

Poudre School District
MENTAL HEALTH / SUBSTANCE USE SUMMARY OF BENEFITS
 effective 08/01/2024 - 07/31/2025

PPO-1		
COVERAGE DESCRIPTION	IN NETWORK	OUT OF NETWORK
Out of Pocket maximum	\$4,750 individual / \$9,500 family (combined with medical)	\$7,750 individual / \$15,500 family (combined with medical)
Inpatient Services		
<ul style="list-style-type: none"> • Deductible 	\$750 individual / \$2,250 family (combined with medical)	\$1,125 individual / \$3,375 family (combined with medical)
<ul style="list-style-type: none"> • Coinsurance • Maximum Benefit 	30% of allowed charges None	50% of allowed charges None
Outpatient Services		
<ul style="list-style-type: none"> • Deductible • Coinsurance • Maximum Benefit 	None 30% of allowed charges None	None Plan pays 50% of allowed charges None

PPO-2		
COVERAGE DESCRIPTION	IN NETWORK	OUT OF NETWORK
Out of Pocket maximum	\$7,700 individual / \$15,400 family (combined with medical)	No Coverage
Inpatient Services		
<ul style="list-style-type: none"> • Deductible 	\$1,500 individual / \$4,500 family (combined with medical)	No Coverage
<ul style="list-style-type: none"> • Coinsurance • Maximum Benefit 	30% of allowed charges None	
Outpatient Services		
<ul style="list-style-type: none"> • Deductible • Coinsurance • Maximum benefit 	None 30% of allowed charges None	No Coverage

PCDHP		
COVERAGE DESCRIPTION	IN NETWORK	OUT OF NETWORK
Out of Pocket maximum	\$7,700 individual / \$15,400 family (combined with medical)	\$15,400 individual / \$30,800 family (combined with medical)
Inpatient Services		
<ul style="list-style-type: none"> • Deductible 	\$7,700 individual / \$15,400 family (combined with medical)	\$15,400 individual / \$30,800 family (combined with medical)
<ul style="list-style-type: none"> • Coinsurance • Maximum Benefit 	None None	None None
Outpatient Services		
<ul style="list-style-type: none"> • Deductible • Coinsurance • Maximum Benefit 	\$7,700 individual / \$15,400 family (combined with medical) None None	\$15,400 individual / \$30,800 family (combined with medical) None None