

Summary of Benefits

2020







Changes to the District's Contribution to the Medical Fund

Currently the District is contributing \$245/month/employee to help offset the total cost of your premiums

> \$245 x 8322 employees = \$2,038,890/month \$2,038,890 x 12 months = \$24,466,680/year

Effective 01/01/2020 the District's contribution will increase by \$50/month/employee

\$295 x 8322 employees = \$2,454,990/month \$2,454,990 x 12 months = \$29,459,880/year

Total Increase for 2020

\$600/employee/year \$4,993,200/year



Medical Plan II – Aetna CPOSII

Network	In-Network	Out-of-Network	
HealthFund Amount contributed by Pasadena ISD	ZERO		
Plan Coinsurance	20%	50%	
Calendar Year Deductible Individual Family	\$5,000 per person \$10,000 per family	\$7,500 per person \$22,500 per family	
Out-of-Pocket Maximum Individual Family	\$7,900 per person \$15,800 family	\$15,000 per person \$45,000 per family	
Lifetime Maximum Benefit	Unlimited Unlimited		
Primary Care Physician (PCP) Office Visits	20% after deductible	50% after deductible	
Specialty Care - Aexcel Office Visits	20% after deductible	50% after deductible	
Specialty Care - Non-Aexcel Office Visits	20% after deductible	50% after deductible	



Preventive Care Annual routine physical: Adult and Well Child, GYN, Mammograms, Colorectal Cancer Screenings, PSA Tests	100%	50% after deductible	
Diagnostic Outpatient Lab/ X-rays/Testing (part of office visit)	20% after deductible	50% after deductible	
Diagnostic Outpatient Lab/ X-rays/Testing (Facility)	100%	50% after deductible	
Complex Imaging Services	20% after deductible	50% after deductible	
Inpatient Hospital Services	\$150 co-pay/day (5-day max.) then 20% after deductible	\$150 co-pay/day (5-day max.) then 50% after deductible	
Outpatient Surgery	\$150 co-pay then 20% after deductible	\$150 co-pay then 50% after deductible	
Emergency Room Copay/Coinsurance (Copay waived if admitted)	\$500 copay, then 20% after deductible	same as preferred care	
Ambulance	20% after deductible	same as preferred care	
Urgent Care Copay/Coinsurance (Copay waived if admitted)	20%	50% after deductible	
Walk In Clinics	20% after deductible	50% after deductible	

*Out of Network benefit paid at the Limited Fee Schedule

Medical Plan II – Aetna CPOS II 2020 Monthly Premiums

	District Contributions	Monthly Employee Cost
Employee Only	\$295	\$269
Employee & Spouse	\$295	\$610
Employee & Child(ren)	\$295	\$488
Family	\$295	\$886





Network	MEMORIAL HERMANN, HCA, and ST. LUKES FACILITIES ONLY	Out-of-Network	
HealthFund Amount contributed by Pasadena ISD	ZERO	N/A	
Plan Coinsurance	20%	N/A	
Calendar Year Deductible Individual Family	\$3,500 per person \$7,000 per family	N/A	
Out-of-Pocket Maximum Individual Family	\$7,900 per person \$15,800 family	N/A	
Lifetime Maximum Benefit	Unlimited	N/A	
Primary Care Physician (PCP) Office Visits	20% after deductible	N/A	
Specialty Care - Aexcel Office Visits	20% after deductible	N/A	
Specialty Care - Non-Aexcel Office Visits	20% after deductible	N/A	



