

# TEXAS HEALTH BENEFITS POOL (Formerly TML Health)

## Employer Group Medical Plans

Plan	Benefit Percent	In Network Deductible	Out of Network Deductible	In Network Out-of-Pocket Maximum	Office Visit	Coverage	2023-2024 Rates <i>(Employer Contribution of \$325 Reflected Below)</i>
<b>Gold Plan</b>	80/50	\$1,200	\$2,400	\$7,000	\$30	Eligible Employee Only	\$179.39
						Eligible Employee + Spouse	\$698.93
BlueCross BlueShield						Eligible Employee + Child(ren)	\$562.73
						Eligible Employee + Family	\$1,162.96
<b>Silver Plan</b>	80/50	\$2,500	\$5,000	\$8,000	\$30	Eligible Employee Only	\$130.17
						Eligible Employee + Spouse	\$598.98
BlueCross BlueShield						Eligible Employee + Child(ren)	\$476.11
						Eligible Employee + Family	\$1017.75
<b>Bronze Plan</b>	80/50	\$3,000	\$6,000	\$6,900	N/A	Eligible Employee Only	\$98.41
						Eligible Employee + Spouse	\$534.51
BlueCross BlueShield						Eligible Employee + Child(ren)	\$420.20
						Eligible Employee + Family	\$924.05

*In Network Deductible applies towards In Network Out-of-Pocket maximum.  
 Medical Plan Accumulators will be based on Plan Year (September 1 - August 31).  
 Benefit Waiting Period: 1st of the month after date of hire.*

**As a benefit-eligible employee you may choose to decline medical coverage, but you are required to indicate one of the following reasons for declining:**

<input type="checkbox"/>	You were hired after retiring and are receiving medical coverage through your previous employer due to retirement.
<input type="checkbox"/>	You are under age 26 and have medical coverage through your parents.
<input type="checkbox"/>	You are covered by your spouse's employer-sponsored medical plan.
<input type="checkbox"/>	You are covered by the Veterans Administration (VA) or TRICARE.
<input type="checkbox"/>	You are enrolled in Medicare.
<input type="checkbox"/>	You are enrolled in Tribal Medical coverage.
<input type="checkbox"/>	You are employed by another employer and are enrolled in that medical plan.
<input type="checkbox"/>	You were enrolled in a qualified medical plan prior to employment with LCISD and chose to keep that medical plan. <i>A qualified health plan provides all essential health benefits as defined by the ACA and follows established limits on cost sharing.</i>