

# 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. Stinson)</b>	Office Copay: *** <b>\$30 (or \$10 at PCI 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	Specialty RX Greater of \$40 or 45% Non-Formulary	Specialty RX 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 border="0" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;"><b>Total</b></td> <td style="text-align: center;"><b>District</b></td> <td style="text-align: center;"><b>Employee</b></td> </tr> <tr> <td></td> <td style="text-align: center;"><b>Rates</b></td> <td style="text-align: center;"><b>Pays</b></td> <td style="text-align: center;"><b>Pays</b></td> </tr> <tr> <td>Employee Only</td> <td style="text-align: right;">\$ 477.00</td> <td style="text-align: right;">\$ 435.00</td> <td style="text-align: right;">\$ 12.00</td> </tr> <tr> <td>Emp. + Children</td> <td style="text-align: right;">\$ 714.32</td> <td style="text-align: right;">\$ 435.00</td> <td style="text-align: right;">\$ 279.32</td> </tr> <tr> <td>Emp. + Spouse</td> <td style="text-align: right;">\$ 795.00</td> <td style="text-align: right;">\$ 435.00</td> <td style="text-align: right;">\$ 360.00</td> </tr> <tr> <td>Emp. + Family</td> <td style="text-align: right;">\$ 1,049.50</td> <td style="text-align: right;">\$ 435.00</td> <td style="text-align: right;">\$ 614.00</td> </tr> <tr> <td>2 Emp. + Family*</td> <td style="text-align: right;">\$ 1,135.00</td> <td style="text-align: right;">\$ 870.00</td> <td style="text-align: right;">\$ 265.00</td> </tr> </table>		<b>Total</b>	<b>District</b>	<b>Employee</b>		<b>Rates</b>	<b>Pays</b>	<b>Pays</b>	Employee Only	\$ 477.00	\$ 435.00	\$ 12.00	Emp. + Children	\$ 714.32	\$ 435.00	\$ 279.32	Emp. + Spouse	\$ 795.00	\$ 435.00	\$ 360.00	Emp. + Family	\$ 1,049.50	\$ 435.00	\$ 614.00	2 Emp. + Family*	\$ 1,135.00	\$ 870.00	\$ 265.00	<table border="0" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;"><b>Total</b></td> <td style="text-align: center;"><b>District</b></td> <td style="text-align: center;"><b>Employee</b></td> </tr> <tr> <td></td> <td style="text-align: center;"><b>Rates</b></td> <td style="text-align: center;"><b>Pays</b></td> <td style="text-align: center;"><b>Pays</b></td> </tr> <tr> <td>Employee Only</td> <td style="text-align: right;">\$ 585.00</td> <td style="text-align: right;">\$ 435.00</td> <td style="text-align: right;">\$ 150.00</td> </tr> <tr> <td>Emp. + Children</td> <td style="text-align: right;">\$ \$ 1,126.00</td> <td style="text-align: right;">\$ 435.00</td> <td style="text-align: right;">\$ 691.00</td> </tr> <tr> <td>Emp. + Spouse</td> <td style="text-align: right;">\$ \$ 1,123.00</td> <td style="text-align: right;">\$ 435.00</td> <td style="text-align: right;">\$ 688.00</td> </tr> <tr> <td>Emp. + Family</td> <td style="text-align: right;">\$ \$ 1,644.00</td> <td style="text-align: right;">\$ 435.00</td> <td style="text-align: right;">\$ 1,209.00</td> </tr> <tr> <td>2 Emp. + Family*</td> <td style="text-align: right;">\$ \$ 1,546.00</td> <td style="text-align: right;">\$ 870.00</td> <td style="text-align: right;">\$ 676.00</td> </tr> </table>		<b>Total</b>	<b>District</b>	<b>Employee</b>		<b>Rates</b>	<b>Pays</b>	<b>Pays</b>	Employee Only	\$ 585.00	\$ 435.00	\$ 150.00	Emp. + Children	\$ \$ 1,126.00	\$ 435.00	\$ 691.00	Emp. + Spouse	\$ \$ 1,123.00	\$ 435.00	\$ 688.00	Emp. + Family	\$ \$ 1,644.00	\$ 435.00	\$ 1,209.00	2 Emp. + Family*	\$ \$ 1,546.00	\$ 870.00	\$ 676.00
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<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.**