

Southeastern Indiana School Insurance Trust
Sunman-Dearborn Community School Corporation
Benefit Summary (Teachers)
(for the period January 1, 2025 - December 31, 2025)

MEDICAL		
Benefits	Plan 1 (HSA)	Plan 2 (HSA)
	Network	Network
Deductible		
Individual	\$3,300	\$6,000
Family	\$6,000	\$12,000
Inpatient/Outpatient Hospital Services	0% after deductible	0% after deductible
Max Out of Pocket (OOP)		
Individual	\$4,000	\$6,000
Family	\$8,000	\$12,000
Office Visit (Primary/Specialty)	\$50 copay - deductible applies first, then copay up to OOP max	covered 100% after deductible
Anthem Telemedicine Visit	\$50 copay - deductible applies first, then copay up to OOP max	covered 100% after deductible
Preventive Care	covered 100% (no deductible)	covered 100% (no deductible)
Emergency Room	\$250 copay - deductible applies first, then copay up to OOP max	covered 100% after deductible
Urgent Care Facility	\$75 copay - deductible applies first, then copay up to OOP max	covered 100% after deductible
Prescription Drugs - Pharmacy		
Tier 1 - Most Generics	\$20 *	covered 100% after deductible
Tier 2 - Brand Preferred	\$50 *	
Tier 3 - Brand Non-Preferred	\$80 *	
	* deductible applies first, then copay up to OOP max	
Prescription Drugs - Mail Order		
Tier 1 - Most Generics	\$40 *	covered 100% after deductible
Tier 2 - Brand Preferred	\$100 *	
Tier 3 - Brand Non-Preferred	\$160 *	
	* deductible applies first, then copay up to OOP max	
Preventive Rx	\$20	\$20
	Per deduction (24 deductions)	Per deduction (24 deductions)
Employee Only	\$36.54	\$0.04
Employee/child(ren)	\$267.17	\$112.17
Employee/spouse	\$312.17	\$130.17
Family	\$386.71	\$159.71

DENTAL	
Benefits	Network
Calenar Year Max	\$1,000
Deductible (Individual/Family)	\$50 / \$150
Preventive (2 cleanings per year)	100%
Minor Restorative Services	80%
Basic	80%
Major	50%
Orthodontia	50%
Ortho Lifetime Max	\$1,000
	Per deduction (24 deductions)
Employee Only	\$0.04
Family	\$21.12