Medical Plan Comparison

2026-27 Plan Year

Familiar $4,000 deductible design with open access, personal advocacy, and no-cost care enhancements

Feature / Item	Avant Open Access	Avant PPO
PLAN OVERVIEW		
Medical Plan Name	Open Access	HealthSmart
Plan Status	NEW	NEW
Network	Open access / provider choice	HealthSmart national network
Rx Plan Name	Drexi	Drexi
Product	Open Access	HealthSmart network access
Option	$4,000 Deductible	$4,000 Deductible Buy-Up
Plan Offering	Dual Option	Dual Option
Multiple Option With	$4,000 Deductible	$4,000 Deductible
HRA or HSA	No	No
NEW MEMBER SUPPORT & $0 CARE		
PatientPAL — Core Customer Service	Personal advocate for provider searches, appointments, care coordination, claims, billing, appeals, and second opinions.	Personal advocate for provider searches, appointments, care coordination, claims, billing, appeals, and second opinions.
Next Level Urgent Care	$0 eligible virtual and in-person care.	$0 eligible virtual and in-person care.
Next Level Services	Primary care, urgent care, preventive care, chronic care, many labs, X-rays for acute injury, vaccines, behavioral health, and health coaching.	Primary care, urgent care, preventive care, chronic care, many labs, X-rays for acute injury, vaccines, behavioral health, and health coaching.
OMT Chronic-Care Support	Proactive care-gap outreach and structured support for diabetes, hypertension, cardiovascular risk, and medication adherence.	Proactive care-gap outreach and structured support for diabetes, hypertension, cardiovascular risk, and medication adherence.
Member Navigation	PatientPAL helps connect members to Next Level and other appropriate care options.	PatientPAL helps connect members to Next Level and national network providers.
CORE MEDICAL BENEFITS		
Benefits	Network/RBP Single / Family	Network Single / Family
Type of Coverage	Open Access	National Network
Individual / Family Deductible	$4,000 / $8,000 (Embedded)	$4,000 / $8,000 (Embedded)
Coinsurance	Plan pays 70% after deductible	Plan pays 70% after deductible
Individual / Family Maximum Out-of-Pocket	$9,100 / $18,200	$9,100 / $18,200

Feature / Item	Avant Open Access	Avant PPO
CORE MEDICAL BENEFITS Cont.		
PCP Required	No PCP-led HMO structure	No PCP-led HMO structure
Office Copay (PCP / Specialist)	PCP $45 / Specialist $45/$70	PCP $45 / Specialist $45/$70
Hospital Copays	Outpatient D&C / Inpatient D&C	Outpatient D&C / Inpatient D&C
Urgent Care / Emergency Room	UC $75 / ER $500 + 70%	UC $75 / ER $500 + 70%
Major Diagnostics / High-Tech Imaging	Deductible & Coinsurance	Deductible & Coinsurance
Diagnostic Labs	$0 (coordinated with NextLevel or PatientPAL) / All others D&C applies	$0 (coordinated with NextLevel or PatientPAL) / All others D&C applies
X-Ray	$0 (coordinated with NextLevel or PatientPAL) / All others D&C applies	$0 (coordinated with NextLevel or PatientPAL) / All others D&C applies
Outpatient Services	Deductible & Coinsurance	Deductible & Coinsurance
Inpatient Services	Deductible & Coinsurance	Deductible & Coinsurance
Freestanding Emergency Room	ER benefit applies; plan document controls	ER benefit applies; plan document controls
Mental Health Office Visit	Plan benefits apply; Next Level emotional wellness is $0 when eligible	Plan benefits apply; Next Level emotional wellness is $0 when eligible
Preventive Services	Plan benefits apply; eligible Next Level preventive care is $0	Plan benefits apply; eligible Next Level preventive care is $0
Health Coaching / Nutrition / Weight Loss	Next Level coaching included at $0; discounted weight-loss medication program available.	Next Level coaching included at $0; discounted weight-loss medication program available.
Other	PatientPAL handholding	National network access with PatientPAL handholding
PHARMACY		
Pharmacy	Drexi	Drexi
Drug Deductible	$250	$250
Generic — 31-Day / 90-Day Supply	$0	$0
Preferred Brand	$50	$50
Non-Preferred Brand	$100	$100
Specialty — 31-Day Maximum	$250	$250
Insulin Out-of-Pocket Cost	$0	$0
OUT-OF-NETWORK BENEFITS		
Out-of-Network Coverage	Included	Included
Deductible	$5,000 / $10,000 (Embedded)	$5,000 / $10,000 (Embedded)
Coinsurance	50%	50%
Out-of-Pocket Maximum	$10,000 / $20,000	$10,000 / $20,000

