

Southwest Independent School District



2025 – 2026 Employee Medical Benefits Guide

September 1, 2025 – August 31, 2026

IMPORTANT INFORMATION ENCLOSED



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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.

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

- 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	\$120.78	\$89.61	\$144.00	\$136.48	\$208.25
Employee + Spouse	\$641.57	\$579.19	\$687.99	\$672.95	\$816.48
Employee + Child(ren)	\$589.47	\$530.24	\$633.60	\$619.31	\$755.67
Employee + Family	\$1,266.47	\$1,159.80	\$1,340.78	\$1,316.72	\$1,546.36



BlueCross BlueShield of Texas

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.



BlueCross BlueShield of Texas

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*

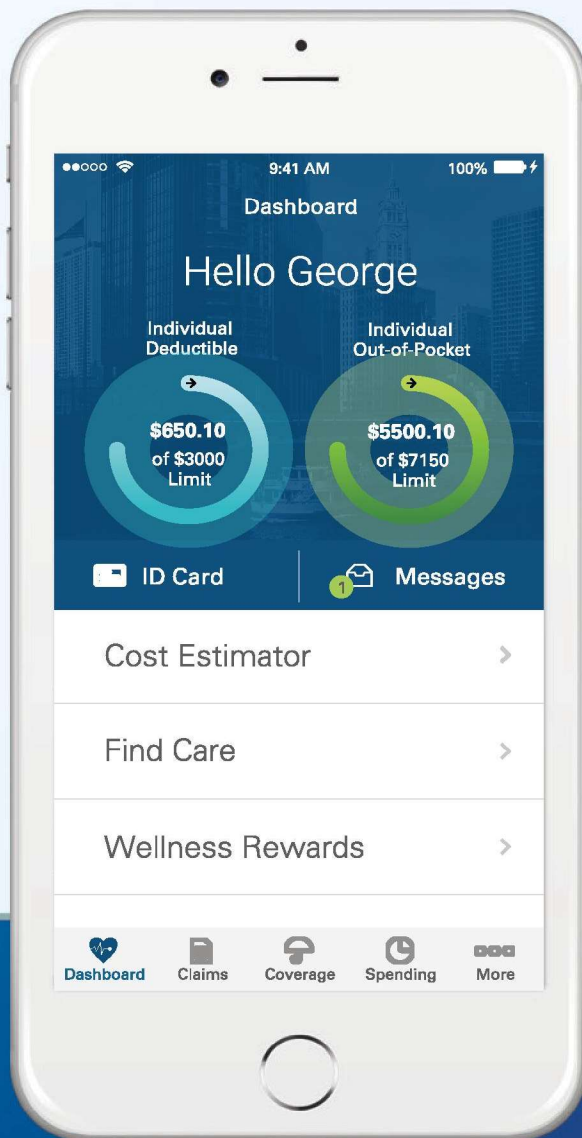
Text** **BCBSTXAPP** to **33633** to get the app.

* 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.



