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## **Kingsville ISD Comparison State Health Plan vs. KISD Health Plan**

**KINGSVILLE INDEPENDENT SCHOOL DISTRICT**

**State Health Plan versus KISD Health Plan**

**For the Plan Year 2009 - 2010**

	Plan I		Plan II		Plan III	
	TRS Plan I	KISD Plan I	TRS Plan II	KISD Plan II	TRS Plan III	KISD Plan III
<b>Medical</b>						
Deductible - Individual	1150	750	500	500	none	200
Family	3000	2250	1500	1500	none	600
Co-insurance (Plan Pays after deductible)	80% of Network Charge	80% of Network Charge	80% of Network Charge	90% of Network Charge	80% of Network Charge	90% of Network Charge
Preventative	500	300	500	300	500	300
Office Visit Copay	Deductible	\$30	25/35	\$20	20 / 30	\$20
Emergency Room Copay	Deductible	Deductible	\$100 copay	Deductible	\$100 copay	Deductible
In Hospital Admission Deductible	0	0	\$100 x 5	0	\$100 x 5	0
Out-of-Pocket Maximum (addition to deductible)						
Individual	2000	3000	2000	1000	1000	800
Family	6000	9,000	6000	3,000	per member	2400
Lifetime Maximum	Unlimited	1,000,000	Unlimited	1,000,000	Unlimited	1,000,000
<b>Prescription Drugs</b>	Discount Card					
<b>Deductible</b>		0	50	0	50	0
<i>Retail</i>						
Generic	Deductible and Coinsurance	\$5 generic \$15 Birth Control	\$15	\$10	\$15	\$10
Brand Copay (Formulary)			\$35	\$25	\$35	\$25
Brand Copay (Non-Formulary)			\$60	\$40	\$55	\$25
<i>Mail Order</i>				(90 day supply)		(90 day supply)
Generic	N/A	N/A	\$ 20.00	\$20	\$ 20.00	\$20
Brand Copay (Formulary)	N/A	N/A	\$ 62.50	\$50	\$ 62.50	\$50
Brand Copay (Non-Formulary)	N/A	N/A	\$ 112.50	\$80	\$ 100.00	\$50

NOTE: TRS Benefits and rates are effective 9/1/08

See Foot Notes 2, 4, 5, 6, & 7	TRS		KISD		TRS		KISD					
	Total Cost	EE Share	Total Cost	EE Share	Total Cost	EE Share	Total Cost	EE Share				
Employee Only Coverage	278	53.00	238	13.00	370	145.00	312	87.00	498	273.00	356	131.00
Employee Plus Spouse	633	408.00	426	201.00	842	617.00	649	424.00	1134	909.00	688	463.00
Employee Plus Child/ren	443	218.00	378	153.00	589	364.00	488	263.00	794	569.00	601	376.00
Employee Plus Family	697	472.00	567	342.00	926	701.00	783	558.00	1247	1022.00	934	709.00