

2027



EPISD EMPLOYEE
BENEFITS



EL PASO
INDEPENDENT
SCHOOL DISTRICT

Plan Features	CDHP (High Deductible)		TRADITIONAL (COPAY)	
	In Network	Out of Network	In Network	Out of Network
Deductible (Plan Year) (Individual/Family)	\$3,500/ \$6,600	\$8,500/ \$17,000	\$2,500/ \$5,000	\$7,500/ \$15,000
Out of Pocket Max (Individual/Family)	\$8,300/ \$16,600	\$15,000/ \$30,000	\$8,050/ \$16,100	\$17,000/ \$34,000
Coinsurance	30%	50%	30%	50%

Office Visit Copay

Primary Care	30% after deductible	50% after deductible	\$30 co-pay	50% after deductible
Specialty Care	30% after deductible	50% after deductible	\$50 co-pay	50% after deductible
Urgent Care	30% after deductible	50% after deductible	\$50 co-pay	50% after deductible
Diagnostic Lab	30% after deductible	50% after deductible	30% after deductible	50% after deductible

Prescription Copay

Deductible	Plan Year Deductible	Plan Year Deductible	Plan Year Deductible	Plan Year Deductible
30 Day Supply Retail	Generic 20% after deductible Preferred 25% after deductible Non-Preferred 50% after deduct.	50% after deductible	Generic \$15 Preferred 30% Non-Preferred 50%	50% After Ded.
90 Day Supply Retail or Home Delivery	Generic 20% after deductible Preferred 25% after deductible Non-Preferred 50% after deduct.	50% after deductible Home Delivery not covered	Generic \$30 Preferred 30% Non-Preferred 50%	50% After Ded

Immediate Care

Telemedicine Virtual Visit-MDLive	30% after deductible	Not Covered	\$30 Copay	Not Covered
Radiology	30% after deductible	50% after deductible	30% after deductible	50% after deductible
Hospital (Inpatient/Outpatient)	30% after deductible	50% after deductible	30% after deductible	50% after deductible
Urgent Care Facility	30% after deductible	50% after deductible	\$50 Copay + 30% after deductible	50% after deductible
Emergency Room Hospital/Free Standing	30% after deductible	30% after deductible	\$500 Copay + 30% after deductible	\$500 copay + 40% after deductible

Consumer Driven Healthcare Plan (CDHP)

- Compatible with Health Savings Account (HSA) and Flexible Spending Account (FSA)
- Nationwide network
- No requirement for primary care physician
- No referrals for specialists
- Preventive care covered at 100%

Traditional PPO Plan (Co-Pay Driven)

- Lower deductible
- Compatible with Flexible Spending Account (FSA)
- Nationwide network
- No requirement for primary care physician
- No referrals for specialists
- Preventive care covered at 100%