

Southwest Independent School District



2024 – 2025 Employee Medical Benefits Guide

September 1, 2024 – August 31, 2025

IMPORTANT INFORMATION ENCLOSED



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In this benefits summary employees will be able to review:

- A description of the Southwest Independent School District's Comprehensive Employee Benefit Program including:
 - Medical Insurance

Overview

Southwest Independent School District recognizes the importance of providing a benefits program to our full-time benefit eligible employees. Therefore, we have developed a benefits package that delivers quality and value while satisfying the diverse needs of our workforce. This benefits summary is specifically designed to help eligible regular full-time employees further understand the highlights of the benefits options offered to you by SWISD for the coming plan year.

- Important annual notices that Southwest Independent School District must provide all benefit eligible employees
- Important phone numbers and websites to help employees manage their benefits



Eligibility

In order to be eligible, employees must work at least 30 hours per week. New employees become eligible on the first day of the month following their date of hire. Eligible employees may also elect to cover a spouse and/or dependents up to age 26.

Change in Family Status

All benefit selections are binding except in the event you have a “change in family status.” If one of these situations occurs, you have 31 days to notify Human Resources and complete the appropriate paperwork. If you do not make the change within the 31 days following the event, your next opportunity to make a change will be during the annual open enrollment period.

Examples of status changes include:

- Marriage or divorce
- Birth or death of dependent
- Adoption
- Loss of eligibility for insurance
- Spouse’s employment or termination of employment
- Unpaid leave of absence of employee or spouse
- Reduction or increase in hours worked from part-time to full-time



We encourage all employees to read this entire benefits summary before you enroll!



Medical Insurance Summary

Southwest Independent School District offers employees a number of medical options. Medical plan options are listed in the chart below. For complete details of each medical plan refer to the text of the official SPD available through Southwest Independent School District's Human Resources Department. Unless stated otherwise, the following benefits are available only to regular full-time employees. Southwest Independent School District pays a percentage of the cost for an individual employee's participation in the plan and a lower percentage of the cost for dependents.



MEDICAL PLAN HIGHLIGHTS	HDHP PPO	Bronze HMO In-Network Only	Bronze PPO	Silver HMO In-Network Only	Gold PPO
Calendar Year					
Individual	\$3,200	\$3,500	\$3,500	\$1,200	\$1,000
Family	\$6,000	\$7,000	\$7,000	\$2,400	\$2,000
Out-of-Pocket Maximum <i>(Includes deductibles and copays)</i>					
Individual	\$6,350	\$8,550	\$8,550	\$7,900	\$7,900
Family	\$12,700	\$17,100	\$17,100	\$15,800	\$15,800
Coinsurance <i>(in/out)</i>	80% / 50%	80% / 0%	80% / 50%	80% / 0%	80% / 50%
Office Visit Copayment <i>(PCP/Specialist)</i>	20% after deductible	\$20 / \$70	\$20 / \$70	\$30 / \$70	\$30 / \$70
Urgent Care Copayment	20% after deductible	\$100	\$100	\$100	\$100
Inpatient Hospital Expenses	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Emergency Room Visit	20% after deductible	20% after deductible	20% after deductible	\$350 + 20% after deductible	\$350 + 20% after deductible
Pharmacy <i>(Tier 1 / Tier 2 / Tier 3 / Specialty)</i>	20% after deductible	\$5 / \$25 / \$70 / \$150	\$5 / \$25 / \$70 / \$150	\$15 / \$35 / \$55 / 25% coinsurance	\$15 / \$35 / \$55 / 25% coinsurance

<i>(Pre-Tax*) (Per-pay-period)</i>	Employee Monthly Cost	Employee Monthly Cost	Employee Monthly Cost	Employee Monthly Cost	Employee Monthly Cost
Employee Only	\$77.85	\$50.75	\$98.04	\$91.50	\$153.91
Employee + Spouse	\$530.69	\$476.47	\$571.08	\$558.00	\$682.81
Employee + Child(ren)	\$485.41	\$433.90	\$523.78	\$511.36	\$629.93
Employee + Family	\$1,074.10	\$981.35	\$1,138.72	\$1,117.80	\$1,317.49



Your Doctor Is In... Provider Finder[®]



It's now easier to find a provider and manage health care expenses.

