Lubbock ISD Health Plans Administered by Blue Cross and Blue Shield of Texas

(Board of Trustees approved 6/23/2022)

Plan and Premium Structure 2023

BlueCross BlueShield of Texas

Medical Coverage	Basic HMO (Bronze HMO) Group 324956-1000 Customer Service (1-877-299-2377)	Plus HMO (Silver HMO) Group 251496-2000 Customer Service (1-877-299-2377)	Basic PPO (Bronze PPO) Group 107576-0010 Customer Service (1-800-521-2227)	Premier PPO (Silver PPO) Group 220289-0000 Customer Service (1-800-521-2227)
Deductible (per plan year) (Covered services only.)				
In-Network	$6,650 Individual/$13,300 Family	$4,000 Individual/$8,000 Family	$6,650 Individual/$13,300 Family	$3,500 Individual/$7,000 Family
Out-of-Network	*n/a - emergency situations only*	*n/a - emergency situations only*	$10,000 individual/$20,000 Family	$7,050 Individual/$14,100 Family
Out-of-Pocket Maximum (Covered services only.)	***All insureds require a PCP.**	***All insureds require a PCP.**		
(per plan year; medical and prescription drug	***All insureds require a PCP referral**	***All insureds require a PCP referral**		
deductibles, copays, and coinsurance count	**to see a Specialist.**	**to see a Specialist.**		
toward the out-of-pocket maximum)				
In-Network	$6,650 Individual/$13,300 Family	$7,050 Individual/$14,100 Family	$6,650 Individual/$13,300 Family	$7,050 Individual/$14,100 Family
Out-of-Network	*n/a - emergency situations coverage only*	*n/a - emergency situations coverage only*	$10,000 Individual/$20,000 Family	$8,000 Inividual/$16,000 Family
Coinsurance				
In-Network (Owed after deductible)	Plan pays at 100% post-deductible.	Plan pays at 80% until Out-of-Pocket met.	Plan pays at 100% post-deductible.	Plan pays at 80% until Out-of-Pocket met.
Out-of-Network (Owed after deductible)	*n/a - emergency situation coverage only*	*n/a - emergency situation coverage only*	Plan pays at 40% until Out-of-Pocket met.	Plan pays at 50% until Out-of-Pocket met.
Office Visit (Insured pays)	$60 primary care/$100 specialist	$60 primary care/$100 specialist	Goes toward deductible.	Goes toward deductible/coinsurance.
$0 Copay Clinics	*** Available to insureds and covered dependents on all Lubbock ISD Health Plans. Excludes non-medical plan enrolled staff/family members.***			
Diagnostic Lab (Insured pays)	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
	(In-Network, covered services only.)	(In-Network, covered services only.)	(Covered services only.)	(Covered services only.)
Preventive Care (In-Network)	Plan pays 100%. (Billed as preventive.)	Plan pays 100%. (Billed as preventive.)	Plan pays 100%. (Billed as preventive.)	Plan pays 100%. (Billed as preventive.)
Examples: Routine Physicals, Mammograms,	(In-Network only.)	(In-Network only.)	(In-Network only.)	(In-Network only.)
Well-child care, Colonoscopy, Well-women exams,	(Covered services only.)	(Covered services only.)	(Covered services only.)	(Covered services only.)
and Prostate screenings, etc. (Some age limits apply.)	(Every 12 months.)	(Every 12 months.)	(Once annually.)	(Once annually.)
Inpatient Hospital Facility Charges Only				
(Preauthorization required.)				
In-Network	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Out-of-Network	*n/a - emergency situation coverage only*	*n/a - emergency situation coverage only*	Goes toward deductible.	Goes toward deductible/coinsurance.
Urgent Care Visits (In-Network) (True emergency use.)	$60 copay	$60 copay	Goes toward deductible.	Goes toward deductible/coinsurance.
Freestanding Emergency Room (Insured pays)	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
(Not all are In-Network.)	**(True emergency use.)**	**(True emergency use.)**		
Emergency Room (Insured pays)				
(True emergency use.)	$250 copay Emergency Department	$250 copay Emergency Department	Goes toward deductible.	Goes toward deductible/coinsurance.
(Covenant and UMC hospitals In-Network.)	**(True emergency use.)**	**(True emergency use.)**		
Outpatient Surgery: In-Network (Insured pays)	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Mental Health/Substance Abuse Services				
(In-Network only.) (May require preauthorization.)				
Inpatient/Outpatient	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.

