

Carrizo Springs CISD - Bronze & Silver Coordinated Care Plan Comparison

Key plan notes

- Primary care will be available onsite once per month at no cost, with 24/7 virtual primary care at no cost.
- Generic medications can be \$0 through the capitated mail-order program; alternatively sourced drugs can also be \$0 where applicable.
- Non-Coordinated Care is through ESC 100.

Key Medical Benefits	Bronze Plan		Silver Plan	
	Coordinated Care	Non-Coordinated Care	Coordinated Care	Non-Coordinated Care
Plan Structure				
Network	Direct Primary Care	Non-Coordinated Care	Direct Primary Care	Non-Coordinated Care
Deductible	\$3,000 / \$6,000	\$3,000 / \$6,000	\$2,000 / \$6,000	\$2,000 / \$6,000
Deductible Enforced	No	Yes	No	Yes
Coinsurance	\$0	50%	\$0	30%
Out-of-Pocket Maximum	\$7,350/ \$14,700	\$7,350/ \$14,700	\$6,000 / \$15,800	\$6,000 / \$15,800
Preventive Care	100% Covered	100% Covered	100% Covered	100% Covered
DPC & Virtual DPC	\$0 Copay	Not Covered	\$0 Copay	Not Covered
Covered Services				
Office Visit - PCP	\$0 Copay	\$50	\$0 Copay	\$35
Office Visit - Specialist	\$0 Copay	\$100	\$0 Copay	\$70
Urgent Care	\$0 Copay	\$75	\$0 Copay	\$70
Emergency Room	\$500 Copay; waived if admitted. Waived if referred or coordinated by concierge.	\$500 Copay; waived if admitted	\$500 Copay; waived if admitted. Waived if referred or coordinated by concierge.	Deductible + Coinsurance
Lab and X-Ray	\$0 Copay	Deductible + Coinsurance	\$0 Copay	Deductible + Coinsurance
Cardiac and Pulmonary Rehab (Prior Auth)	\$0 Copay	Deductible + Coinsurance	\$0 Copay	Deductible + Coinsurance
Inpatient Services	\$0 Copay	Deductible + Coinsurance	\$0 Copay	Deductible + Coinsurance
Outpatient Services (Chiro, physical therapy, mental health, etc.)	\$0 Copay	Deductible + Coinsurance	\$0 Copay	Deductible + Coinsurance
Outpatient Surgery	\$0 Copay	Deductible + Coinsurance	\$0 Copay	Deductible + Coinsurance
Outpatient Ambulatory Center	\$0 Copay	Deductible + Coinsurance	\$0 Copay	Deductible + Coinsurance
Prescription Drugs				
Generic Prescription	\$25 Copay; \$0 via capitated mail-order program	Same	\$25 Copay; \$0 via capitated mail-order program	Same
Tier 1 & 2 Drugs	\$60 Copay; \$0 if alternatively sourced	Same	\$60 Copay; \$0 if alternatively sourced	Same
Tier 3 & Specialty Drugs	Coinsurance; \$0 if alternatively sourced	Same	Coinsurance; \$0 if alternatively sourced	Same

Rates After Employer Contribution

Carrizo Springs CISD contributes \$450 per employee per month toward medical premium.

Coverage Tier	Bronze Premium	Bronze Employer Contribution	Bronze Employee Monthly Premium	Bronze Employee Semi-Monthly Premium
Employee Only	\$587.37	\$450.00	\$137.37	\$68.69
Employee + Spouse	\$1,174.75	\$450.00	\$724.75	\$362.38
Employee + Child	\$1,057.27	\$450.00	\$607.27	\$303.64
Employee + Family	\$1,644.65	\$450.00	\$1,194.65	\$597.33
Coverage Tier	Silver Premium	Silver Employer Contribution	Silver Employee Monthly Premium	Silver Employee Semi-Monthly Premium
Employee Only	\$805.81	\$450.00	\$355.81	\$177.91
Employee + Spouse	\$1,611.62	\$450.00	\$1,161.62	\$580.81
Employee + Child	\$1,450.46	\$450.00	\$1,000.46	\$500.23
Employee + Family	\$2,256.27	\$450.00	\$1,806.27	\$903.14

Decision Framing

Bronze	Lower monthly employee cost; best fit when affordability is the priority while still preserving \$0 coordinated-care pathways.
Silver	Richer deductible and copay structure; best fit when the goal is a stronger member-facing plan with more predictable copays.
Coordinated Care	Uses concierge routing and Direct Primary Care to turn key services into \$0 or low-cost care; this is where the plan design is intentionally rich.