Provider Finder from Blue Cross and Blue Shield of Texas (BCBSTX) is a fast, easy-to-use tool that improves members' experience when they're looking for in-network health care providers. Plus, it can help them manage their out-of-pocket costs.

The updated Provider Finder platform has undergone intensive testing. The result is a better experience that will help members be smarter consumers of health care.

By going to **bcbstx.com**, members can login or create an account on Blue Access for MembersSM (BAMSM) and use Provider Finder to:

- Find in-network providers, clinics, hospitals and pharmacies.
- Search by specialty, ZIP code, language spoken, gender and more.
- See clinical certifications and recognitions.
- Compare quality awards for doctors, hospitals and more.
- Read or add reviews for providers.
- Estimate the out-of-pocket costs for more than 1,700 health care procedures, treatments and tests.*
- Find cost savings opportunities using the Medication Finder tool.



Go Mobile with BCBSTX

Even on the go members can manage their ID cards and stay on top claims activity, coverage information and prescription refill reminders. It's easy: Log into or create a BAM account at **bcbstx.com** or text BCBSTX to 33633** to download our mobile app.

* Not all plans provide this information.

** Message and data rates may apply. Terms and conditions and privacy policy are available at bcbstx.com/mobile/text-messaging.



The BCBSTX App!



Stay connected with Blue Cross and Blue Shield of Texas (BCBSTX) and access important health benefit information wherever you are.

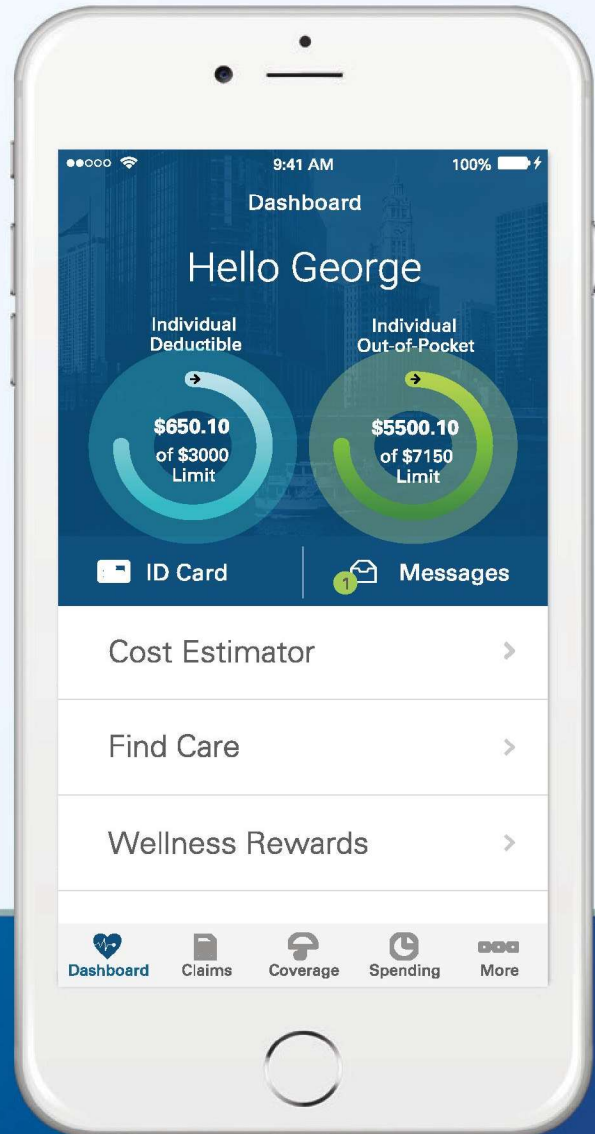
- Find an in-network doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- View and email your member ID card
- Log in securely with your fingerprint
- Access Health Care Accounts and Health Savings Accounts
- Download and share your Explanation of Benefits*
- Get Push Notifications and access to Message Center*