Maternity Care (In-Network) (covered services)				
Office Visits	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Childbirth/delivery professional services	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Childbirth/delivery facility services	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Special Health Needs (In-Network) (Covered services only.) (May require preauthorization.)				
Home Health Care *Limit 60 days/calendar year.	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Rehabilitation Services	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Habilitation Services	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Skilled Nursing Care *Limit 25 days/calendar year.	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Durable Medical Equipment	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Hospice Services	Goes toward deductible.	Goes toward deductible/coinsurance.	Goes toward deductible.	Goes toward deductible/coinsurance.
Pre-Tax Savings Account Options	**Basic HMO (Bronze HMO)**	**Plus HMO (Silver HMO)**	**Basic PPO (Bronze PPO)**	**Premier PPO (Silver PPO)**
Flexible Spending Account (F.S.A)	Flexible Spending Account eligible.	Flexible Spending Account eligible.	Flexible Spending Account eligible.	Flexible Spending Account eligible.
*Through First Financial - use or lose.	$3050 Annual Limit.	$3050 Annual Limit.	$3050 Annual Limit.	$3050 Annual Limit.
Prescription Coverage **Administered by CVS/Caremark. (1-844-286-1902)**	**Basic HMO (Bronze HMO)** **Group 251495-1000**	**Plus HMO (Silver HMO)** **Group 251496-2000**	**Basic PPO (Bronze PPO)** **Group 107576-0010**	**Premier PPO (Silver PPO)** **Group 220289-0000**
Drug Deductible (per person per plan year)	Covered medications paid by insured until plan deductible is satisfied.	$100 Prescription Deductible	Covered medications paid by insured until plan deductible is satisfied.	$100 Prescription Deductible
Monthly Maintenance Medications 90-day supply with CVS local retail or CVS mail-order.		$15 Generic Copay $35 Brand Formulary Copay $65 Brand Non-Formulary Copay		$15 Generic Copay $35 Brand Formulary Copay $65 Brand Non-Formulary Copay
$0 Copay Generics	*** Prescriptions must be from a $0 Copay Clinic provider, filled at a United Pharmacy, and listed on the $0 Copay Generic list. ***			
Living Better Diabetes Program	*** Program participation required for reimbursement of up to $2,500 of diabetic program eligible expenses annually. ***			

Coverage Level Cost	**Basic HMO (Bronze HMO) Monthly Premium**		**Plus HMO (Silver HMO) Monthly Premium**		**Basic PPO (Bronze PPO) Monthly Premium**		**Premier PPO (Silver PPO) Monthly Premium**	
	Standard Rate	**Wellness Rate**	**Standard Rate**	**Wellness Rate**	**Standard Rate**	**Wellness Rate**	**Standard Rate**	**Wellness Rate**
Employee Only	**$95**	**$20**	**$294**	**$219**	**$144**	**$69**	**$425**	**$350**
Employee and Children	**$128**	**$53**	**$427**	**$352**	**$234**	**$159**	**$628**	**$553**
Employee and Spouse	**$250**	**$175**	**$615**	**$540**	**$325**	**$250**	**$817**	**$742**
Employee and Family	**$390**	**$315**	**$857**	**$782**	**$491**	**$416**	**$1184**	**$1109**

***The Standard Premium will be adjusted by a $75 Wellness Credit with FULL Participation/Compliance in the Health Screening and Wellness Program.**