

MSCCU Kaiser Benefits Information Sheet

Kaiser Option for 2025-26 Benefit Plan Year (Oct. 2025 - Sept. 2026)

Brief Summary of Benefits	Member Pays:
Professional Services:	
Office Visit co-pay	\$10
Urgent Care co-pay	\$10
Specialists/Consultants co-pay	\$10
Prenatal, Postnatal Office Visit co-pay	\$0
Scans: CT, CAT, MRI, PET, etc.	\$0
Diagnostic X-ray & Laboratory Procedures	\$0
Preventative Care Services (includes physical exams & screenings)	\$0
Hospital & Skilled Nursing Facility Services:	
Emergency Room (co-pay waived if admitted)	\$100 co-pay
Inpatient Hospital co-pay (preauthorization required)	\$0
Outpatient Hospital co-pay	\$10
Surgery, Outpatient (performed in an Ambulatory Surgery Center)	\$10
Surgery, Outpatient (performed in a Hospital)	\$10
Mental Health Services & Substance Abuse Treatment:	
Inpatient Care: Facility based care (preauthorization required)	\$0
Outpatient Care: Facility based care (preauthorization required)	\$10
Other Services:	
Acupuncture - limits apply	\$10 co-pay / 30 visits
Ambulance (ground or air)	\$50
Chiropractic - limits apply	\$10 co-pay / 30 visits
Durable Medical Equipment (DME)	100%
Physical and Occupational Therapy - limits apply	\$10
Individual / Family Deductible(s) A portion of the covered expenses that an individual must pay before benefits are paid by the insurance plan - deductibles are per calendar year.	\$0
Individual / Family - Out of Pocket Max (OOP Max) - The OOP Max is the most you have to pay in deductibles, co-insurance and co-pays for covered health services during a calendar year. All deductibles and co-pays apply to the calendar year OOP maximum.	\$1500 per individual \$3000 family
Outpatient Prescription Drugs	
Days supply	100
Generic Cost	\$10
Brand Name Cost	\$10
Mail Order	\$10

This sheet is only a brief summary of benefits that reflects In-Network benefits. Visit our website at hr.fcoe.org/benefits to review the benefit summaries or plan booklets for details, limitations and exclusions. Benefits may be subject to change due to mid-year legislative changes.

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MONTHLY COSTS	
Medical	\$1,602.00
TOTAL COST w/ Delta Dental Premier (Incentive) Plan	\$1,737.85
TOTAL COST w/ Delta Dental PPO Plan	\$1,725.85
Employer Contribution/Monthly	\$1,429.17

11 MONTH EMPLOYEE COST	
Employee's Cost/Monthly with Delta Dental PPO Premier (Incentive) Plan	\$336.74
Employee's Cost/Monthly with Delta Dental PPO	\$323.65

12 MONTH EMPLOYEE COST	
Employee's Cost/Monthly with Delta Dental PPO Premier (Incentive) Plan	\$308.68
Employee's Cost/Monthly with Delta Dental PPO	\$296.68

Note: Monthly costs include: Medical, Dental, Vision, Life Insurance & Administrative Fee