Available in Spanish

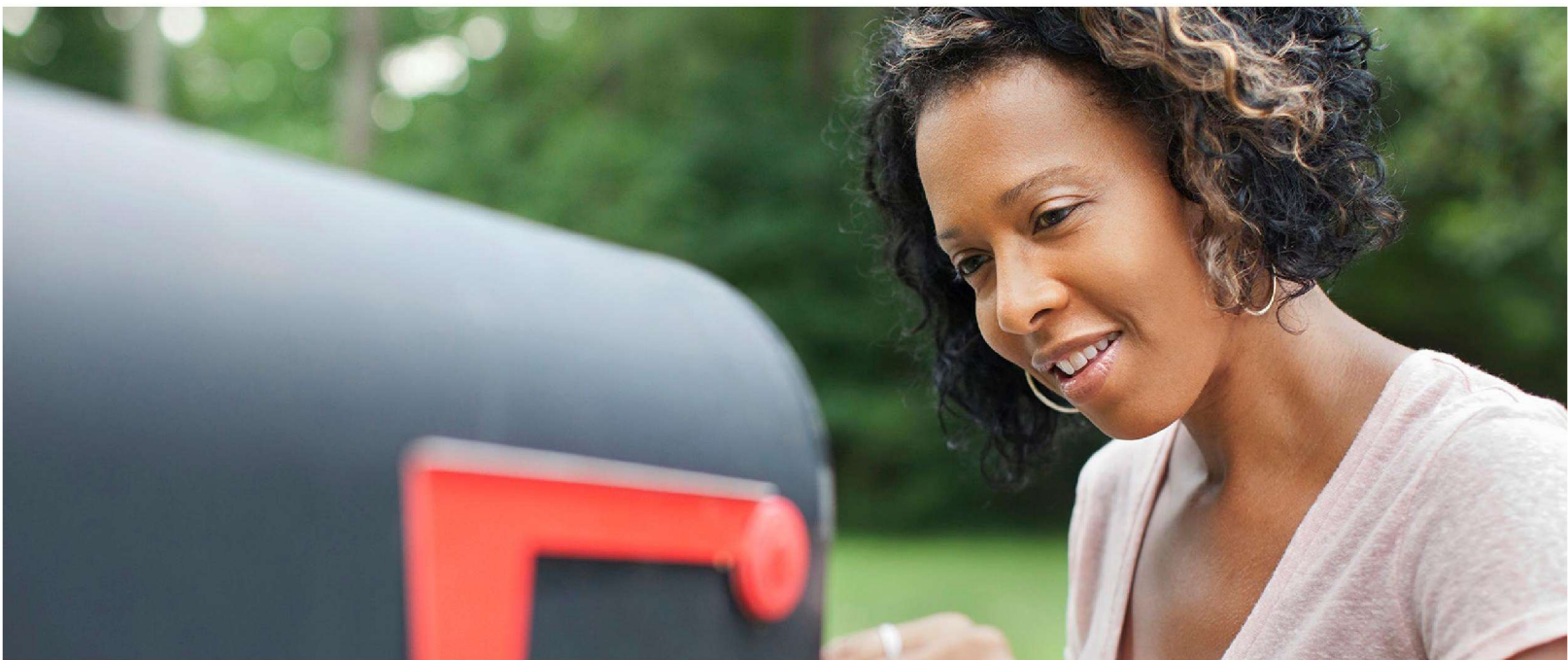
Text** **BCBSTXAPP** to **33633** to get the app.

* Currently only available on iPhone®. iPhone is a registered trademark of Apple Inc.

** Message and data rates may apply. Terms and conditions and privacy policy at bcbstx.com/mobile/text-messaging.



bcbstx.com/mobile



A home delivery (mail order) pharmacy service you can trust.

Express Scripts® Pharmacy delivers your long-term (or maintenance) medicines right where you want them. No driving to the pharmacy. No waiting in line for your prescriptions to be filled.

Savings and Convenience

- Express Scripts® Pharmacy delivers up to a 90-day supply of long-term medicines.¹
- Prescriptions are delivered to the address of your choice, within the U.S., with free standard shipping.
- You can order from the comfort of your home — through your mobile device, online or over the phone. Your doctor can fax, call or send your prescription electronically to Express Scripts® Pharmacy.
- Tamper-evident, unmarked packaging protects your privacy.

