

**WILLIS INDEPENDENT SCHOOL DISTRICT**  
**Benefit Plan Summaries**  
**For the Plan Year 2025 - 2026**

SUMMARY	WISD Plan I- HD		WISD Plan II	
<b>Medical</b>				
Deductible - Individual	4,000		2,500	
Family	8,000		5,000	
3 month carry-over	No		Yes	
Co-insurance (Plan Pays after deductible)	80% of Network Charge		70% of Network Charge	
Preventative	100%*		100%*	
<b>*Based on Health Care Reform's definition of preventive care</b>				
Office Visit Copay - Primary	20% after deductible		\$45	
Office Visit Copay - Specialist	20% after deductible		\$75	
Emergency Room Copay	20% after deductible		\$500	
In Hospital Deductible	10% after deductible		\$500	
<b>Out-of-Pocket Maximum</b>				
Individual	6,350		6,350	
Family	9,200		9,200	
Lifetime Maximum	unlimited		unlimited	
<b>Prescription Drugs</b>				
<b>Plan Year Deductible</b>	Subject to plan deductible		\$0-generic	
<i>Retail - 30 day</i>			\$200-brand name	
	You Pay		You Pay	
Generic	20% after deductible		\$20	
Brand Copay (Formulary)	20% after deductible		\$45	
Brand Copay (Non-Formulary)	20% after deductible		\$60	
Specialty Drugs Co-pay	20% after deductible		\$200	
Premiums per Month	WISD Plan I- HD		WISD Plan II	
	Fulltime Employee Monthly Cost		Fulltime Employee Monthly Cost	
	With **HRA	Without HRA	With HRA	Without HRA
Employee Only Coverage	\$80	\$180	\$200	\$300
Employee Plus Children	\$375	\$475	\$515	\$615
Employee Plus Spouse	\$620	\$720	\$855	\$955
Employee Plus Family	\$825	\$925	\$980	\$1,080

District pays \$450 monthly for each full time employee

\*\*Health Risk Assessment performed at Next Level Urgent Care at no cost