Reduce stiffness in achy joints

Join for your **back, knee, hip, neck, or shoulder**. On average, participants cut their pain as much as 68%\*!



Scan the QR code to learn more or apply at  
[hinge.health/specialdistrictsinsurance](https://hinge.health/specialdistrictsinsurance)  
or call (855) 902-2777



Participants must be 18+ and enrolled in a Special Districts Insurance Services medical plan administered by Regence BlueCross BlueShield of Oregon. Regence BlueCross BlueShield of Oregon is an Independent Licensee of the Blue Cross and Blue Shield Association. Hinge Health® is a separate and independent company that provides digital MSK services for Regence members.

\*Participants with chronic knee and back pain after 12 weeks. Bailey, et al. Digital Care for Chronic Musculoskeletal Pain: 10,000 Participant Longitudinal Cohort Study. JMIR. (2020).



**MDLIVE**

Virtual Care, Anywhere.

**24/7/365 on-demand access to  
affordable, quality healthcare.  
Anytime, Anywhere.**

With MDLIVE, you can visit with a doctor 24/7 from your home, office or on the go. Our network of Board Certified doctors is available by phone or secure video to assist with non-emergency medical conditions.

***There is a \$0 Copay for MDLIVE.  
SDIS covers all cost of your MDLIVE telehealth visit.***

### Who are our doctors?

MDLIVE has the nation's largest network of telehealth doctors. On average, our doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine and family medicine. Our doctors are committed to providing convenient, quality care and are always ready to take your call.

### Are my children eligible?

Yes. MDLIVE has pediatricians on call 24/7/365. Please note, a parent or guardian must be present during any interactions involving minors. We ask parents to establish a child record under their account. Parents must be present on each call for children 18 or younger.

### Common Conditions We Treat

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Diarrhea
- Ear Infections
- Fever
- Headache
- Infections
- Insect Bites
- Joint Aches
- Rashes
- Respiratory Infections
- Sinus Infections
- Skin Infections
- Sore Throat
- Urinary Tract Infections
- And More!

### When should I use MDLIVE?

- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care doctor is not available
- To request prescription refills (when appropriate)
- If traveling and in need of medical care

### How much does it cost?

Signing up is free, you only pay per visit. If you're receiving MDLIVE as part of a group benefit, you may not be required to pay at all.

Costs per consult do vary. Sign up to find out your consult fee.



### **MD** Download the App

Doctor visits are easier and more convenient with the MDLIVE App. Be prepared. Download today.



### Behavioral Health

- Marital Problems
- Child Behavior & Learning Issues
- Financial Hardship
- Coping with Loss & Grief
- Parenting Counseling & Advice
- Problems at Work
- Stresses & Challenges of Everyday Life

Virtual Care,  
Anywhere.

[MDLIVE.com/regence-or](https://MDLIVE.com/regence-or)

1-888-725-3097

Disclaimers: MDLIVE is an Internet-based service allowing individuals to select and interact with independent healthcare professionals. MDLIVE does not provide healthcare or behavioral health services. MDLIVE is not an insurance product or a prescription fulfillment warehouse. MDLIVE is not intended to replace a personal relationship with a medical or behavioral healthcare provider. No statement is intended to imply that any person should seek services or treatment or that MDLIVE should be used in place of treatment recommended by a healthcare professional. MDLIVE operates subject to state and federal regulation and all or some of its products or services may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs, drugs of concern and certain other drugs which may be harmful because of their potential for abuse. MDLIVE makes no representations, warranties, or guarantees about the efficacy, appropriateness, or suitability of any products, procedures, prescriptions, treatments, services, advice, opinions, healthcare professionals or any other information contained on or available through MDLIVE. MDLIVE reserve the right in its sole discretion to deny access for potential misuse of services or any other misconduct. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm ET 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit [www.mdlive.com/pages/terms.html](https://www.mdlive.com/pages/terms.html) 010113.