Support and Service

- You can receive notices by phone, email or text — your choice — when your orders are placed and shipped. You will be contacted, if needed, to complete your order. To select your notice preference, register online at [express-scripts.com/rx](https://www.express-scripts.com/rx) or call **833-715-0942**.
- 24/7 access to a team of knowledgeable pharmacists and support staff.
- Choose to receive refill reminder notices by phone or email.
- Multiple pharmacy locations are located across the U.S., for fast processing and dispensing.



Medicines may take up to 5 business days to deliver after Express Scripts® Pharmacy receives and verifies your order.

Getting Started with Express Scripts® Pharmacy Mail Order

Online and Mobile

You have more than one option to fill or refill a prescription online or from a mobile device:

- Visit [express-scripts.com/rx](https://www.express-scripts.com/rx). Follow the instructions to register and create a profile. See your active prescriptions and/or send your refill order.
- Log in to [myprime.com](https://www.myprime.com) and follow the links to Express Scripts® Pharmacy.

Over the Phone

Call **833-715-0942**, 24/7, to refill, transfer a current prescription or get started with mail order. Please have your member ID card, prescription information and your doctor's contact information ready.

Through the Mail

To send a prescription order through the mail, visit [bcbstx.com](https://www.bcbstx.com) and log in to Blue Access for MembersSM (BAMSM). Complete the mail order form. Mail your prescription, completed order form and payment to Express Scripts® Pharmacy.

Talk to Your Doctor

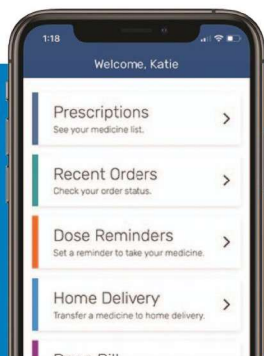
Ask your doctor for a prescription for up to a 90-day supply of each of your long-term medicines.¹ You can ask your doctor to send your prescription electronically to Express Scripts® Pharmacy, call **888-327-9791** for faxing instructions or call the pharmacy at **833-715-0942**. If you need to start your medicine right away, request a prescription for up to a one-month supply you can fill at a local retail pharmacy.

Refills Are Easy

Refill dates are shown on each prescription label. You can choose to have Express Scripts® Pharmacy remind you by phone or email when a refill is due. Choose the reminder option that best suits you.

Questions?

Visit [bcbstx.com](https://www.bcbstx.com). Or call the phone number listed on your member ID card.



