

## SHARYLAND INDEPENDENT SCHOOL DISTRICT Self-Funded Health Benefit Plan Administered by ABA

<b>Alternate Plan** NOT A MEDICAL PLAN</b>	<b>Base Plan</b>	<b>High Plan</b>																																																
Life/AD&D Insurance: \$50,000 (Additional \$40,000)	Deductible: \$1,250 in - \$2,500 out-of-network	Deductible: \$750 in - \$2,000 out-of-network																																																
Dental Insurance: Yes, Includes Employee Coverage	Hospital Adm. Ded: \$200 in - \$300 out-of-network	Hospital Adm. Ded: \$100 in - \$200 out-of-network																																																
<b>Benefits - Paid to Employee Only</b>	Office Copay: *** <b>\$35 (or \$10 at PCI or Dr. Kaur or Dr. Stinson)</b>	Office Copay: *** <b>\$30 (or \$10 at PCI or Dr. Kaur or Dr. Stinson)</b>																																																
Coordination of Benefits: No, Benefits Paid Direct to Employee	Coinsurance: Percentages: 70% in - 50% out-of-network Maximum: \$5,000 in - \$10,000 out-of-network	Coinsurance: Percentage 80% in - 60% out-of-network Maximum: \$4,000 in - \$8,000 out-of-network																																																
Inpatient Hospitalization: \$250 Per Day (30 Day Maximum) Cash Benefit	Drug Copay: \$5 Generic <b>\$5</b> <b>90-Day Retail</b> Greater of \$30 or 30% Formulary	Drug Copay: \$5 Generic <b>\$5</b> <b>90-Day Retail</b> Greater of \$30 or 30% Formulary																																																
Outpatient Surgery: \$100 Per Surgery Cash Benefit	Greater of \$40 or 45% Non-Formulary	Greater of \$40 or 45% Non-Formulary																																																
Outpatient Cancer Trtmt: \$100 Per Day Cash Benefit	Specialty RX Greater of \$100 or 10% Copay	Specialty RX Greater of \$100 or 10% Copay																																																
Preventive Care: \$200 Per Year Cash Benefit	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Total Rates</th> <th style="text-align: center;">District Pays</th> <th style="text-align: center;">Employee Pays</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td style="text-align: right;">\$ 377.00</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 8.00</td> </tr> <tr> <td>Emp. + Children</td> <td style="text-align: right;">\$ 609.16</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 240.16</td> </tr> <tr> <td>Emp. + Spouse</td> <td style="text-align: right;">\$ 698.00</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 329.00</td> </tr> <tr> <td>Emp. + Family</td> <td style="text-align: right;">\$ 901.50</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 532.50</td> </tr> <tr> <td>2 Emp. + Family*</td> <td style="text-align: right;">\$ 949.50</td> <td style="text-align: right;">\$ 738.00</td> <td style="text-align: right;">\$ 211.50</td> </tr> </tbody> </table>		Total Rates	District Pays	Employee Pays	Employee Only	\$ 377.00	\$ 369.00	\$ 8.00	Emp. + Children	\$ 609.16	\$ 369.00	\$ 240.16	Emp. + Spouse	\$ 698.00	\$ 369.00	\$ 329.00	Emp. + Family	\$ 901.50	\$ 369.00	\$ 532.50	2 Emp. + Family*	\$ 949.50	\$ 738.00	\$ 211.50	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Total Rates</th> <th style="text-align: center;">District Pays</th> <th style="text-align: center;">Employee Pays</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td style="text-align: right;">\$ 489.00</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 120.00</td> </tr> <tr> <td>Emp. + Children</td> <td style="text-align: right;">\$ 936.00</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 567.00</td> </tr> <tr> <td>Emp. + Spouse</td> <td style="text-align: right;">\$ 1,017.00</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 648.00</td> </tr> <tr> <td>Emp. + Family</td> <td style="text-align: right;">\$ 1,425.00</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 1,056.00</td> </tr> <tr> <td>2 Emp. + Family*</td> <td style="text-align: right;">\$ 1,274.00</td> <td style="text-align: right;">\$ 738.00</td> <td style="text-align: right;">\$ 536.00</td> </tr> </tbody> </table>		Total Rates	District Pays	Employee Pays	Employee Only	\$ 489.00	\$ 369.00	\$ 120.00	Emp. + Children	\$ 936.00	\$ 369.00	\$ 567.00	Emp. + Spouse	\$ 1,017.00	\$ 369.00	\$ 648.00	Emp. + Family	\$ 1,425.00	\$ 369.00	\$ 1,056.00	2 Emp. + Family*	\$ 1,274.00	\$ 738.00	\$ 536.00
	Total Rates	District Pays	Employee Pays																																															
Employee Only	\$ 377.00	\$ 369.00	\$ 8.00																																															
Emp. + Children	\$ 609.16	\$ 369.00	\$ 240.16																																															
Emp. + Spouse	\$ 698.00	\$ 369.00	\$ 329.00																																															
Emp. + Family	\$ 901.50	\$ 369.00	\$ 532.50																																															
2 Emp. + Family*	\$ 949.50	\$ 738.00	\$ 211.50																																															
	Total Rates	District Pays	Employee Pays																																															
Employee Only	\$ 489.00	\$ 369.00	\$ 120.00																																															
Emp. + Children	\$ 936.00	\$ 369.00	\$ 567.00																																															
Emp. + Spouse	\$ 1,017.00	\$ 369.00	\$ 648.00																																															
Emp. + Family	\$ 1,425.00	\$ 369.00	\$ 1,056.00																																															
2 Emp. + Family*	\$ 1,274.00	\$ 738.00	\$ 536.00																																															
Prescription Drugs: \$600 Per Year Cash Benefit	*(If Employee & Spouse are district employees.)	*(If Employee & Spouse are district employees.)																																																
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Total Rates</th> <th style="text-align: center;">District Pays</th> <th style="text-align: center;">Employee Pays</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 369.00</td> <td style="text-align: right;">\$ 0.0</td> </tr> </tbody> </table>		Total Rates	District Pays	Employee Pays	Employee Only	\$ 369.00	\$ 369.00	\$ 0.0																																										
	Total Rates	District Pays	Employee Pays																																															
Employee Only	\$ 369.00	\$ 369.00	\$ 0.0																																															
<b>Need proof of Primary Insurance to enroll for benefits.</b>																																																		

\*\*Alternate Plan is for employees covered by other health insurance coverage and may be elected instead.

\*\*\*\*Information for \$10 Copay Clinics are located on the SISD Website - Insurance Department Page.