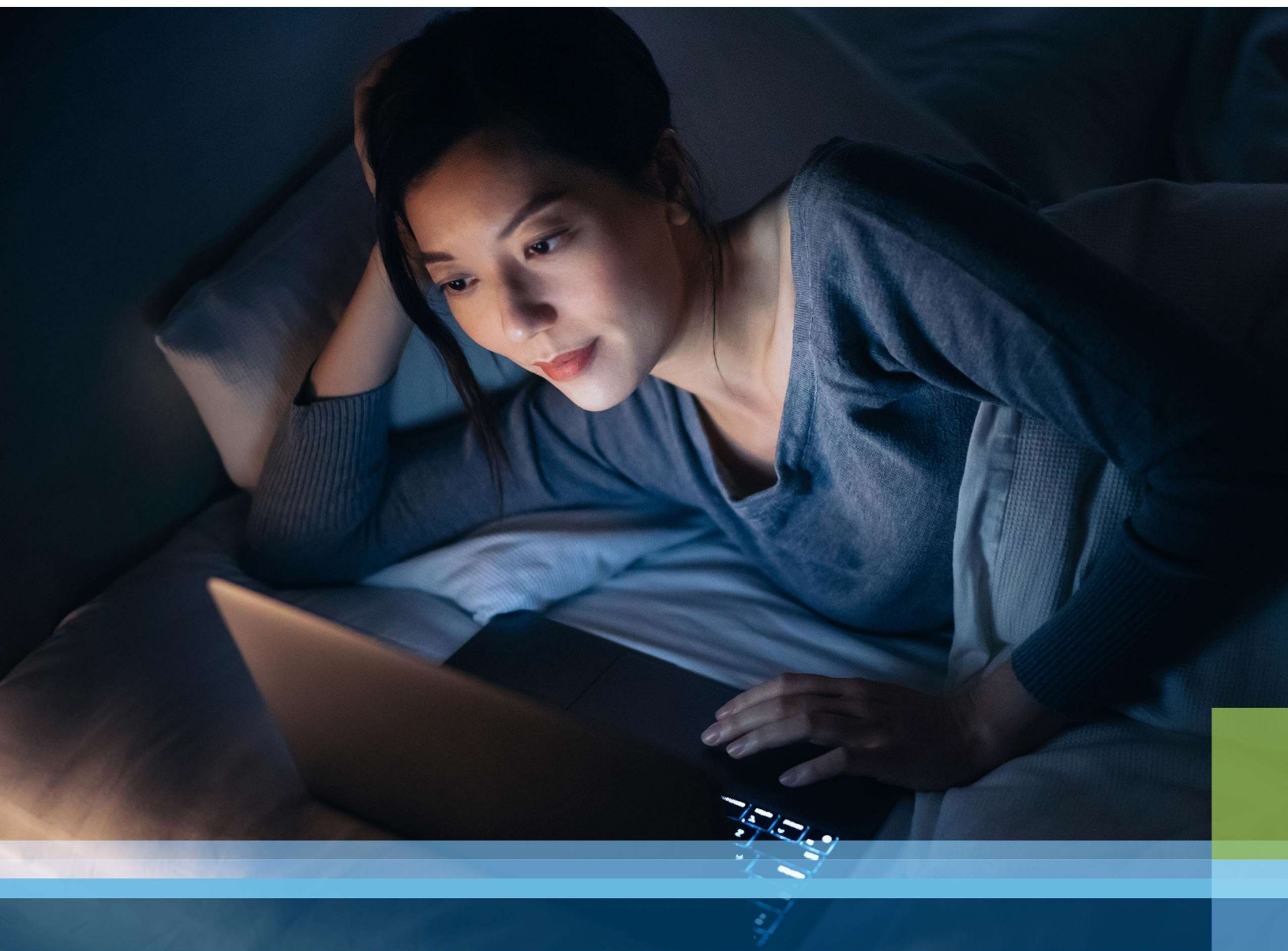
Available in Spanish



bcbstx.com/mobile



BlueCross BlueShield of Texas



Virtual Visits: **Get Cost-Effective, 24/7 Care**

With Virtual Visits from MDLIVE[®], the doctor is always in. This Blue Cross and Blue Shield of Texas (BCBSTX) benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere.

Skip expensive ER bills and waiting to see a doctor. You can speak with a Virtual Visits doctor within minutes.

Services are available in both English and Spanish with translation services available in other languages.

Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- Doctors can send e-prescriptions to your local pharmacy