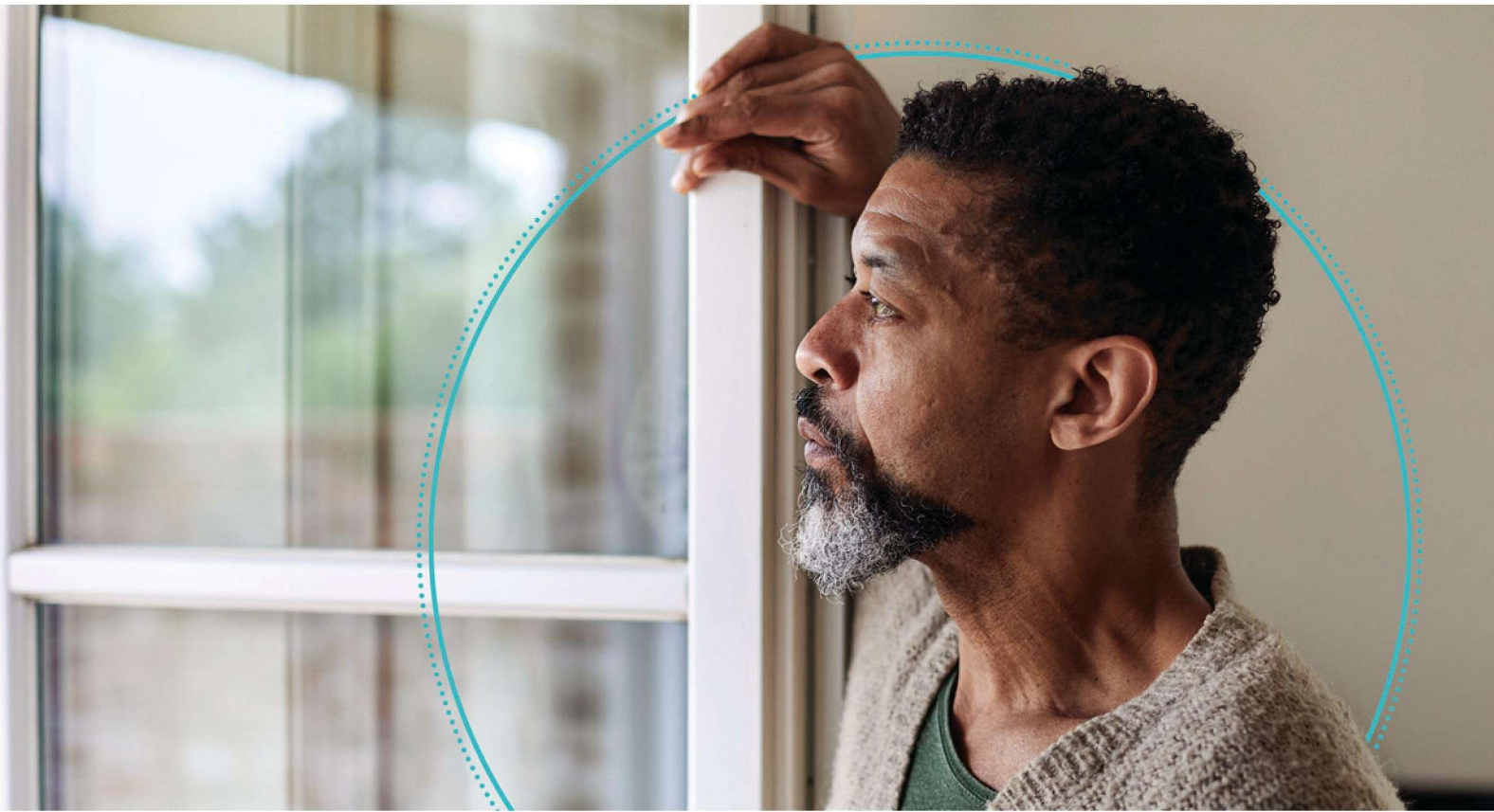
Use the mobile app to manage your prescriptions

- Refill prescriptions
- Track your order
- Make payments
- Set reminders to take medicines and more

1. Prescriptions of up to a 90-day supply, or the most amount allowed by the benefit plan.

Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Texas. The relationship between Express Scripts® Pharmacy and Blue Cross and Blue Shield of Texas is that of independent contractors. Express Scripts® Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

Prime Therapeutics LLC is a pharmacy benefit management company, contracted by BCBSTX to provide pharmacy benefit management and related other services. BCBSTX, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC. MyPrime.com is an online resource offered by Prime Therapeutics, LLC.



It's Okay to Need Help

Take care of your mental health to cope with what life brings your way.

If you struggle with thoughts or feelings that make it harder to get through your day, you're not alone. About half of people in the U.S. will suffer from a mental health issue at some point in their lives.¹

Care from a mental health expert can help you manage your emotions and deal with challenges.

Mental health is just as important as physical health.

Your health plan includes access to mental health care like therapy and medicines that might help. You and your family members can get support for issues such as:

- Depression
- Anxiety and panic attacks
- Substance use
- Attention deficit (ADHD/ADD)
- Autism
- Bipolar
- Eating disorders

Your journey is one-of-a-kind.

Whether you need support to get through everyday life or a major crisis, seeking help is the first step to getting better.

Find a provider who can help get you where you want to be.

1. Go to **[bcbstx.com](https://www.bcbstx.com)**.
2. Then, click **Find a Doctor or Hospital**.



When you're
ready, we're here.

Taking the first step isn't easy. But you don't have to take it alone. If you're facing a mental health issue, we have experts who can help you learn about your condition and treatment options. Your personal health details won't be shared with your employer. We can also help you find a provider and understand your mental health benefits.

Don't be afraid to reach out – call the Customer Service or behavioral health number on the back of your member ID card.

1. https://www.cdc.gov/mentalhealth/data_publications/index.htm

The Behavioral Health program is available only to those members whose health plans include behavioral health benefits through Blue Cross and Blue Shield of Texas. Check your benefit booklet, ask your group administrator or call the Customer Service number on the back of your member ID card to verify that you have these services. Member communications and information from the program are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors or behavioral health specialist to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



Digital Self-Management Programs May Help You Develop a Healthier Lifestyle

With Well onTarget® Digital Self-Management Programs, you'll get tips and techniques and the resources you'll need to help support your wellness goals.

