

**MCCAMEY INDEPENDENT SCHOOL DISTRICT
SEPTEMBER 1, 2015 OPTIONS**

BENEFITS	9/1/2015	9/1/2015
	BUY UP	STANDARD
DEDUCTIBLE CAL/YR	\$1,000/\$2,000	\$1,500/\$3,000
COSHARE STOP LOSS *	\$4,500/\$6,000	\$5,000/\$8,000
ER COPAY	\$100 Copay / 100%	80% After Cal Yr Ded
IN-PATIENT HOSPITAL	80% After Cal Yr Ded	80% After Cal Yr Ded
DEDUCTIBLE PER ADM.	None	None
HIGH TECH RADIOLOGY	80% After Cal Yr Ded	80% After Cal Yr Ded
COPAY	None	None
MEDICAL/SURGICAL		
OFFICE VISIT	\$40 Copay / 100%	80% After Cal Yr Ded
SPECIALIST	\$50 Copay / 100%	80% After Cal Yr Ded
IN-PATIENT VISIT	80% After Cal Yr Ded	80% After Cal Yr Ded
SURGERY	80% After Cal Yr Ded	80% After Cal Yr Ded
CHEMICAL DEPENDENCY	80% After Cal Yr Ded	80% After Cal Yr Ded
SERIOUS MENTAL ILLNESS	80% After Cal Yr Ded	80% After Cal Yr Ded
MENTAL HEALTH CARE	80% After Cal Yr Ded	80% After Cal Yr Ded
EMERGENCY CARE		
ACCIDENT & MEDICAL	80% After \$100 Copay	80% After Cal Yr Ded
HOSPITAL	80% After Cal Yr Ded	80% After Cal Yr Ded
PHYSICIAN	80% After Cal Yr Ded	80% After Cal Yr Ded
AMBULANCE	80% After Cal Yr Ded	80% After Cal Yr Ded
PREVENTIVE CARE	100%	100%
CHIROPRACTIC SERVICES	35 Visits Per Year	35 Visits Per Year
	80% After Cal Yr Ded	80% After Cal Yr Ded
PHYSICAL MEDICINE		
PRESCRIPTION DRUG		
DEDUCTIBLE	None	None
GENERIC	\$10	80% After Cal Yr Ded
BRAND PREFERRED	\$40	80% After Cal Yr Ded
BRAND NON PREFERRED	\$60	80% After Cal Yr Ded
SPECIALTY DRUGS	Participant Pays 20% of Total Cost	80% After Cal Yr Ded
30 Day Supply	1 CoPay	80% After Cal Yr Ded
90 Day Supply	3 CoPays	80% After Cal Yr Ded
LIFETIME MAXIMUM		
	Unlimited	Unlimited
RATES	9/1/2015	9/1/2015
Employee Only **	\$625.00	\$400.00
Employee & Child(ren) under 23 ***	\$892.00	\$727.00
Each Child Over 23 ***	\$350.00	\$327.00
Employee & Spouse	\$1,075.00	\$945.00
Employee, Spouse & Child(ren)	\$1,401.00	\$1,050.00
PAYROLL DEDUCTIONS		
Employee Only	\$225.00	\$0.00
+ Child(ren) under 23 ***	\$492.00	\$327.00
+ Each Child Over 23	\$350.00	\$327.00
+ Spouse	\$675.00	\$545.00
+ Spouse & Child(ren)	\$1,001.00	\$650.00

* Out of Network CoShare: Buy-Up \$7,000 / \$12,000 and Standard \$7,500 / \$16,000

** School District Contributes \$400 Per Month to Employee Cost

*** Child rate applies to all children under 23 years of age.

An additional cost of \$350 Buy-Up and \$327 Standard will apply for each child ages 23 - 26.