



Southwest Independent School District

2022-2023 Employee Medical Benefit Book



2022-2023 Humana Medical Plan Rates



	HDHP PPO	BRONZE PPO	SILVER HMO	GOLD PPO
TRS Equivalent Plan	TRS ActiveCare HD	TRS ActiveCare Primary	TRS ActiveCare Primary +	TRS ActiveCare 2
Employee	\$1.34	\$11.33	\$155.41	\$448.68
Employee & Spouse	\$377.64	\$397.66	\$929.80	\$1,577.13
Employee & Children	\$340.04	\$359.03	\$484.26	\$852.29
Employee & Family	\$829.25	\$861.26	\$1263.95	\$1,931.31

**SOUTHWEST ISD generously
contributes \$375 per month
towards the cost of your
medical premiums!!**

**Rates reflect the \$375 Southwest ISD contributes to your medical premiums monthly. The rates listed are the monthly employee cost for medical coverage.

2022-2023 HUMANA Medical Plan Overview

In-Network	HDHP PPO	BRONZE PPO	SILVER HMO	GOLD PPO
Deductible	\$2,800 / \$5,600	\$3,000 / \$6,000	\$1,200 / \$2,400	\$1,000 / \$2,000
Co-insurance (in/out of network)	80/50	80/50	80	80/50
Maximum Out-of-Pocket (in network)	\$6,350 / \$12,700	\$7,900 / \$15,800	\$7,900 / \$15,800	\$7,900 / \$15,800
Primary Care Doctor Visit	20% Coinsurance/ Deductible	\$20.00 Copay	\$30.00 Copay	\$30.00 Copay
Specialty Doctor Visit	20% Coinsurance/ Deductible	\$70.00 Copay	\$70.00 Copay	\$70.00 Copay
Emergency Room Visit	20% Coinsurance/ Deductible	20% Coinsurance / Deductible	\$350.00 Copay	\$350.00 Copay
Urgent Care	20% of Coinsurance/ Deductible	\$100.00 Copay	\$100.00 Copay	\$100.00 Copay
Lifetime Max Benefit	Unlimited	Unlimited	Unlimited	Unlimited

Prescriptions

RX Plan	\$20/\$50/ \$100/25%	\$5/\$25/ \$70 \$150	\$15/\$35/ \$55/25%	\$15/\$35 \$25/25%
Doctor on Demand Virtual Physician Visits	\$0 - \$56 depending on service	\$0	\$0	\$0

- ◇ **Walgreens is NO LONGER in Network with Humana.**
- ◇ **You must use CVS, HEB or Walmart for all prescriptions.**

Quality care that's virtually there 24/7



Doctor On Demand® is there for your everyday health needs

See a **board-certified doctor**—for nonemergency care—in minutes from your home, office or while you're traveling in the United States, from your smartphone, tablet or computer. It's easy.

For everyday health needs, Doctor On Demand usually costs less than a visit to the emergency room or urgent care.

DOCTOR ON DEMAND	COST
 Everyday health concerns <ul style="list-style-type: none">• Colds, flu and sore throat• Upper respiratory infections• Skin and eye problems• Urinary tract infections• Prescriptions and refills• Labs and screenings	\$0-\$56
 Mental health services <ul style="list-style-type: none">• Depression• Stress• Anxiety• Trauma• Other nonemergency mental health concerns	The cost for a visit will vary based on your plan. You'll know the cost of your visit when you schedule your appointment.



Download the Doctor On Demand app today

- 1 Go to the App store or Google Play to get it on your smartphone or tablet. You can also visit DoctorOnDemand.com.
- 2 Enter your health insurance information; select Humana and enter your group ID and member ID.
- 3 Enter a payment method (you'll always see your cost upfront).
- 4 See a doctor within minutes.

Humana.

dr. on demand

Doctor on Demand
1-800-997-6196



READY. SET. Go365



It's simple to get started with Go365™. Here's how to get rewarded for your healthy behaviors.

1. Register now

Download the Go365 App or visit Go365.com to access your secure, password-protected Go365 account and program.

2. Take the next step

Three easy ways to start earning Points and get to Bronze Status:

- Complete at least one section of your Health Assessment
- Log a verified workout
- Get your biometric screening

Adult children are not eligible to earn Points or Bucks for Health Assessment completion or bonuses, biometric screening completion or for having in-range results.