# One Membership. Thousands of Ways to Stay Active and Save Money.

-  **12,200+ Gyms**
-  **9,300+ On-Demand Videos**
-  **1:1 Well-Being Coaching**
-  **Enroll Your Spouse<sup>1</sup>**

**No annual fees or long-term contracts. Switch gyms anytime.**

  
LA|FITNESS.



**snap** 24/7  
fitness

**CHÖZE**  
FITNESS

**blink** FITNESS

*Curves*

**EōS**  
FITNESS

**Plus: 5,700+ Premium Gym Options** at exercise studios, outdoor experiences, and others with **20% – 70% discounts** at most locations<sup>3</sup>



**Get Started:** [Regence.com/Advantages](https://www.Regence.com/Advantages)

<sup>1</sup> Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

<sup>2</sup> Plus an enrollment fee and applicable taxes.

<sup>3</sup> Costs for premium exercise studios exceed \$28/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

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REGISTER TODAY FOR ONLINE RESOURCES

# REGENCE.COM

Get everything you need to  
know about your plan

- Access your *Explanation of Benefits*
- Download a copy of your insurance cards
- Review information about your benefit coverage
- Route to MDLIVE website



*Looking for a claim or a doctor? Want to compare treatment costs?*  
Visit [regence.com](http://regence.com) for all that and more.

## Your complete source of health and wellness information

You can find everything you need to know about your health plan and ways to take care of yourself all in one place: **regence.com**.

Consider health care decisions and explore treatment options to help you plan your budget:

- Compare cost and quality of hospitals, clinics and providers.
- Research treatment options and out-of-pocket cost estimates.
- Learn about medical conditions and medications.
- Explore health articles and videos.

Discover tools that help you track your coverage and make informed decisions about your health care:

- Review details about your coverage.
- Manage your claims online and eliminate paper Explanation of Benefits.
- Find a doctor or specialist and read patient reviews.

Healthy living has its own rewards, but Regence Rewards points can help:

- Earn points for completing a General Health Assessment.
- Receive points for healthy everyday activities—such as eating fruits and veggies and walking the dog, or joining an online wellness program.
- Redeem points for a \$25 gift card.

### To get started, just follow these steps:

1. Go to **regence.com** and click Register.
2. Complete the required Plan Information fields. The name, member ID and group numbers you enter must match your member card.
3. Complete the Account Information fields.
4. Create a user name and secure password.
5. Review your information, accept the User Agreement and click Approve.

You're automatically enrolled for Rewards after you register. You get Rewards points for the following:

Taking a confidential General Health Assessment. Learn how you've been managing your health to date, and get practical tips on how to improve your health and well-being.

Managing stress and getting into shape. Reach for a healthy lifestyle with wellness programs on weight loss, nutrition, stress relief, smoking cessation and more.

# Dental Benefit Summary



Delta Dental of Oregon

1. All plans include pediatric dental. Please see Member Handbook for additional details.
2. Under this incentive plan, benefits start at 70 percent for your first plan year of coverage. Thereafter, benefit payments increase by 10 percent each plan year (up to a maximum benefit of 100 percent) provided the individual has visited the dentist at least once during the previous plan year. Failure to do so will cause a 10 percent reduction in benefit payment the following plan year, although payment will never fall below 70 percent.
3. Orthodontics only available to groups with 15 or more enrolled.
4. Deductible waived.
5. Preventive services do not apply toward the plan-year benefit maximum.
6. Orthodontic services do not apply toward the plan-year benefit maximum.
7. Orthodontic maximum must match dental benefit maximum.



