

2025 Health Insurance: DEA

Danville Community Consolidated School District 118 will continue to offer medical insurance through BlueCross BlueShield of Illinois in 2025. There will be 4 plans to choose from, with varying costs and benefits. ***It is very important that you review your options to ensure you choose the best plan option for you and your family!***

In-Network Benefits	Platinum/Gold	Silver	Bronze HSA
Plan Deductible (Individual/Family)	\$6,850 / \$13,700	\$9,200 / \$18,400	\$6,000 / \$12,000
Health Reimbursement Arrangement	Members are responsible for the first \$1,000 of deductible expenses. Then the HRA will pay 70% of remaining deductible expenses.	Members are responsible for the first \$2,500 of deductible expenses. Then the HRA will pay 70% of remaining deductible expenses.	Not available. This plan is a Qualified High Deductible Health Plan that is eligible to be paired with a Health Savings Account or HSA.
Coinsurance (amount you pay after deductible is satisfied)	After first \$1,000, 30%. Once plan deductible has been reached, 0%.	After first \$2,500, 30%. Once plan deductible has been reached, 0%.	0%
Out of Pocket Maximum (Individual/Family)	\$3,255 / \$7,210 (plus copays)	\$4,510 / \$10,770 (plus copays)	\$6,000 / \$12,000
Preventive Services	Covered 100% No deductible	Covered 100% No deductible	Covered 100% No deductible
Virtual Visits (through MDLive)	\$25 copay	~\$50	~\$50
Primary Care Office Visits	\$50 copay	Deductible / 30% / 0%	Deductible then 0%
Specialist Office Visits	\$75 copay	Deductible / 30% / 0%	Deductible then 0%
Urgent Care	\$50 copay	Deductible / 30% / 0%	Deductible then 0%
Emergency Room	\$400 copay	Deductible / 30% / 0%	Deductible then 0%
Inpatient Hospitalization	Deductible / 30% / 0%	Deductible / 30% / 0%	Deductible then 0%
Outpatient Hospitalization	Deductible / 30% / 0%	Deductible / 30% / 0%	Deductible then 0%
RX Retail RX Mail Order	\$15/15/50/100/200/300 \$30/30/100/200/NA/NA Copays	\$15/15/50/100/200/300 \$30/30/100/200/NA/NA Copays	Deductible then 0%
Network*	Platinum: PPO Gold: BCS	BCS	BCS

*PPO = Participating Provider Organization [PPO]

BCS = Blue Choice Select [BCS]

2025 Health Insurance Monthly Premiums: DEA

In-Network Benefits	Platinum/Gold	Silver	Bronze
Employee Only	\$410 / \$225	\$150	\$60
Employee + 1 Dependent	\$1,434 / \$973	\$695	\$500
Employee + 2 Dependents	\$1,484 / \$1,023	\$731	\$526
Employee + 3 (or more) Dependents	\$1,534 / \$1,073	\$766	\$552

Spousal Surcharge: A \$300 monthly surcharge will be added to the above premiums for anyone adding a spouse that has coverage offered through their own employer. An attestation form will need to be completed and returned to the district's Benefit Coordinator if you are covering a spouse to attest that they do not have coverage offered elsewhere.

Health Reimbursement Arrangement (HRA)

In 2025, the Health Reimbursement Arrangement will be administered through Envision Healthcare. Envision will receive claims directly from BlueCross BlueShield and will monitor where members are with their deductible expenses. Once a member has hit \$1,000 in deductible expenses on the Platinum/Gold plans or \$2,500 in deductible expenses on the Silver plan, the HRA will start to pay 70% of any remaining deductible expenses. The payments will be sent directly to the providers office. ***It is very important that you monitor the billing statements you receive from your providers office to ensure that payments are being received and applied appropriately!***

Health Savings Accounts (HSA)

The Bronze plan offered in 2025 is a Qualified High Deductible Health Plan (QHDHP) which is eligible to be paired with a Health Savings Account or HSA. Anyone who enrolls in this plan can choose to set up an HSA account at any bank of their choice. There are also online HSA banking options available, an example being www.hsabank.com.

Once an HSA account is established, employees can make pre-tax contributions into the account that can be facilitated through payroll deductions. Any contributions made into an HSA account can be used to pay for qualified medical, dental and vision expenses (like a Flexible Spending Account – FSA). Any money in an HSA account can rollover from year to year (unlimited) and remains with you even if you leave employment with the district.

The maximum amount you can contribute into an HSA in 2025 is \$4,300 if you are enrolled in single coverage or \$8,550 if you are enrolled in family coverage. If you are over the age of 55, you can also make an additional \$1,000/year catch-up contribution. Additional information regarding the benefits of an HSA have been included in your open enrollment materials.

If you are currently enrolled in the FSA through DCCSD and are interested in setting up an HSA account, please see Kim Hoffman for more details!