3. Enjoy the rewards

Keep earning Points by completing healthy activities. The more Points you earn, the more Bucks you will have to spend in the Go365 Mall. Reward yourself with brands including:



Join the Go365 support community
community.Go365.com



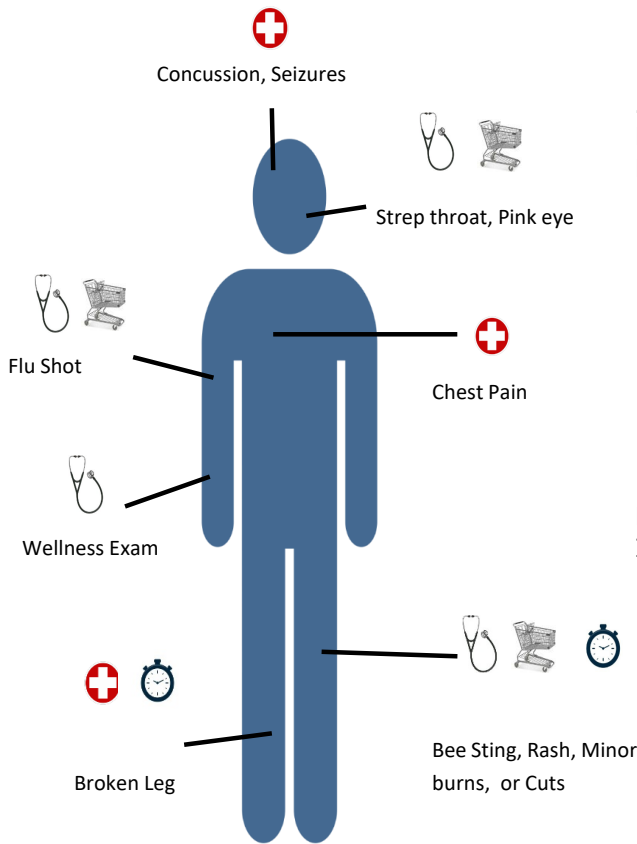
Register or sign in at Go365.com
or on the App

KNOW WHERE TO GO

Save time and money by knowing your urgent care options

You never know when you may need medical care. So, it is always good to understand your options. If your health or life is in danger, call 911 or go to the nearest emergency room.


But go elsewhere for non-life-threatening events.




Where to go
Emergency room




What to go for
Concussions, Seizures, Chest pain, Broken Bones, Stroke symptoms

Urgent Care Center


Broken bones, Sprains, Strains, Bites, Rashes, Burns, Cuts

Primary Care Doctor's Office


Wellness Exams, Sprains, Strains, Bites, Rashes, Burns, Cuts, Healthy Lifestyle screening, Strep throat, Pink eye, Flu shot, Chronic disease management

Retail Walk-In Clinic


Sprains, Strains, Bites, Rashes, Burns, Cuts, Healthy Lifestyle screening, Strep throat, Pink eye, Flu Shot

Tip: Try to avoid any free standing emergency room visits. They are commonly NOT in network. This helps you save the most money. (Free standing is an ER not attached to a hospital)

			
Emergency Room	Doctor's Office/ Primary Care	Urgent Care Center	Retail Walk-In Clinic

Qualifying Event

Each year during annual open enrollment, you may elect your benefits for the coming year. Once you have enrolled, you may not change your benefit coverage unless you have a “qualifying event” as listed below:

Change in family status such as:

Marriage, divorce, or legal separation
Death of a spouse or dependent child
Birth or adoption of a child, or change in custody of a child
Loss of employment by employee, spouse or dependent and ineligibility of a dependent child (i.e., a child
Reached the age limit under the plan or is no longer eligible as a dependent)
Gained health insurance elsewhere

Change in your employment status causing a gain or loss of coverage for you and/or your dependents such as:

Returning from unpaid leave of absence
Reduction in work hours

Other changes resulting in a gain or loss of coverage for you're an/or your dependents such as:

Spouse and/or your dependent child enrolls in or makes changes to benefits during his/her open enrollment period
Gain or loss of eligibility for Medicare/Medicaid for yourself, spouse, or dependent child

Unless you experience one of these changes in family status, you may not drop your insurance for that benefit year. *You must provide the appropriate documentation and complete a benefit change from within 30 days of the qualifying event change to make changes.* The change to your enrollment will take effect the date of the event.

Important Contact information

Benefit	Provider Name	Contact Information
Medical	Humana	1-800-427-7478
Doctor on Demand	Humana	1-800-427-7478
Questions regarding Physicians, bills or pharmacists	Barrett Insurance	210-485-1855

**Barrett Insurance Services
1017 N Main, Suit 204
San Antonio, Texas 78212**



210-485-1855

www.barrettinsurance-services.com



210-622-4330
11914 Dragon Lane
San Antonio, Texas 78252