The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

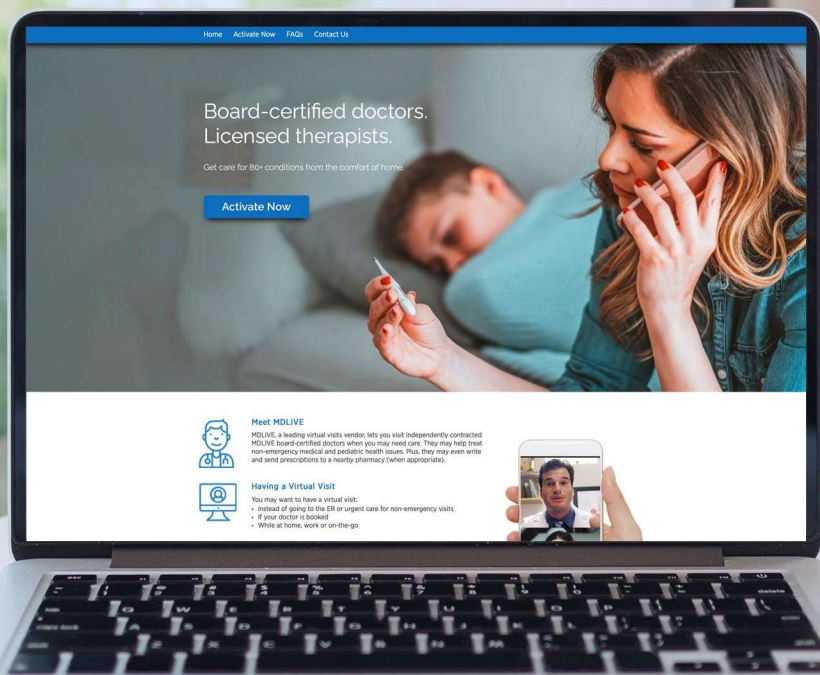
Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Depression
- Eating disorders
- ADHD
- Substance use disorders
- Trauma and PTSD
- Autism spectrum disorder

First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this or any other BCBSTX benefit, please call the number on the back of your ID card.

Activate your Virtual Visits account today:

- Call 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the app



Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

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Where to Go for Care



What do you do if your clutch player breaks an arm in the big game? Or you slice your finger chopping veggies? Or have stomach cramps after last night's sushi date? Often the choice is clear. If you have signs of a heart attack, it's best to go to the emergency room. But what if you have a sore throat? Or lower back pain?

Knowing where to go can make a big difference in the cost of your care — especially when you use in-network providers.

We make it easy to find independently contracted, in-network providers near you:

- Go to **bcbstx.com** and click **Find Care**
- For personalized search results, log in or register at **bcbstx.com** and search in Blue Access for MembersSM
- Call Customer Service at the number on your ID card

Primary Care Physician

Is your blood pressure high? Are allergies making you miserable? Can't sleep? Your go-to provider is a good place to start. Some even offer telemedicine. If you need a specialist, your doctor will tell you.

Good for: health exams, shots, cough, sore throat

Wait time: check with office

Cost: in network \$ out of network \$\$



Retail Health Clinic*

Need a flu shot? Feel queasy? Have an earache or rash? Many grocery stores and pharmacies have on-site medical clinics. Some may even see patients evenings, weekends and holidays.

Good for: headache, stomach ache, sinus pain

Wait time: check with clinic

Cost: in network \$ out of network \$\$



Urgent Care Center*

Sprain your ankle? Have a monster migraine? Can't stop coughing? These centers offer non-emergency care when your doctor's office isn't open evenings, weekends or holidays. Some may offer online booking.

Good for: back pain, vomiting, animal bite, asthma

Wait time: often less than ER

Cost: in network \$\$ out of network \$\$\$



Hospital ER

Worried you may be having a heart attack? Did you black out after a nasty fall? ER doctors and staff are trained to treat serious and life-threatening health issues 24/7. Contact your PCP as soon as possible for follow-up care.

Good for: chest pain, bleeding, broken bones

Wait time: varies

Cost: \$\$\$\$



Know the Difference: Freestanding ER vs. Urgent Care Center

Freestanding ERs look a lot like urgent care centers, but may not be affiliated with an in-network hospital. That means you could end up with a hefty bill (or several bills). You might even be sent to a hospital ER for care! Here are ways to spot a freestanding ER:

1. Look for "Emergency" on the building exterior.
2. Check the hours. If it's open 24/7, it's a freestanding ER. Urgent care centers close at night.
3. Confirm it's not connected to a hospital.
4. Ask if it follows the copay, coinsurance and deductible payment model.

If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

Note: Many health care providers offer telehealth appointments. Ask your preferred provider if they do and if it is appropriate for your condition(s).

***HMO Members:** You should always try to see your PCP first (the doctor who knows you best) to receive services covered by HMO benefits. HMO member services at retail clinics or urgent care centers will NOT be covered without a referral from your doctor unless it's deemed as medically necessary. Before seeking services, check with your medical group to find out if you can refer yourself or if you need your PCP's referral or approval. Be sure to check Provider Finder® to make sure the center you go to is in-network.



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.

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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.

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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.