

2025-2026 Plan Year

Medical Overview

September 1, 2025 – August 31, 2026



Plan Name	HSA Bronze		HMO Silver	HMO Gold
BCBS Group Number	431520		431521	431522
Plan Type	Consumer HSA 7950-8300		Copay 2500-8k	Copay 1200-7k
Network	BlueChoice PPO		Blue Essentials	Blue Essentials
Coverage	In-Network	Out-of-Network	In-Network Only	In-Network Only
Deductible (Plan Year)				
Individual / Family	\$7,950 / \$15,9000	\$30,000 / \$45,000	\$2,500 / 5,000	\$1,200 / \$2,400
Out-of-Pocket Maximum (Plan Year)				
Individual / Family	\$8,300 / \$16,600	Unlimited	\$8,000 / \$16,000	\$7,000 / \$14,000
Coinsurance	30%	50%	20%	20%
Covered Services (AD refers to “after deductible”)				
Office Visits				
Primary Care	30% AD	50% AD	\$30	\$30
Specialist	30% AD	50% AD	\$60	\$60
Preventative Care	\$0	50% AD	\$0	\$0
Telehealth	30% AD	50% AD	\$0	\$0
Urgent Care	30% AD	50% AD	\$75	\$75
Emergency Room	30% AD	50% AD	\$500 copay + 20% AD	\$500 copay + 20% AD
Inpatient/Outpatient	30% AD	50% AD	20% AD	20% AD
Prescription Drugs (30-Day Supply)				
Deductible	Integrated with Medical		N/A	N/A
Generic / Tier 1	30% AD	50% AD	\$10	\$10
Brand - Tier 2 / Tier 3				
Preferred / Non-Preferred	30% AD	50% AD	\$45 / \$90	\$45 / \$90
Specialty / Tier 4 & 5				
Preferred / Non-Preferred	30% AD	50% AD	\$150	\$150
Monthly Premiums	HSA Bronze		HMO Silver	HMO Gold
Employee Only	\$209.30		\$319.53	\$386.85
Employee + Spouse	\$850.47		\$1,092.97	\$1,241.08
Employee + Child(ren)	\$636.74		\$835.16	\$956.33
Employee + Family	\$1,277.91		\$1608.60	\$1,810.56
Premiums are reflective of the monthly district contribution of \$325.				
Bi-Weekly Premiums	HSA Bronze		HMO Silver	HMO Gold
Employee Only	\$96.60		\$147.48	\$178.55
Employee + Spouse	\$392.52		\$504.45	\$572.81
Employee + Child(ren)	\$293.88		\$385.46	\$441.38
Employee + Family	\$589.80		\$742.43	\$835.64

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Changes

Lubbock-Cooper ISD is providing your medical insurance direct through Blue Cross and Blue Shield of Texas. While the plans will be similar, a few noticeable changes are:

- ▶ Both the “Copay-1200” and Co-Pay 2500” plans will be moving to an HMO plan structure
- ▶ A Primary Care Physician (PCP) will need to be elected during Open Enrollment for everyone covered under either “copay” plan
- ▶ Referrals will be required to see specialists
- ▶ No “out-of-network” coverage for both “copay” plan option unless it is an emergency
- ▶ The HSA 3000 option will change to the HSA 7950 plan, but continue to use the PPO network
- ▶ Pharmacy coverage will be provided through Prime Therapeutics for all plan options

Plan Election

To make your medical plan election/change for the 2025-2026 plan year, you may login to FFenroll or onsite through agent assist.

- ▶ Current employees can make changes during Open Enrollment July 21 – August 8th
- ▶ New hires have 31 days from their start date to make elections

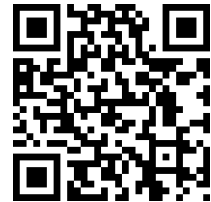
Need Additional Information

- ▶ **Medical: Blue Cross and Blue Shield of Texas**Carrier – 800-521-2227 – www.bcbstx.com
- ▶ **Pharmacy : Dental: Prime Therapeutics** – 855-457-0007 – www.primeherapeutics.com
- ▶ **Enrollment Assistance: FFGA** – 888-580-8015 – ffbenefits.ffga.com/lubbockcooperisd
- ▶ **Plan Information:** ffbenefits.ffga.com/lubbockcooperisd/medical
- ▶ **Benefits Office: Megan Politte** – 806-993-2300 ext. 10128 – mpolitte@lcisd.net

PROVIDER LOOK-UP



Copay 1200 & Copay 2500
(Blue Essentials Network)



HSA 7950
(BlueChoice PPO Network)



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Benefits Value Advisor

Overwhelmed with cross-checking hospitals, doctors, and your network to get the best prices? Then meet your Benefits Value Advisor (BVA). You have 24/7 access to a personal customer service concierge dedicated to getting you the best deals on any medical expense in Texas. Contact a BVA via Blue Access for Members on the BCBSTX website, or the BCBSTX mobile app, or by calling the BCBSTX Helpline at 855-762-6084.