Medical Plan IV – Aetna Select Cont'd

Preventive Care Annual routine physical: Adult and Well Child, GYN, Mammograms, Colorectal Cancer Screenings, PSA Tests	100%	N/A	
Diagnostic Outpatient Lab/ X-rays/Testing (part of office visit)	20% after deductible	N/A	
Diagnostic Outpatient Lab/ X-rays/Testing (Facility)	100%	N/A	
Complex Imaging Services	20% after deductible	N/A	
Inpatient Hospital Services	20% after deductible	N/A	
Outpatient Surgery	20% after deductible	N/A	
Emergency Room Copay/Coinsurance (Copay waived if admitted)	\$500 copay, then 20% after deductible	same as preferred care	
Ambulance	20% after deductible	same as preferred care	
Urgent Care Copay/Coinsurance (Copay waived if admitted)	20%	N/A	
Walk In Clinics	20% after deductible	N/A	



Medical Plan IV – Aetna Select 2020 Monthly Premiums

	District Contributions	Monthly Employee Cost	
Employee Only	\$295	\$152	
Employee & Spouse	\$295	\$347	
Employee & Child(ren)	\$295	\$297	
Family	\$295	\$532	



Medical Plan V – Aetna Select

Network	ACO MEMORIAL HERMANN (Harris, Ft. Bend, & Montgomery Counties ONLY)	Out-of-Network
HealthFund Amount contributed by Pasadena ISD	ZERO	N/A
Plan Coinsurance	20%	N/A
Calendar Year Deductible Individual Family	\$3,500 per person \$7,000 per family	N/A
Out-of-Pocket Maximum Individual Family	\$7,900 per person \$15,800 family	N/A
Lifetime Maximum Benefit	Unlimited	N/A
Primary Care Physician (PCP) Office Visits	20% after deductible	N/A
Specialty Care - Aexcel Office Visits	20% after deductible	N/A
Specialty Care - Non-Aexcel Office Visits	20% after deductible	N/A



Preventive Care Annual routine physical: Adult and Well Child, GYN, Mammograms, Colorectal Cancer Screenings, PSA Tests	100%	N/A	
Diagnostic Outpatient Lab/ X-rays/Testing (part of office visit)	20% after deductible	N/A	
Diagnostic Outpatient Lab/ X-rays/Testing (Facility)	100%	N/A	
Complex Imaging Services	20% after deductible	N/A	
Inpatient Hospital Services	20% after deductible	N/A	
Outpatient Surgery	20% after deductible	N/A	
Emergency Room Copay/Coinsurance (Copay waived if admitted)	\$500 copay, then 20% after deductible	same as preferred care	
Ambulance	20% after deductible	same as preferred care	
Urgent Care Copay/Coinsurance (Copay waived if admitted)	20%	N/A	
Walk In Clinics	20% after deductible	N/A	

Medical Plan V – Aetna Select 2020 Monthly Premiums

	District Contributions	Monthly Employee Cost	
Employee Only	\$295	\$121	
Employee & Spouse	\$295	\$304	
Employee & Child(ren)	\$295	\$254	
Family	\$295	\$479	









PISD Wellness Clinic 1850 E. Sam Houston Parkway, South Pasadena, TX 77503 713-740-5300 Hours:

Monday/Wednesday/Friday 8:00am to 4:00pm Tuesday/Thursday 1:00pm to 8:00pm Saturday 8:00am to 1:00pm







•RediMD is available for you and your dependents, if covered under Pasadena ISD medical insurance, to use at home. Only one account is necessary per household.

•A computer with internet connection and web camera, or a smart phone with internet connection and a skype account (free download from apps store) is required for all face-to-face visits.

•If you forget your password. RediMD uses the highest encryption possible. We will not send out passwords to unsecured emails for your protection. Please call the RediMD number below to have it reset.

RediMD gives you the option to have a regular doctor's visit <u>online or by</u> <u>phone. No Copay Required. Visit us at :</u> . <u>www.redimd.com</u>

•Any time you need to see or speak with a doctor •We are "Always Open"

RediMD provides primary medical care online via webcam, smart phone, or by telephone. You can see and speak with a physician or other medical professional who can diagnose, recommend treatment and prescribe medications if needed.

