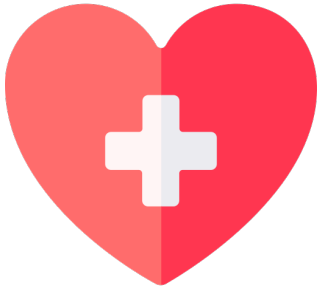


ALL IN FOR EXCELLENT HEALTH BENEFITS

The Socorro Independent School District is ALL In to offering excellent health benefits to employees, with some of the lowest health insurance rates among the larger school districts in the region. However, due to increasing healthcare and pharmacy expenses, changes to current health insurance options are necessary.



Why is Socorro ISD making changes to the employee health plan?

Socorro ISD's health plan is self-funded with the district covering an average of 70 percent of the health expenses. Employee contributions fund around 24%, and the remaining amount is covered through program rebates.

In recent years, these contributions have been insufficient. The account to pay for our employees' and dependents' healthcare needs has been running a deficit of millions of dollars year after year.

As a result, the SISD Board of Trustees unanimously approved updates to the district's healthcare plans administered by Aetna in August 2024. These changes will allow the district to continue to provide comprehensive coverage, but with new premiums and deductibles.

What are SISD's health plan options?

We understand that health insurance is not one-size-fits-all. We all have different needs and expectations, whether we are single, have dependents, have a chronic illness, or are expecting a new addition to our family.

SISD's health insurance plans are designed to meet individual needs, offering comprehensive coverage with varying premiums and deductibles.

Choose from three main types of plans through Aetna: **the Consumer Driven Health Plan (CDHP) with Health Savings Account, the Base plan, and the Premier plan.**

Is the SISD Employee Health Clinic available to health plan participants?

All benefits eligible employees and their dependents enrolled in these plans can use the Socorro ISD Employee Health Clinic, which offers treatment for acute and chronic conditions, wellness care, annual health screenings, physicals, and on-site lab and pharmacy services. Visits cost \$10 and generic prescriptions are free.



Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA)

Plan has a higher deductible but a lower monthly healthcare premium. It includes an HSA to help manage healthcare costs.



BASE PLAN

Employees with regular medical needs can benefit from the Base plan. Participants will pay lower out-of-pocket expenses until they reach their annual deductible.



PREMIER PLAN

Plan is only available to employees enrolled in the health plan for the 2024 play year and elect to remain on the plan. Participants will pay a higher premium but benefit from lower co-pays and deductibles.



How to Enroll

During open enrollment, from Oct. 1 through 31, you can enroll on-site with a Benefits Advisor, online, or through the First Financial Enrollment Assistance Center (EAC) at 1-855 765-4473 option #5. The EAC will be open Monday through Friday from 8 a.m. to 7 p.m., and on Saturday Oct. 21. and Saturday Oct. 28. from 10 a.m. to 3 p.m.

Visit ffbenefits.fga.com/socorroisd to access the Employee Benefits Enrollment Portal.



Need Help? Call the Hotline

First Financial Enrollment Assistance Center (EAC) at 1-855 765-4473 (option #5).



Contact SISD Human Resources

If you have questions, send an email to the SISD HR Benefits team at benefits@sisd.net

For more information about the 2025 Employee Health Benefits Plan, scan the QR code or visit:

www.sisd.net/healthbenefits



SISD Health Plan – Option Highlights and Side by Side Comparison

- The Plan Year for benefits starts Jan. 1, 2025, and ends Dec. 31, 2025.
- The health plan options offered are the Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA), Base or the Premier plan.
- The Annual Deductible and Maximum Out of Pocket amounts reset as of the new Plan Year starting on Jan. 1.
- For the 2025 Plan Year each plan option will include Aetna’s Accountable Care Organization (ACO) Network; and Aetna’s Traditional Preferred Provider Organization (PPO) Network. Each plan will include both networks as Tier One for ACO and Tier Two for PPO.
- **Employees who select to enroll in the CDHP option will receive a \$800 annual contribution from the district directly to the employee’s Health Savings Account (HSA). Employees can enroll to make additional contributions via payroll deductions to their HSA account.**