These trained advisors maximize your savings by keeping you up to date on all of the best options and costs for procedures by:

Using the Member Liability Estimator (MLE)

- ▶ A price comparison tool you can also access on the BCBSTX website that has more than 1600 procedures you can search for the best price one.
- ▶ All results are tailored to your plan, including deductibles and history, if you access the MLE tool through your login.
- ▶ You can search by doctor, hospital, or procedure.

Being your personal medical secretary

- ▶ Your BVA may find you a better option that can save you money. If so, they'll take care of everything. Your BVA will cancel your previous appointment, reschedule with a more cost-efficient provider, and then contact your Primary Care Provider letting them know of the change.
- ▶ Your BVA will provide you with "after-call summaries" to ensure you have a written breakdown of how you can get the best price on · Your BVA will provide you with "after-call summaries" to ensure you have a written breakdown of how you can get the best price on your procedure.



Telemedicine

MDLIVE[®]

Virtual Visits with MD Live

Remotely connect with a board-certified doctor via online video, mobile app, or phone, anytime, anywhere. Address a variety of non-emergency care issues, ranging from the cold and flu to pink eye. It's a great tool for behavioral health concerns as well. MD Live doctors can also send prescriptions to nearby pharmacies for many common medical conditions. Download the app and register today.

It is important that you access and register for MD Live benefits through the Blue Access for Members on the BCBSTX website to access appropriate prices associated with your plans.



Partners for Health

Wherever you are in your journey, your BlueCross BlueShield of Texas plans can support you at no extra cost. Check out all the programs included at no added cost by logging into your Blue Access for Members portal at mybam.bcbstx.com.



Diabetes & Hypertension Prevention

Benefit from digital educational opportunities for reducing the risk of type 2 diabetes and heart disease with Omada. This supplemental remote care can be done in the comfort of your home. Omada, a behavioral medicine program, inspires and enables people who are at risk for chronic conditions like type 2 diabetes and heart disease to change the habits that put them most at risk.

- ▶ Professional health coach to provide ongoing digital support and guidance
- ▶ Weekly lessons to empower healthier habits around food, activity, sleep and stress
- ▶ Cellular-connected scale that automatically uploads readings to a member's account
- ▶ Small online group for real-time motivation from a community of peers
- ▶ Simple employer reporting for enrollment, engagement, and outcomes



Musculoskeletal

Hinge Health provides all the tools you need to get moving again from the comfort of your home. You'll get exercise therapy tailored to your needs, technology for instant feedback in the app, personal coach and physical therapist. Join for your back, knee, hip, neck, or shoulder. On average, participants cut their pain as much as 68%

- ▶ Conquer pain or limited movement
- ▶ Recover from a past injury
- ▶ Reduce stiffness in achy joints



Diabetes and Hypertension Management

At no additional cost, members with diabetes or hypertension claims will receive an outreach call from a professional at Livongo, a digital health platform determined to empower you to take control of your condition.

If you choose to participate, you will receive digitally connected glucose monitors, scales, and/or blood pressure cuffs that will monitor and transmit your data in real time to your own personal Livongo coach, who will help you manage your condition.

Get started today. Download the Teladoc Health app, call 800-835-2362, visit the website, or text

Go Well-BCBSTX to 85240 to learn more and join.



Weight Loss Management and Metabolic Syndrome Reversal

A behavioral counseling program for weight management and metabolic syndrome reversal. There are no points, plans, or counting calories. Wondr teaches you the science of how to eat your favorite foods so you can lose weight, sleep better, stress less and so much more. Learn simple, behavioral skills that are clinically proven to improve health.

- ▶ Simple, repeatable skills through weekly master classes
- ▶ Reinforce and practice through weekly personalized curriculum
- ▶ Build momentum toward your healthiest self in the maintenance phase

Wellness

Well onTarget®

Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

Member Wellness Portal





The heart of Well onTarget is the member portal, available at **wellontarget.com***. It links you to a suite of inviting programs and tools.

