

**INFORMATION ABOUT:  
INSURANCE**

- **MEDICAL**
- **PRESCRIPTION**
- **DENTAL**

**FLEXIBLE SPENDING ACCOUNTS**

**FREDERICK COUNTY PUBLIC SCHOOLS  
EMPLOYEE BENEFITS AND INSURANCE SUMMARY  
1 JULY 2007 – 30 JUNE 2008**

PROJECTED PAYROLL DEDUCTIONS – EACH PAY PERIOD JULY 1, 2007 - JUNE 30, 2008*						
	HEALTH INSURANCE** UnitedHealthcare Medical, Spectera Vision, PharmaCare Prescription			DENTAL INSURANCE** Delta Dental		
	10-Month Employees	11-Month Employees	12-Month Employees	10-Month Employees	11-Month Employees	12-Month Employees
Employee Only	\$12.37	\$11.24	\$10.31	Paid 100% by FCPS	Paid 100% by FCPS	Paid 100% by FCPS
Employee + Dependents	\$145.85	\$132.59	\$121.55	\$42.04	\$38.21	\$35.03
Employees + Dependents (both parents employed by FCPS)	\$24.74	\$22.48	\$20.62	\$24.75	\$22.50	\$20.63

EMPLOYER'S CONTRIBUTION (HOW MUCH FCPS PAYS ON YOUR BEHALF)	
<b>EMPLOYEE COVERAGE</b>	<b>DEPENDENT COVERAGE</b>
<ul style="list-style-type: none"> <li>• Medical – \$494.75 per month (\$5,937.00 per year)</li> <li>• Dental – \$28.81 per month (\$345.72 per year)</li> </ul>	<ul style="list-style-type: none"> <li>• Medical – \$431.85 per month (\$5,182.20 per year)</li> </ul>

**BENEFITS HIGHLIGHTS**

	<b>IN NETWORK</b>	<b>OUT OF NETWORK</b>
<b>MEDICAL</b>	<b>CO-PAYMENTS:</b>	<b>CO-INSURANCE:</b> 20% after deductible
	Primary Care Physician	\$15.00
	Specialist	\$25.00
	Outpatient Diagnostic Services	\$15.00
	Inpatient Hospital	\$100.00
	Emergency Room (Non-Emergency)	\$75.00
	<b>DEDUCTIBLE:</b> None	<b>DEDUCTIBLE:</b>
	<b>MAXIMUM OUT-OF-POCKET:</b> No Out-of-Pocket Maximum	\$200 per Covered Person
		\$400 for all Covered Persons in a family
		<b>MAXIMUM OUT-OF-POCKET:</b>
		\$1,250 per Covered Person per policy year
		\$2,500 for all Covered Persons in a family
		Out-of-Pocket Maximum includes the Annual Deductible

	<b>RETAIL PHARMACY (30 DAY SUPPLY)</b>	<b>MAIL ORDER (90 DAY SUPPLY)</b>
<b>PRESCRIPTION</b>	• Generic	\$8.00
	• Preferred Brand	20.00
	• Non-Preferred Brand	35.00
		• Generic
		• Preferred Brand
		• Non-Preferred Brand
	<b>PROGRAM HIGHLIGHTS</b>	
	<ul style="list-style-type: none"> <li>• Mandatory mail order program for long term maintenance drugs</li> <li>• Mandatory generics when available</li> <li>• Mandatory speciality pharmacy program for specialty prescription drugs</li> </ul>	

	<b>FLEX HEALTH</b>	<b>FLEX DEPENDENT CARE</b>
<b>FSA</b>	Maximum Amount: \$3,000.00	Maximum Amount: \$5,000.00

\*Payroll deductions are projected as of 4/20/07 contingent upon final contract negotiations with FCTA, FASSE and FCASA and final adoption of the Board of Education's Fiscal Year 2008 budget.

\*\*Contributions for medical and dental insurance coverage are deducted from your gross earnings before taxes are calculated.

This publication is intended to provide an overview of FCPS benefits; complete details can be found in the insurance companies' documents and the plans' legal documents, which will always govern in case of a dispute. The Board of Education of Frederick County, FCTA, FASSE and FCASA jointly reserve the right at any time to modify or amend, in whole or in part, any or all plan provisions.