



HEALTH INSURANCE 101 | THINGS YOU SHOULD KNOW

UISD offers employees a choice of two health plan types, the HMO Plan with only one option and the PPO Plan with two options. Each plan has access to the BCBSTX Network. There are many things to consider when making your medical plan choice. We have listed a few items below to help get you started with your decision. **Remember the information in this guide is intended to give you a high-level overview of the plans. For specific questions about providers and specific plan coverage details, please contact BCBSTX and consult the plan documents available on the UISD Benefits page.**

Basic Insurance Terms

Copay

You will usually pay a fixed amount of money for each covered doctor visit or prescription.

Deductible

This is the amount you will need to pay for covered services before your plan begins to pay.

Coinsurance

After your deductible is met, you only pay a percentage of the cost for each

Out Of Pocket Maximum

You will never pay more than your out-of-pocket limit during the plan year. The out-of-pocket limit includes all of your copayment, deductible and coinsurance payments.

PCP

A primary care physician (PCP) is the doctor that you consider your go-to doctor when you need medical care. Under HMO, you will need their referral to see a specialist.

Whats new?



NEW HMO PLAN FOR
UISD EMPLOYEES
STARTING AT

\$61.12

For Employee Only.
See the rates section
to learn more.

WHICH PLAN IS RIGHT FOR YOU?

HMO BRONZE PLAN

PPO CORE SILVER PLAN

PPO CORE PLUS GOLD PLAN

"In-network" benefits

✓

✓

✓

Non-emergency "out-of-network" benefits

✓

✓

Primary Care Physician (PCP) required

✓

Referral required to see a specialist

✓

Service only in Texas

✓



HMO

VS

PPO

An HMO, is designed to keep costs low and predictable. With one doctor to coordinate your care, an HMO health plan is easy to use and may be just what you're looking for. In this plan, each family member needs to have a Primary Care Physician (PCP) assigned. The categories available are: Family medicine, OB/GYN, Geriatrics, & Pediatrics (can be change once a month).

Before you decide to elect an HMO please remember the following points:

- **Make Your First Appointment.** If you're a new patient, see your PCP right away to help avoid delays later when you are sick or need a referral. Let the doctor's office know that you're a new patient.
- **Get a Referral.** If you need to see a specialist, test or procedure, your PCP will refer you to a provider. Make sure the provider is in your network. You don't need referrals for mammograms, OB/GYN and behavior health services, as long as they are in the HMO network. In addition, you will need a referral to visit a hospital for non-emergency services.
- **For Non-Emergencies.** See your PCP first for minor illnesses like a cold, flu, minor cuts or burns. If the office is closed, call the doctor's after-hours number. In some cases, they may have you go to the hospital.
- **For Emergencies.** For life-threatening illnesses or injuries, call 911 or go to the nearest emergency room. You don't have to go in-network or get a referral. But do tell your PCP about your emergency as soon as you can so they can follow your treatment and manage any follow-up care.
- **In-Network only. NO OUT OF NETWORK COVERAGE** unless there is a life-threatening emergency. Plus the coverage its **limited to the state of Texas.**

In a PPO plan, you have the flexibility to choose the doctors, hospitals and other health care providers you use to get care, and you can afford to pay more, a PPO may be the right plan for you and your family.

Before you decide to elect an PPO please remember the following points:

- **You may need to get pre-authorization (or pre-notification)** from BCBSTX before getting certain tests or services. Your doctor's office will call the pre-authorization number on the back of your BCBSTX member ID card to confirm.
- **For non-emergencies.** For a common illness or injury, like a cold, flu, minor cut or burn, you have a few options to get care. These are less expensive than going to the emergency room.
 - **Call the 24/7 Nurse line.** The number is on the back of your BCBSTX member ID card.
 - **Call your doctor.** If the office is closed, call the doctor's after-hours number. In some cases, they may have you go to the hospital.
 - **Visit a retail health clinic or urgent care center.** Check the UISD benefits website to make sure the facility is in your plan's network.
- **In an emergency** — When your injury or illness is serious or life-threatening, call 911 or go to the nearest emergency room, even when traveling out-of-state or abroad.
- **For specialist, behavioral health or hospital care.** You do not need a referral to see a specialist or behavioral health care provider. You also don't need a referral to visit a hospital. You can get care from an in-network or out-of-network provider, but you will likely pay more for non-emergency services if you don't stay in network.