## Delta Dental - Plan Option Overview

Plan Year Costs	Constant Plan	Incentive Plan 2	Constant Plan with Orthodontic Services 3	Incentive Plan 2 with Orthodontic Services 3
Deductible	\$25 / \$75	\$0	\$25 / \$75	\$0
Benefit maximum 5, 6	\$1,500 or \$2,000	\$1,500 or \$2,000	\$1,500 or \$2,000	\$1,500 or \$2,000
<b>In-network, you pay:</b>				
<b>Preventive and diagnostic services 5, 6</b>				
Exam and prophylaxis/cleaning (twice every 12 months)	0%	30% - 0%	0%	30% - 0%
Bitewing X-rays (once every 12 months)	0%	30% - 0%	0%	30% - 0%
Topical fluoride application (ages 18 and under)	0%	30% - 0%	0%	30% - 0%
Sealants and space maintainers (ages 14 and under)	0%	30% - 0%	0%	30% - 0%
<b>Restorative services</b>				
Fillings (posterior teeth paid to amalgam fee)	20%	30% - 0%	20%	30% - 0%
Inlays (amalgam reimbursement fee)	20%	30% - 0%	20%	30% - 0%
Oral surgery and extractions	20%	30% - 0%	20%	30% - 0%
Endodontics and periodontics	20%	30% - 0%	20%	30% - 0%
<b>Major Restorative services</b>				
Gold or porcelain crowns	50%	50%	50%	50%
Onlays	50%	50%	50%	50%
Implants	50%	50%	50%	50%
Dentures and partial dentures	50%	50%	50%	50%
Bridges	50%	50%	50%	50%
<b>Orthodontic services 5</b>				
Lifetime maximum - \$1,500 or \$2,000 7	Not covered	Not covered	50%	50%

## Willamette Dental - Standard & Enhanced Plans Overview

Benefits	Standard Plan - Copays	Enhanced Plan - Copays
Annual Maximum	No Annual Maximum	No Annual Maximum
Deductible	No Deductible	No Deductible
General & Orthodontic Office Visit	You pay a \$15 Copay per Visit	You pay a \$15 Copay per Visit
<b>Diagnostic and Preventive Services</b>		
Routine and Emergency Exams	Covered with the Office Visit Copay	Covered with the Office Visit Copay
X-rays	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Teeth Cleaning	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Fluoride Treatment	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Sealants (per tooth)	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Head and Neck Cancer Screening	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Oral Hygiene Instruction	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Periodontal Charting	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Periodontal Evaluation	Covered with the Office Visit Copay	Covered with the Office Visit Copay
<b>Restorative Dentistry</b>		
Fillings	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Porcelain-Metal Crown	You pay a \$300 Copay	You pay a \$250 Copay
<b>Prosthodontics</b>		
Complete Upper or Lower Denture	You pay a \$350 Copay	You pay a \$300 Copay
Bridge (per Tooth)	You pay a \$300 Copay	You pay a \$250 Copay
<b>Endodontics and Periodontics</b>		
Root Canal Therapy – Anterior	You pay a \$75 Copay	Covered with the Office Visit Copay
Root Canal Therapy – Bicuspid	You pay a \$125 Copay	Covered with the Office Visit Copay
Root Canal Therapy – Molar	You pay a \$175 Copay	Covered with the Office Visit Copay
Osseous Surgery (per Quadrant)	You pay a \$150 Copay	Covered with the Office Visit Copay
Root Planing (per Quadrant)	You pay a \$75 Copay	Covered with the Office Visit Copay
<b>Oral Surgery</b>		
Routine Extraction (Single Tooth)	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Surgical Extraction	You pay a \$85 Copay	Covered with the Office Visit Copay
<b>Dental Implants</b>		
Dental Implant Surgery	Implant benefit maximum of \$1,500 per calendar	Implant benefit maximum of \$1,500 per calendar
<b>Orthodontia Treatment</b>		
Pre-Orthodontia Treatment	You pay a \$150 Copay*	You pay a \$150 Copay*
Comprehensive Orthodontia Treatment	You pay a \$2,500 Copay	You pay a \$1,500 Copay
<b>Miscellaneous</b>		
Local Anesthesia	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Dental Lab Fees	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Nitrous Oxide	You pay a \$40 Copay	You pay a \$40 Copay
Specialty Office Visit	You pay a \$30 Copay per Visit	You pay a \$30 Copay per Visit
Out of Area Emergency Care Reimbursement	You pay charges in excess of \$100	You pay charges in excess of \$100

Benefits for implant surgery have a benefit maximum, if covered. \*\*Dental implant-supported prosthetics (crowns, bridges, and dentures) are not a covered benefit.