- ▶ **Health Assessment (HA):** The HA presents a series of questions to learn more about you. After you take the HA, you will get a personal and confidential wellness report. The report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals. If you choose, you can share this report with your health care provider.
- ▶ **Self-Management Programs:** These programs let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking, managing stress and more. Track your progress as you make your way through each lesson. Reach your milestones and earn Blue PointsSM.2 Start experiencing the wellness portal today. Go to wellontarget.com.
- ▶ **Wellness Coaching:** Certified health coaches offer you guidance with these programs — Decrease Weight, Maintain Weight, Manage Stress, Quit Tobacco, Maintain Tobacco-Free Status, Improve Blood Pressure, Improve Cholesterol, Improve Dietary Habits and Improve Fitness Level.
- ▶ **Online Wellness Challenges:** Challenge yourself to meet your wellness goals. Plus, corporate challenges let you track your progress against other Well onTarget members.
- ▶ **Tools and trackers:** These resources can help keep you on course while making wellness fun. Use symptom checkers and health trackers.
- ▶ **Fitness Tracking:** Track your fitness activity using popular fitness devices and mobile apps.

Number of Blue Points that can be rewarded

10 points	55 points	250 points	300 points	1,000 points	2,500 points	2,500 points	2,675 points
10 points per day, up to a maximum of 70 points per week Track your progress toward your goals in the Well onTarget Member Wellness Portal	55 points per day Track your progress using a synced fitness device or app	250 points per month Completing Any Self-management Program Progress Check-ins	Adding weekly Fitness Program gym visits to your routine and get up to 300 points each week	Complete a Self-management Program for 1,000 points per quarter	Complete your Health Assessment 2,500 points every six months	Enroll in the Fitness Program for 2,500 points	Connect a compatible fitness device to the portal

Contact Information

Vendors	Questions About...	Phone #	Website/Email
 <p>BlueCross BlueShield of Texas</p> <p>Group #</p> <p>HSA Bronze: 431520</p> <p>HMO Silver: 431521</p> <p>HMO Gold: 431522</p>	<ul style="list-style-type: none"> • Medical benefits • Medical procedures • Major imaging like MRI, CT, etc. (call before your appointment) • Cost estimates for procedures • Medical claims, EOBs • Select or Change PCP • Deductibles or Coinsurance • Find In-network providers • Blue Access for Members (BAM) • Benefits Value Advisor 	855-762-6084	mybam.bcbstx.com
	<ul style="list-style-type: none"> • Prescription Questions • Specialty Medications • Copay Assistance 	877-794-3574	www.myprime.com
<p>24/7 Nurseline</p> <p><i>Around-the-Clock, Toll-Free Support</i></p>	<ul style="list-style-type: none"> • Healthcare options/decisions • Baby or teen health • Diabetes and blood pressure • And much more! 	844-971-8906 24 / 7	www.bcbstx.com
<p>MDLIVE</p> <p>(Telemedicine)</p>	<ul style="list-style-type: none"> • Non-emergency symptoms • Prescriptions • Behavioral Health 	888-680-8646 24 / 7	www.mdlive.com/bcbstx
	<ul style="list-style-type: none"> • Wellness program • Health Assessment • Rewards 	877-806-9380	www.wellontarget.com
 <p>omada</p> <p>Diabetes & Hypertension Prevention</p>	<ul style="list-style-type: none"> • Professional health coach to provide ongoing digital support and guidance • Weekly lessons to empower healthier habits around food, activity, sleep and stress 	888-421-7781	www.oviahealth.com
	<ul style="list-style-type: none"> • 12-week program (online) • Helping you develop a lifestyle of eating your favorite foods and losing weight. • Addressing how exercise, stress and your environment affect weight loss. 	855-999-7549	enroll.wondrhealth.com/BCBSTX
 <p>Livongo by Teladoc Health</p> <p>Diabetes and Hypertension Management</p>	<ul style="list-style-type: none"> • Get personalized tools and support to track your blood sugar levels and develop healthier lifestyle habits • Hypertension Management • Discover lifestyle changes that can reduce blood pressure with daily tracking and support. 	800-945-4355	teladochealth.com/register ready.livongo.com
 <p>Hinge Health</p> <p>Musculoskeletal Program</p>	<ul style="list-style-type: none"> • Personalized exercise therapy at home • One-on-one health coaching • Interactive education 	855-902-2777	www.hingehealth.com

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