2025 EMPLOYEE HEALTH PLAN CHOICES - HIGHLIGHTS

Plan Type & Networks In-network Benefits	CDHP		Base		Premier	
	Tier One ACO Hospitals of Providence Affiliates Only	Tier Two PPO Does not include Sinergia Medica in Mexico	Tier One ACO ACO - Hospitals of Providence Affiliates Only	Tier Two PPO PPO Does not include Sinergia Medica in Mexico	Tier One ACO ACO - Hospitals of Providence Affiliates Only	Tier Two PPO PPO Does not include Sinergia Medica in Mexico
Plan Design						
Individual Deductible	\$3,500	\$4,000	\$2,000	\$3,000	\$1,250	\$2,500
Family Deductible	\$7,000	\$8,000	\$4,000	\$6,000	\$2,500	\$5,000
Co-insurance	0%	20%	10%	30%	10%	30%
Individual Maximum Out of Pocket	\$3,500	\$5,000	\$6,000	\$9,000	\$5,000	\$8,000
Family Maximum Out of Pocket	\$7,000	\$10,000	\$12,000	\$18,000	\$10,000	\$16,000
Office Visit Copay						
Primary Care Physician	0% after deductible	20% after deductible	\$40	\$50	\$30	\$50
Specialist	0% after deductible	20% after deductible	\$65	\$75	\$60	\$75
Urgent Care	0% after deductible	20% after deductible	\$75	\$125	\$75	\$125
Emergency Room	0% after deductible	0% after deductible	10% after deductible and \$250 copay	10% after deductible and \$250 copay	10% after deductible and \$250 copay	10% after deductible and \$250 copay
Hospital	0% after deductible	20% after deductible	10% after deductible and \$200 inpatient per confinement copay	30% after deductible and \$300 inpatient per confinement copay	10% after deductible and \$200 inpatient per confinement copay	30% after deductible and \$300 inpatient per confinement copay
Prescriptions						
Generic, Preferred Brand, Non-preferred Brand, Specialty	\$10, \$35, \$55 for preventive formulary drugs only, all other drugs are subject to deductible or coinsurance	\$10, \$35, \$55 for preventive formulary drugs only, all other drugs are subject to deductible or coinsurance	\$10, \$35, \$55, \$120	\$10, \$35, \$55, \$120	\$10, \$35, \$55, \$120	\$10, \$35, \$55, \$120
Health Savings Account	\$800 (District annual contribution per employee)					

2025 PLAN PREMIUM RATES

District Contribution Per Employee Per Month + Employee Cost = Total Monthly Premium per level of coverage.

CDHP with HSA				Base Plan				Premier Plan			
Level of Coverage	District Monthly Contribution	Employee Monthly Cost	Total Monthly Premium	Level of Coverage	District Monthly Contribution	Employee Monthly Cost	Total Monthly Premium	Level of Coverage	District Monthly Contribution	Employee Monthly Cost	Total Monthly Premium
Employee Only	\$555.00	\$0.00	\$555.00	Employee Only	\$555.00	\$49.80	\$604.80	Employee Only	\$555.00	\$166.00	\$721.00
Employee & Spouse	\$555.00	\$358.00	\$913.00	Employee & Spouse	\$555.00	\$467.56	\$1,022.56	Employee & Spouse	\$555.00	\$723.00	\$1,278.00
Employee & Child(ren)	\$555.00	\$233.50	\$788.50	Employee & Child(ren)	\$555.00	\$328.12	\$883.12	Employee & Child(ren)	\$555.00	\$548.90	\$1,103.90
Employee & Family	\$555.00	\$731.50	\$1,286.50	Employee & Family	\$555.00	\$885.88	\$1,440.88	Employee & Family	\$555.00	\$1,246.10	\$1,801.10

The district will contribute \$555 per employee per month for all eligible employees who elect to enroll in any of the district’s self-funded health plans.