

2025



EPISD EMPLOYEE
BENEFITS



EL PASO
INDEPENDENT
SCHOOL DISTRICT

Plan Features	CDHP (High Deductible)		TRADITIONAL (COPAYS)	
	In Network	Out of Network	In Network	Out of Network
Deductible (Plan Year) (Individual/Family)	\$3,200/ \$6,400	\$8,500/ \$17,000	\$1,000/ \$3,000	\$4,000/ \$12,000
Out of Pocket Max (Individual/Family)	\$3,200/ \$6,400	\$12,000/ \$24,000	\$5,000/ \$10,000	\$15,000/ \$30,000
Coinsurance	0%	40%	20%	40%

Office Visit Copay

Primary Care	0% after deductible	40% after deductible	\$30 co-pay	40% after deductible
Specialty Care	0% after deductible	40% after deductible	\$50 co-pay	40% after deductible
Urgent Care	0% after deductible	40% after deductible	\$50 co-pay	40% after deductible
Diagnostic Lab	0% after deductible	40% after deductible	20% after deductible	40% after deductible

Prescription Copay

Deductible	Plan Year Deductible	Plan Year Deductible	None	
30 Day Supply Retail	0% after deductible	40% after deductible	Generic \$10 Preferred \$35 Non-Preferred \$60	50%
90 Day Supply Retail or Home Delivery	0% after deductible	40% after deductible	Generic \$20 Preferred \$70 Non-Preferred \$120	50%

Immediate Care

Telemedicine Virtual Visit-MDLive	0% after deductible	Not Covered	Plan pays 100%	Not Covered
Radiology	0% after deductible	40% after deductible	20% after deductible	40% after deductible
Hospital (Inpatient/Outpatient)	0% after deductible	40% after deductible	20% after deductible	40% after deductible
Urgent Care Facility	0% after deductible	40% after deductible	\$50 co-pay	40% after deductible
Emergency Room Hospital/Free Standing	0% after deductible	40% after deductible	\$500 copay + 20% after deductible	\$500 copay + 40% after deductible

Consumer Driven Healthcare Plan (CDHP)

- Lowest premiums
- Compatible with Health Savings Account (HSA)
- Nationwide network
- No requirement for primary care physician
- No referrals for specialists
- Preventive care covered at 100%
- Eligible for Cigna Incentives (Motivate Me)
- \$1,000 Employer HSA contribution

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%
- Co-pays for most services and prescriptions drugs
- Eligible for Cigna Incentives (Motivate Me)