\*Copay credited towards the Comprehensive Orthodontia Treatment copay if patient accepts treatment plan. Underwritten by Willamette Dental Insurance, Inc.

These plans provide extensive coverage of services and supplies to prevent, diagnose, and treat diseases or conditions of the teeth and supporting tissues.

Presented are just some of the most common procedures covered in your plan. Please see the Certificate of Coverage for a complete plan description, limitations, and exclusions.





## Life Insurance Options from Standard Insurance Company (The Standard)

Group Program				
Coverage	Option I	Option II	Option III	Option IV
Life Insurance amount per employee	\$10,000	\$20,000	\$50,000	100% of yearly salary up to \$300k maximum
Accidental Death and Dismemberment per employee	\$10,000	\$20,000	\$50,000	100% of yearly salary up to \$300k maximum
Convertible upon leaving employment	Yes	Yes	Yes	Yes
Automatic issue	Yes	Yes	Yes	Yes
Optional Dependent Life each dependent	\$5,000	\$5,000	\$5,000	\$5,000
Individual Supplemental Life				
Availability	By individual employee			
Life Insurance amount per employee	\$30,000 to \$300,000 in increments of \$10,000			
Proof of insurability required	Yes			
Rates	Age group as of Jan. 1		Monthly cost per \$10,000 of insurance	
	0-29		\$1.00	
	30-39		\$1.10	
	40-44		\$2.20	
	45-49		\$3.90	
	50-54		\$6.40	
	55-59		\$9.90	
	60-64		\$14.80	
	65-69		\$22.30	
	70+		Available upon request	

Individual supplemental life insurance is subject to underwriting approval (based on health statements) by the provider. Do not cancel any existing insurance prior to notification of acceptance.

## Employee Assistance Program from the Standard Insurance Company (The Standard)

Employee Assistance Program (EAP) is included for members covered by the Long Term Disability plan. Services range from WorkLife services to legal and financial counseling, with up to three face-to-face assessment and counseling sessions.

*This information is only a brief description of the group insurance policy sponsored by Special Districts Association of Oregon. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Special Districts Association of Oregon may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.*

*\*Short Term and Long Term Disability quotes will be provided based on current payroll data.*

## Travel Assistance from The Standard

Travel Assistance is an additional Life Insurance feature offered by The Standard. This service provides you and your dependents with access to appropriate medical care and other emergency services when traveling at least 100 miles from home or in foreign countries for up to 180 days. Travel Assistance also offers a range of professional, 24-hour medical, legal and trip assistance information and coordination services to help your travel go smoothly. For more information, visit [www.standard.com/eforms/14684.pdf](http://www.standard.com/eforms/14684.pdf).



## The Life Services Toolkit from The Standard

For employees, online services include estate planning and state-specific will preparation, identity theft prevention, financial calculators, wellness resources and more. For beneficiaries, the Life Services Toolkit offers grief and loss support by phone, online and face-to-face. They can also take advantage of access to financial counselors, legal consultation and other support services. For more information, visit [www.standard.com/eforms/17526.pdf](http://www.standard.com/eforms/17526.pdf).

## Short Term Disability from The Standard

Coverage	Option I	Option II	Option III	Option IV	Option V	Option VI
<b>Benefit amount</b>	Flat \$100 per week	Flat \$100 per week	Flat \$200 per week	Flat \$200 per week	60% of earnings to a \$900 weekly maximum	60% of earnings to a \$900 weekly maximum
<b>Benefits begin:</b>						
For an accident	1st day	1st day	1st day	1st day	1st day	1st day
For an illness	8th day	8th day	8th day	8th day	8th day	8th day
<b>Benefits last for:</b>	90 days	180 days	90 days	180 days	90 days	180 days
<b>Automatic issue</b>	Yes	Yes	Yes	Yes	Yes	Yes

