

**2024/2025 Approved Rate Structure  
for  
Northeast Iowa Schools Insurance Trust**

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		<u>1 Blue POS</u>	<u>2 Blue POS</u>	<u>2 PPO</u>	<u>2 HMO</u>	<u>3 Blue POS</u>	<u>3 PPO</u>
<b><u>Deductible</u></b>	Single	500	1000	1000	1000	2000	2000
	Family	1000	2000	2000	2000	4000	4000
<b><u>Coinsurance</u></b>		80/20	80/20	80/20	80/20	100/0	100/0
<b><u>RX copay</u></b>		----	10/25/40/85	10/25/40/85	10/25/40/85	----	----
<b><u>Out-of-Pocket Maximum</u></b>							
	Single	900	2000	2000	2000	2000	2000
	Family	1800	4000	4000	4000	4000	4000
<b><u>Premium</u></b>							
	Single	951	801	863	743	734	793
	Employee/Spouse	2318	2012	2169	1867	1801	1947
	Employee/Child(ren)	1614	1400	1500	1302	1293	1398
	Family	2318	2012	2169	1867	1801	1947
<b><u>Delta Dental</u></b>	Single: \$38.78	EE/Spouse: \$128.68	EE/Child(ren): \$128.68	Family: \$128.68			
<b><u>Met Life Vision</u></b>	Single: \$8.66	EE/Spouse: \$29.58	EE/Child(ren): \$29.58	Family: \$29.58			

BC – Blue Choice plans

**For Plan Benefit Schedules refer to the website [www.nfvschools.com](http://www.nfvschools.com). The Information is listed under the District tab and Staff Resources.**