Our Digital Self-Management Programs consist of:

1. Interactive programs with learning activities and content that focus on behavioral changes to reinforce healthier habits.
2. Educational programs that inform about symptoms, treatment options and lifestyle changes.

These two learning methods allow you to study on your own time and may help you get to the next level of wellness.

Earn Blue PointsSM

You can earn 1,000 Blue Points once per quarter when you complete a digital self-management program. You may redeem points in our expanded online shopping mall for merchandise.

Easy to Learn

Interactive and educational programs are developed in an easy-to-learn format. Content addresses topics that are preventive in nature and based on recommendations from the Centers for Disease Control and Prevention; Academy of Nutrition and Dietetics; National Heart, Lung, and Blood Institute's Obesity Education Initiative and Physical Activity Guidelines put forth by the U.S. Department of Health and Human Services. A certificate of completion is available upon successful completion of any program.

Easy to Access

The programs are easy to access through the Well onTarget Member Wellness Portal at wellontarget.com. You can also use the Well onTarget mobile app, AlwaysOn Wellness, to register for a Digital Self-Management Program.

Program Descriptions

Some programs are interactive and you can create daily habits to track as part of the program. Midpoint and final assessments to check the effectiveness of the daily habits may help you progress toward your goals. Other programs are educational, with information about symptoms, causes, available treatment options and lifestyle changes. Each day you'll find an additional resource such as a video, article, podcast or links to external communities and resources.

Interactive Programs (Six weeks)

Managing Your Stress

If you have high levels of unmanaged stress, this program is for you. It uses cognitive behavioral strategies and relaxation techniques to help you manage your stress effectively.

Quitting Tobacco

The program addresses many factors that contribute to addiction, including physical, psychological, social and cultural.

Achieving Your Healthy Weight

You will learn about behavioral and environmental factors that influence and contribute to unhealthy weight gain.

Maintaining Your Healthy Weight

If you want to maintain a healthy weight, you will learn about lifestyle factors that influence weight including nutrition, physical activity, stress and sleep.

Nutrition For Better Health

Improve your health and reduce the risk of major chronic diseases through proper nutrition and healthy eating habits.

Enhancing Your Physical Activity

You will learn ways to enhance your fitness levels by being more active in your daily life.

Improving Your Blood Pressure

If you have hypertension you can benefit from this program by learning about the management of high blood pressure through healthy behaviors such as weight control, physical activity, good dietary choices, quitting tobacco and managing stress.

Improving Your Oral Health

Oral health is something many take for granted. You'll learn how important oral health is to your overall well-being, find out more about common oral conditions, understand treatments and discover how to attain or maintain good oral health.

Improving Your Sleep

Learn about healthy sleep patterns, how to identify personal barriers to a restful sleep and how to implement healthy sleep habits.

Living With Diabetes

Content is inspired by the Centers for Disease Control and Prevention (CDC) Diabetes Prevention Program curriculum and addresses lifestyle factors related to diet, physical activity, sleep and regular medical care.

Staying Tobacco Free

After quitting tobacco, staying tobacco-free is a daily effort. The program addresses the complex physical, psychological and socio-cultural factors that influence an individual's desire to use tobacco products. Key components of this program are trigger avoidance and social support.

Financially Fit

This financial program will help you learn more about financial wellness, but is especially geared toward those who are experiencing some level of stress related to their personal finances. It guides you through the basics of building a financial wellness plan including: defining financial goals, evaluating your financial situation, reviewing your monthly expenses, eliminating debt, saving for the future and planning for retirement.



WITH WELL ONTARGET DIGITAL SELF-MANAGEMENT PROGRAMS, YOU CAN LEARN ABOUT STEPS TO HELP CHANGE HABITS THAT MAY BE KEEPING YOU FROM A HEALTHY LIFESTYLE.

Program Descriptions

Educational Programs (Six lessons in each program)

Healthy Bones and Joints

The musculoskeletal disorders course is for anyone who is experiencing bone and joint issues or who has been diagnosed with conditions such as osteopenia, osteoporosis and osteoarthritis. It provides education on these issues and promotes lifestyle changes for risk factors including diet, physical activity, fall prevention strategies, tobacco and alcohol use and medication adherence.

