



Insurance Plans

Employees are able to enroll into a Performance Flex EPO (HMO) medical insurance plan from Highmark

Performance Flex EPO (HMO)

- Requires a Personal Care Provider (PCP) from the Highmark Keystone Network. You can look up providers here – www.highmarkbcbs.com
- You can only visit doctors, specialists or providers within the Highmark Keystone Network. You can look up providers here – www.highmarkbcbs.com
- No referrals necessary to visit specialists, urgent care facilities or retail clinics
- Deductibles and co-payments apply (see EPO for deductible and co-payment rates when applicable)

Performance Flex EPO (HMO) Monthly Premium Rates July 1, 2024-June 30, 2025

- Individual \$820.99
- Parent/Child \$1,841.50
- Parent/Children \$2,025.60
- Husband/Wife \$2,230.59
- Family \$2,319.04

Enrollment in Oracle

Employees have 31 days from their date of hire to enroll into the health insurance plan. After the initial enrollment period you may not make any changes to your insurance until Open Enrollment (May 1-30 annually) or unless a qualifying event occurs. Examples of qualifying events include losing current coverage, getting married, having a baby, and other significant changes in your life situation.

Dependents

List any dependents (including a spouse) you want to add/remove from the insurance. Disabled dependents over the age of 26 may be eligible for insurance. Please contact Highmark at 1-877-258-3123 for additional information.

Required Documentation

- Spouse - Copy of Marriage Certificate plus one of the following: Federal Tax Return, Mortgage Statement, Bank Statement, Utility Bill, Rental/Lease Agreement (all documents must include both employee and spouses' names).
- Children (under the age of 26) – Birth or Adoption Certificate
- Employees are responsible for removing dependents when they are no longer eligible for health insurance or they have obtained their own insurance from an employer

Please contact Cori B. Fye cfye@rsd.k12.pa.us or Sheila Lubert slubert@rsd.k12.pa.us with any questions or concerns regarding enrollment or insurance.