

Poudre School District
Poudre Consumer Driven Health Plan Summary
August 1, 2025 – July 31, 2026

PSD funds a Health Reimbursement Arrangement (HRA) of \$1,000 annually for employees enrolled in this plan for the employee only tier and \$2,000 annually for employee/spouse, employee/children, and employee/family tiers. Except for covered preventive services, the member is responsible for all expenses until the deductible is reached then the plan will pay 100% for the remainder of the plan year.

	Poudre Consumer Driven Health Plan (PCDHP)	
Benefit Description	In-Network	Out-of-Network
Plan Year Deductible	Individual: \$7,700 Family: \$15,400	Individual: \$15,400 Family: \$30,800
Plan Year Out-of-Pocket Maximum	Individual: \$7,700 Family: \$15,400	Individual: \$15,400 Family: \$30,800
Preventive Care	Plan pays 100%	You pay 100% up to the Deductible
Urgent Care	\$100 copay; services billed outside office services are subject to deductible	If immediate care is required: \$100 copay; services billed outside office services are subject to deductible; If immediate care is not required: all services subject to deductible.
Prescription Drugs		
Out-of-Pocket Maximum	Individual: \$1,500 Family: \$3,000	Not Applicable
Retail (up to 34-day supply)	Generic: You pay 10% Preferred: You pay 20% Non-Preferred: You pay 30%	No Benefit
Mail Order (90-day supply)	Generic: You pay \$30 Preferred: You pay \$150 Non-Preferred: You pay \$250	No Benefit

If there is a conflict between the information in this summary and the legal plan documents, the plan will be administered according to the legal plan documents.