Improving Your Cholesterol

If you have high cholesterol and want to lower it, you'll be guided in developing lasting lifestyle changes that have been shown to keep cholesterol in check. Learn about weight, nutrition, physical activity and tobacco as they relate to cholesterol.

Managing Your Metabolic Syndrome

If you have this condition or are at risk for developing it, you will learn more about methods to improve your health. The program covers each of the five risk factors that contribute to metabolic syndrome: abdominal obesity, high blood pressure, high triglycerides, high blood sugar and low high-density lipoprotein (HDL).

Preventive Health: Reducing Your Risks

This program is for everyone who wants to make good health choices in their daily lives. You will learn about screenings, immunizations and lifestyle changes that can help reduce health risks from heart disease, cancer, stroke, chronic obstructive pulmonary disease (COPD) and diabetes.

Preventing Diabetes

This program was developed for those who are at risk for diabetes or have already been diagnosed with the condition. The program is inspired by the CDC's Diabetes Prevention Program curriculum and addresses lifestyle factors related to diet, physical activity, sleep and regular medical care.

Living With Asthma

The content of this program promotes education about asthma as well as getting regular medical care and controlling symptoms and environmental factors that worsen asthma. It also addresses exercise for individuals with well-controlled asthma.

Living With Chronic Obstructive Pulmonary Disease (COPD)

You will receive general education on COPD that addresses lifestyle modifications that can improve quality of life including those related to diet, tobacco cessation and medical treatment adherence.

Living With Congestive Heart Failure (CHF)

The CHF program provides information on the disease and lifestyle modifications that can improve quality of life, including diet, physical activity, weight management, stress management, sleep, tobacco and alcohol use and other special considerations for those living with CHF.

Living With Coronary Artery Disease (CAD)

The CAD program addresses lifestyle modifications that can improve quality of life including those related to diet, physical activity, weight management, stress management and tobacco use.

Healthy Pregnancy (Five Programs)

Five programs include: Pre-pregnancy, First Trimester, Second Trimester, Third Trimester and Post Pregnancy. This series of programs is designed for women who are pregnant or thinking about becoming pregnant. The content promotes maternal and child health from pre-conception to post-delivery with a goal to optimize the health and normal development of mothers and their babies.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

AlwaysOn is owned and operated by Onlife Health Inc. an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide digital health management for members with coverage through BCBSTX.

Blue Cross and Blue Shield of Texas makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



Prepare for Your Life-Changing Journey

Women’s and Family Health Pregnancy, Parenting and Menopause Support

Wherever you are in your journey, Blue Cross and Blue Shield of Texas (BCBSTX) is here to support you at no extra cost.

- **Ovia Health™** apps are for tracking your cycle, pregnancy, parenting and menopause support. The apps are available in English and Spanish*, and provide videos, tips, coaching and more.
 - **Ovia:** Track your cycle, predict when you are more likely to get pregnant or receive menopause support when the time comes.
 - **Ovia Pregnancy:** Monitor your pregnancy and baby’s growth week by week leading up to your baby’s due date.
 - **Ovia Parenting:** Keep up with your child’s growth and milestones.
- **Well onTarget®** has self-guided courses about pregnancy that you can take online, covering topics such as healthy foods, body changes and labor.

Plus, if your pregnancy is high-risk, BCBSTX will provide support from maternity specialists to help you care for yourself and your baby. Having a baby changes everything, so use these tools to help you get ready.



Download any of the Ovia Health apps from the Apple App Store or Google Play.

During sign-up, make sure to choose “I have Ovia Health as a benefit.” Then select BCBSTX as your health plan and enter your employer name (optional). Also, visit wellontarget.com to explore our online courses. Please call 888-421-7781 if you have questions or want to learn more.

Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Texas.

Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

*To access the Spanish version of the Ovia, Ovia Pregnancy and Ovia Parenting apps, you must select “Español” as the language preference in your mobile phone or device settings.

Important Notices

Federal regulations require Southwest Independent School District to provide benefit eligible employees with the following notices:

Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. In short, the idea is to make sure that confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as "protected health information" (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plan's HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan's Notice of Privacy Practices that describes the Plan's policies, practices and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact Human Resources or the medical plan directly.