Medical Plans

2026-27 Plan Year

Feature / Item	Avant Open Access				Avant PPO			
RATES								
	Premium	Employer Contribution	Monthly Rates	Semi-Monthly	Premium	Employer Contribution	Monthly Rates	Semi-Monthly
Employee	$507.30	$367.00	$140.30	$70.15	$602.08	$367.00	$235.08	$117.54
Employee + Spouse	$1,325.82	$367.00	$958.82	$479.41	$1,573.50	$367.00	$1,206.50	$603.25
Employee + Child(ren)	$860.29	$367.00	$493.29	$246.65	$1,021.00	$367.00	$654.00	$327.00
Employee + Family	$1,627.64	$367.00	$1,260.64	$630.32	$1,931.71	$367.00	$1,564.71	$782.36

** Lytle ISD is generously contributes $367 per month towards the employee's health insurance.*

2026 Medical Plans

	Avant Open Access				Avant PPO			
RATES								
	Premium	Employer Contribution*	Monthly Rates	Semi-Monthly	Premium	Employer Contribution*	Monthly Rates	Semi-Monthly
Employee	$507.30	$367.00	$140.30	$70.15	$602.08	$367.00	$235.08	$117.54
Employee + Spouse	$1,325.82	$367.00	$958.82	$479.41	$1,573.50	$367.00	$1,206.50	$603.25
Employee + Child(ren)	$860.29	$367.00	$493.29	$246.65	$1,021.00	$367.00	$654.00	$327.00
Employee + Family	$1,627.64	$367.00	$1,260.64	$630.32	$1,931.71	$367.00	$1,564.71	$782.36

** Lytle ISD is generously contributes $367 per month towards the employee's health insurance.*

What Employees Gain

A familiar plan design—now with more choice, $0 care, and real human support

Awesome Change	What It Means	Why It Matters
Open access replaces the PCP-led HMO	Members have greater freedom to access care instead of relying on a restrictive PCP-led pathway.	Less confusion, fewer access barriers, and more provider choice.
Two meaningful plan options	The Base Plan offers open access; the Buy-Up Plan adds a broader HealthSmart national network.	Employees can select the access model that best fits their family.
PatientPAL becomes the front door	A live personal advocate helps with provider searches, scheduling, claims, billing, appeals, second opinions, and care coordination.	Employees are not left alone to navigate the healthcare system.
$0 Next Level virtual and in-person care	Eligible primary care, urgent care, preventive care, chronic care, labs, acute X-rays, vaccines, behavioral health, and coaching are available at no cost.	Routine issues can be handled earlier and without deductible or copay barriers.
Care available seven days a week	Next Level access is available virtually and at participating locations, including extended daily hours.	Better access can reduce avoidable ER use and missed work.
OMT support for high-risk members	Structured outreach helps close gaps in diabetes, hypertension, cardiovascular care, and medication adherence.	Earlier intervention can help prevent hospitalizations, heart attacks, strokes, kidney failure, and other downstream costs.
Both plans include out-of-network benefits	Members retain coverage when care is needed outside the primary access pathway.	More protection and flexibility for unusual or complex care needs.
Familiar deductible and maximums	The $4,000 / $8,000 embedded deductible and $9,100 / $18,200 maximum out-of-pocket remain familiar.	The program improves access without requiring employees to learn an entirely new cost structure.
Drexi pharmacy enhancements	The supplied design includes a $250 drug deductible, $0 generics, $0 insulin, and fixed brand and specialty copays.	Predictable prescription costs and improved access to commonly used medications.
More help controlling downstream claims	PatientPAL navigation, Next Level early access, and OMT chronic-care support work together.	The plan addresses cost before a routine condition becomes a major claim.