RediMD service is available for you to use •At your home during days, nights, and weekends <u>for you and</u> <u>your family</u>

If you and your dependents are covered under Pasadena ISD medical insurance then you have free access to RediMD.
If you are not covered under Pasadena ISD medical insurance then you, the employee, can have access to RediMD with a cost of \$50/visit. Your dependents/spouse will not have access to RediMD.

***Pasadenaisd** code for employees with Pasadena ISD insurance ***Pasadenaisd50** code for employees with other insurance

•Visit us at	REDIMD TREATS MOST	PRIMARY CARE AILMENTS	INCLUDING, BUT NOT	LIMITED TO:
www.RediMD.com	Cold	Cough	Flu	Sore Throat
for more information	Allergies	Skin Issues	Blood Pressure	Headaches
and to register	Diabetes	Sinus Infection	Stress Problems	Stomach Problems



In order for you to receive the \$25/month credit for your medical premiums for 2020 – ALL you will need is to be registered through RediMD by January 31, 2020.

If you and your spouse are covered under the medical plan then you BOTH must register through RediMD.

If you are already registered then there is NOTHING you need to do in order to receive the credit.

NO biometric screenings/blood work this year!

www.redimd.com Code: Pasadenaisd



Walk-In Clinics

You and your dependents that are covered under our medical plan will have access to following walk-in clinics. You will only have a \$35 co-pay.









<u>Participating Pharmacy – up to 30 days supply</u>

Tier 1: Generic Drug\$30 Co-PayTier 2: Preferred Brand Drug\$45 Co-Pay

Tier 3: Non-Preferred Drug \$75 Co-Pay

<u>Home Delivery – up to 90 days supply</u>

Tier 1: Generic Drug\$50 Co-payTier 2: Preferred brand Drug\$80 Co-payTier 3: Non-preferred brand Drug\$140 Co-Pay



** ALL plans include the following deductible (combined Tier 2 & Tier 3 drugs only)

> *\$200 deductible per person \$400 deductible for family*



Aetna Member Resources



Group Plan Number: 838899

Member Services Toll Free Number 1-866-841-3541

Claims Address: P.O. Box 981106, El Paso TX 79998-1106

Remember to Register for **Aetna Navigator How to Register -** Registration is an easy process: Go to www.aetna.com and click on "Register" under "Aetna Navigator[®] Member Log In" Complete the requested information



How to Find a PCP

www.aetna.com/docfind/custom/pasadenaisd

DocFind -

Go to and click on doc find.

Select your provider category. You can search by city, state, zip, specialty, hospital affiliation, provider name, gender, language and education.

Select the "Aetna Choice POSII (Aetna Health Fund)" network Medical II

Select the <u>"Open Access Aetna Select (Aetna Health Fund)"</u> network <u>Medical IV</u>

Select Plan V Memorial Hermann Accountable Care Network (Aetna Health Fund)

Click on search to find a provider



Effective January 1, 2020 – First Financial Administrators, Inc. will be our FSA Administrator.

- <u>2019 Plan Year (TASC)</u> FSA claims incurred during the 2019 plan year through Feb. 29, 2020 will need to be sent to TASC. Claims must be sent to TASC no later than May 29, 2020. Your TASC benefits card will no longer work after Dec. 31, 2019. Call 800-422-4661 with questions about your 2019 account balance.
- <u>2020 Plan Year First Financial Administrators, Inc.</u> Participants will begin to receive their benefits cards prior to Jan. 1, 2020. The card will arrive in a white, unmarked envelope. Once you swipe your First Financial Benefits Card, the funds will be deducted from 2020 plan year contributions. Services must be rendered during the 2020 plan year.

Note: The IRS requires validation of most transactions for FSAs.

Receipts must be submitted when requested. Please note that your benefits card will be suspended if proper substantiation is not provided to First Financial within **60 days** of either the purchase date or date of service. Acceptable types of substantiation include receipts that include details of service provided or an explanation of benefits (EOB) from your insurance provider. Documentation should be uploaded via the online portal or the mobile app.



Contact Numbers

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