# WILLIS INDEPENDENT SCHOOL DISTRICT
## Benefit Plan Summaries
## For the Plan Year 2026 - 2027

| SUMMARY | WISD Plan I- HD | WISD Plan II |
|---|---|---|
| **Medical** | | |
| Deductible - Individual | **$4,000** | **$2,500** |
| Family | **$8,000** | **$5,000** |
| 3 month carry-over | **No** | **Yes** |
| Co-insurance (Plan Pays after deductible) | **80% of Network Charge** | **70% of Network Charge** |
| Preventative | **100%*** | **100%*** |
| ***Based on Health Care Reform's definition of preventive care** | | |
| Office Visit Copay - Primary | **20% after deductible** | **$45** |
| Office Visit Copay - Specialist | **20% after deductible** | **$75** |
| Emergency Room Copay | **20% after deductible** | **$500** |
| In Hospital Deductible | **20% after deductible** | **$500** |
| **Out-of-Pocket Maximum** | | |
| Individual | **$6,350** | **$6,350** |
| Family | **$11,200** | **$11,200** |
| Lifetime Maximum | **unlimited** | **unlimited** |
| **Prescription Drugs** | | |
| **Plan Year Deductible** | **Subject to plan deductible** | **$0-generic** |
| *Retail - 30 day* | | **$200-brand name** |
| | **You Pay** | **You Pay** |
| Generic | **20% after deductible** | **$20** |
| Brand Copay (Formulary) | **25% after deductible** | **$60** |
| Brand Copay (Non-Formulary) | **40% after deductible** | **$75** |
| Specialty Drugs Co-pay | **20% after deductible** | **$200 then, 30% co-insurance** |

| Premiums per Month | WISD Plan I- HD | | WISD Plan II | |
|---|---|---|---|---|
| | **Fulltime Employee Monthly Cost** | | **Fulltime Employee Monthly Cost** | |
| | **With **HRA** | **Without HRA** | **With HRA** | **Without HRA** |
| Employee Only Coverage | **$125** | **$225** | **$225** | **$325** |
| Employee Plus Children | **$450** | **$550** | **$552** | **$652** |
| Employee Plus Spouse | **$802** | **$902** | **$1,078** | **$1,178** |
| Employee Plus Family | **$1,000** | **$1,100** | **$1,162** | **$1,262** |

**District pays $450 monthly for each full time employee**

****Health Risk Assessment performed at Next Level Urgent Care at no cost**