Women's Health and Cancer Rights Act

SWISD's medical plan, as required by the Women's Health and Cancer Rights Act of 1998, provide benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce symmetrical appearance
- Prosthesis and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Individual Coverage Mandate

Effective January 1, 2014, Federal law requires that you have Health Care coverage or you may be subject to an income tax penalty. You can enroll in Southwest Independent School District's health plan, or you may want to consider visiting www.healthcare.gov for information on health plans available through the Healthcare Marketplace in your area.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at www.askebsa.dol.gov or by calling toll-free 1-866-444-EBSA (3272).

Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may be able to enroll yourself and your dependents in a health plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards you or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. For more information, please contact Human Resources.

Notice of Prescription Drug Creditable Coverage

Southwest Independent School District provides a "Notice of Prescription Drug Creditable Coverage" to all Medicare-eligible participants on an annual basis. This notice states that under Southwest Independent School District's medical plan, you have prescription drug coverage that is, on average, as generous as the standard Medicare prescription Drug Coverage. If you or an enrolled dependent becomes eligible for Medicare, you will receive this notice for your records. A copy is available upon request from Human Resources.

Pre-Existing Condition Limitation Notice

This Plan imposes a pre-existing condition limitation. This means that if you have a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This limitation applies only to conditions for which medical advice, diagnosis, care or treatment was recommended or received within a six-month period. Generally, this six-month period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the six-month period ends on the day before the waiting period begins. The pre-existing condition limitation does not apply to pregnancy or to a child who is enrolled in the plan within thirty days after birth, adoption or placement for adoption.

This limitation may last up to twelve months (eighteen months if you are a late enrollee) from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage." Most prior health coverage is creditable coverage and can be used to reduce the pre-existing limitation period if you have not experienced a break in coverage of at least sixty-three days. To reduce the twelve-month (or eighteen-month) limitation period by your creditable coverage, you should give us a copy of any certificates of creditable coverage you have. If you do not have a certificate, but you do have prior health coverage, we will help you obtain one from your prior plan or issuer. There are other ways that you can show you have creditable coverage. Please contact us if you need help demonstrating creditable coverage.

All questions about the pre-existing condition limitation and creditable coverage should be directed to the Human Resources Department by phone, at 303-297-1815.

COLORADO - MEDICAID

Medicaid Website: <http://www.colorado.gov/>

Medicaid Phone (In state): 1-800-866-3513

Medicaid Phone (Out of state): 1-800-221-3943

Grandfathered Plan Status

Southwest Independent School District's medical plan believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered medical plan can preserve certain basic health coverage that is already in effect when that law was enacted. Being a grandfathered health plan means that Southwest Independent School District's medical plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

You can contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to a grandfathered health plan.



Brown and Brown Insurance

3201 Cherry Ridge Dr. Ste D405
San Antonio, TX 78230
(210) 524-7130
www.bbinsurance.com



Southwest Independent School District

11914 Dragon Lane
San Antonio, TX 78252
(210) 622-4300
www.swisd.net

This Benefit Guide provides a brief description of plan benefits. For more information on plan benefits, exclusions, and limitations, please refer to the Plan documents or contact the carrier/administrator directly. If any conflict arises between this Guide and any plan provisions, the terms of the actual plan document or other applicable documents will govern in all cases. Benefits are subject to modification at any time.

The information provided by Brown & Brown, Inc. and/or its affiliates ("Company") in this Guidebook is advisory. Separate plan documents explain each benefit in more detail, and the various benefits are controlled by the language of the plan documents. Benefits may be modified, added, or terminated at any time, at the Company's discretion, or by the insurance company. This information is provided for general information purposes only and should not be considered legal, tax, accounting or other professional advice or opinion on any specific facts or circumstances. Readers are urged to consult their legal counsel, tax or other professional advisor concerning any legal, tax or related questions that may arise. Any tax information contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of (i) avoiding penalties imposed under the U. S. Internal Revenue Code or (ii) promoting, marketing or recommending to another person any tax-related matter. The Company assumes no liability whatsoever in connection with the use of such information or documents.