## Long Term Disability from The Standard

Coverage	Option I	Option II
<b>Benefit begin after</b>	90 days of disability	180 days of disability
<b>Maximum monthly benefit</b>	60% of earnings to a maximum of \$5,000 in monthly benefit	60% of earnings to a maximum of \$5,000 in monthly benefit
<b>Disability definitions:</b>		
Unable to perform duties of own occupation	24 months	24 months
Unable to perform duties of any occupation for which the employee is suitably trained	After 24 months	After 24 months
<b>Partial disability definition</b>	Unable to work 1 day per week	Unable to work 1 day per week
<b>Return to work incentive</b>	Included	Included
<b>Alcohol and drugs restrictions</b>	None	None
<b>Survivor's benefit</b>	3 times monthly benefit	3 times monthly benefit
<b>Benefits offset by</b>	Social Security and PERS	Social Security and PERS

# EAP Summary of Services

## A benefit for you and your family members provided by Special District Insurance Services

The Employee Assistance Program (EAP) is a **FREE** and **CONFIDENTIAL** benefit that can assist you and your eligible family members with any personal problems, large or small.

### Counseling with an EAP Professional

Three (3) counseling sessions face to face, over the phone, or virtually for concerns such as:

- Relationship conflict
- Conflict at work
- Depression
- Stress management
- Family relationships
- Anxiety
- Alcohol or drug abuse
- Grieving a loss
- Professional development

### Resources for Life

Canopy will help locate resources and information related to childcare, eldercare, caregiving, and anything else you may need.

### Legal Consultations / Mediation

Contact Canopy for a free thirty-minute office or telephone. A 25% discount from the attorney's/mediator's normal hourly rate is available thereafter.

### Financial Coaching

Coaches will provide unlimited financial coaching to help develop better spending habits, reduce debt, improve credit, increase savings, and plan for retirement.

### Identity Theft

Up to a 60-minute free consultation with a highly trained Fraud Resolution Specialist™ (FRS) who will conduct emergency response activities and assist with restoring their identity, good credit, and dispute fraudulent debts.

### Home Ownership and Housing Support

Assistance and discounts for buying, selling, and refinancing. Resource retrieval for housing assistance.

### Coaching

Access phone or video sessions with a Coach to support goal setting, healthy habits, and personal development.

### Pet Parenting Resources

Free pet information and support, including pet insurance discounts, new pet parent resources and bereavement support.

### Wellbeing Tools

- Fertility health support
- Online legal tools
- Will kit questionnaire
- Gym membership discounts

### Member Site

Innovative educational tools, chat for support, take self-assessments, view videos and webinars, access courses, download documents and more. Access at [my.canopywell.com](https://my.canopywell.com), and register as a new user or log-in. Enter **SDIS** for company name when you register.



Crisis Counselors are available by phone **24/7/365**

call: 800-433-2320 text: 503-850-7721 email: [info@canopywell.com](mailto:info@canopywell.com)

Canopy is committed to creating a safe, inclusive, and equitable society for all.



# Canopy Quick-Reference Guide

We make it easy for you and your family to access confidential coaching, counseling, work/life balance, and self-help resources

1

## Convenient Connection

Phone, text, app, chat, email, or online support. Your first point of contact is with a mental health professional

2

## Comprehensive Resources

We offer counseling (in person or virtual), life coaching, financial coaching, legal, child/eldercare support, resource research, housing support, digital self-help resources, gym discounts and much more

3

## Personalized Care Plan

We'll guide you to the appropriate resource(s) based on your unique needs and preferences

4

## Professional Guidance

You'll receive evidence-based action plans, customized resources for ongoing success, and follow-up to make sure you you're getting the support you're looking for

### Access your member site

Get guided support to the services that best meet your needs. You can also browse all the free services available to you and your family.

Log in: [Here](#)

### Get started now:

800-433-2320 text: 503-850-7721 [my.canopywell.com](https://my.canopywell.com)



SCAN ME



canopy



SD | S Special Districts  
Insurance Services

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