

Del Mar Union School District
Medical Plan Options for all Part-Time Benefit Eligible Employees
Effective January 1, 2021

| SISC (Self-Insured Schools of California) | | | |
|---|---|--|--|
| | Kaiser HMO | Anthem HMO Select Premier | SIMNSA HMO |
| Benefits | Member Responsibility: | | |
| Office Visit | \$15 copay | \$10 copay | \$5 copay |
| Specialist Visit | \$15 copay | \$10 copay | \$5 copay |
| Preventive Care | 100% covered | 100% covered | 100% covered |
| Inpatient Hospitalization | 100% covered | 100% covered | 100% covered |
| Outpatient Surgery | \$15 copay | 100% covered | 100% covered |
| X-Ray & Laboratory | 100% covered | 100%, \$100 complex radiology | 100% |
| Urgent Care | \$15 copay | \$10 copay (from your primary care group) | Mexico: \$25 copay Outside Mexico: \$50 copay |
| Emergency Room | \$100 copay (waived if admitted) | \$100 copay (waived if admitted) | In and Out of Plan's Area: \$250 copay (waived if admitted) |
| Chiropractic Services (All HMO plans will combine chiropractic & acupuncture thru ASH - Accept SIMNSA) | \$10 copay, up to 30 visits per calendar year | \$10 copay, up to 30 visits per calendar year | \$10 copay (massage and physical therapy) (From your SIMNSA medical provider) |
| Prescriptions | Kaiser Pharmacy Only | | |
| Retail-Network (Other than Costco) | \$5 generic \$20 brand 30 day supply | \$9 generic \$35 brand 30 day supply | \$5 brand (generic drugs are not available in Mexico) 30 day supply |
| Costco Walk-In | | \$0 generic, up to a 90 day supply \$35 brand, 30 day supply; \$90 brand for 90 day supply | NA |
| Mail Order (Provided by Costco) | Kaiser Pharmacy Only - 100 day supply \$10 generic \$20 brand | \$0 generic/\$90 brand, 90 day supply | NA, mail order not available in Mexico |
| Annual Deductible | NA | NA | NA |
| Medical Out-of-Pocket Maximum | \$1,500 indiv/ \$3,000 family | \$1,000 indiv/ \$2,000 family | \$6,350 indiv/ \$12,700 family |
| Rx Out-of-Pocket Maximum | Included in medical out-of-pocket maximum | \$2,500 indiv/ \$3,500 family | Included in medical out-of-pocket maximum |
| * This is a brief description of each plan. Any variances from the master policy; the master policy will prevail. | | | |
| Monthly Payroll Deductions | | | |
| 2021 Part-Time Employee Cost 10 Months - Total Payroll Deductions for Medical Insurance | | | |
| Employee Only | \$232.92 | \$230.40 | \$93.60 |
| Plus 1 Dependent | \$997.32 | \$1,005.60 | \$325.20 |
| Plus 2 or More Dependents | \$1,455.72 | \$1,471.20 | \$576.00 |