



San Dieguito Union High School District Certificated: 2023 HMO Plans Comparison

Effective Period: January 1, 2023 - December 31, 2023

Plan design changes highlighted in red

Benefit Summary	NEW! UHC Harmony HMO \$10/100%	UHC Performance HMO A, Network 1, \$10/100%	UHC Performance HMO A, Network 2, \$20/100%
	What You Pay	What You Pay	What You Pay
Medical Deductible (individual/family)	None	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
Health Account	None	None	None
PCP Office Visit	\$10 copay	\$10 copay	\$20 copay
Specialist Office Visit	\$10 copay	\$10 copay	\$20 copay
Preventive Care	No charge	No charge	No charge
Inpatient Hospital Care	No charge	No charge	No charge
Mental Health Services (outpatient/inpatient)	\$10 copay / No charge	\$10 copay / No charge	\$20 copay / No charge
Substance Abuse Services (outpatient/inpatient)	No charge	No charge	No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge
Complex Radiology (PET & MRI)	No charge	No charge	No charge
Outpatient Surgery	No charge	No charge	No charge
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$10 copay	\$10 copay	\$20 copay
Chiropractic and Acupuncture Services*	\$10 copay	\$10 copay	\$20 copay
Urgent Care (Office Visit only)	\$10 copay	\$10 copay	\$20 copay
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay	\$100 copay
Rx Deductible (individual/family)	None	None	None
Rx Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Rx Formulary List	National Preferred	National Preferred	National Preferred
Rx Pharmacy Network	Express Advantage Network**	Express Advantage Network**	Express Advantage Network**
Short-Term Prescription Drugs*** (up to 30-day supply)	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$5 Generic \$25 PB 50% \$40 min \$175 max NPB	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB
Long-Term Prescription Drugs*** (up to 90-day supply)	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$10 Generic \$50 PB 50% \$80 min \$350 max NPB	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB
Available Medical Groups	Sharp Community Medical Group, Sharp Rees-Stealy Medical Group, UC San Diego Medical Group	Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Sharp Community Medical Group, SCMG - Arch Health Partners, Sharp Rees-Stealy Medical Group	Greater Tri-Cities IPA, Mercy Physicians Medical Group, Rady Children's Health Network, Scripps Physician Medical Group

Infertility services are excluded/not covered under non-Kaiser HMO plans and are included/covered under Kaiser HMO (excluding Kaiser Bronze) plans, please see your policies for details.

*Chiropractic services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from OptumHealth. This also applies to Acupuncture services if elected by your employer, as it is optional.

**Pay standard copays if you fill your prescription at an EAN Pharmacy (EAN Pharmacies include Rite Aid, Costco, Ralphs, Kmart, Vons, Haggen, Safeway, SuperValue, WinnDixie, Walmart, and many independent pharmacies) visit www.Express-scripts.com for a complete list of EAN pharmacies.

**Pay standard copays plus \$5/prescription if you fill your prescription at a non-EAN Pharmacy (Non-EAN Pharmacies include CVS, Walgreens, and certain independent pharmacies).

**You will pay the Retail Refill Allowance (RRA) penalty (equal to 2 times short-term medication copay for 30-day supply) if you fill long-term prescriptions at a network pharmacy other than Smart90.

Copays waived for preferred generic hypertension, hypoglycemic, and **cholesterol medications purchased at mail or Smart 90. This does not include normal retail use or brand drugs.

***G = Generic, P = Preferred, B = Brand, PB = Preferred Brand, NPB = Non-preferred Brand, S = Specialty

Disclaimer: Prepared by Gallagher Benefit Services, Inc. on behalf of VEBA.

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Benefit Summary	UHC Alliance HMO \$20/\$30/\$500A What You Pay	Cigna Select HMO \$10 What You Pay	Kaiser HMO \$10, Rx: \$10/\$20 30-day What You Pay
Medical Deductible (individual/family)	None	None	None
Medical Out-of-Pocket Maximum (individual/family)	\$3,000 / \$6,000	\$1,000 / \$3,000	\$1,500 / \$3,000
Health Account	None	None	None
PCP Office Visit	\$20 copay	\$10 copay	\$10 copay
Specialist Office Visit	\$30 copay	\$10 copay	\$10 copay
Preventive Care	No charge	No charge	No charge
Inpatient Hospital Care	\$500 admit copay	No charge	No charge
Mental Health Services (outpatient/inpatient)	\$20 copay / \$500 admit copay	\$10 copay / No charge	\$10 copay / No charge
Substance Abuse Services (outpatient/inpatient)	No charge	\$10 copay / No charge	\$10 copay / No charge
Outpatient Diagnostic Laboratory and Radiology (standard procedures)	No charge	No charge	No charge
Complex Radiology (PET & MRI)	\$200 copay	No charge	No charge
Outpatient Surgery	\$250 copay	No charge	\$10 copay
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$20 copay	\$10 copay	\$10 copay
Chiropractic and Acupuncture Services*	\$20 copay	\$10 copay* 20 days	\$10 copay
Urgent Care (Office Visit only)	\$20 copay	\$10 copay	\$10 copay
Emergency Room (Copay waived if admitted)	\$150 copay	\$100 copay	\$75 copay
Rx Deductible (individual/family)	None	None	None
Rx Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200	N/A	N/A
Rx Formulary List	National Preferred	Cigna	Kaiser
Rx Pharmacy Network	Express Advantage Network**	Cigna	Kaiser
Short-Term Prescription Drugs*** (up to 30-day supply)	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	G: \$10 P: \$20 NP/S: \$35	G: \$10 copay B: \$20 copay (up to a 30-day supply)
Long-Term Prescription Drugs*** (up to 90-day supply)	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	G: \$20 P: \$40 NP/S: \$70	G: \$20 copay B: \$40 copay (up to a 100-day supply)
Available Medical Groups	Mercy Physicians Medical Group, Optum Care (Formerly Primary Care Associates), Rady Children's Health Network, Scripps Clinic, Scripps Coastal, Scripps Physicians Medical Group, UC San Diego Medical Group	Mercy Physicians Medical Group, Scripps Clinic, Scripps Coastal Medical Center, Scripps Physicians Medical Group	Kaiser

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*Chiropractic services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from OptumHealth. This also applies to Acupuncture services if elected by your employer, as it is optional.

**Chiropractic and Acupuncture services each have an annual 20 visit maximums, must be medically necessary and may be subject to prior authorization from Cigna.

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**San Dieguito Union High School District
Certificated: 2023 PPO Plan Comparison**

Effective Period: January 1, 2023 - December 31, 2023

Plan design changes highlighted in red

Benefit Summary	UMR CA Select Plus PPO 90/70, \$500	
	In Network What You Pay	Out of Network What You Pay
Medical Deductible (individual/family)	\$500 / \$1,000	\$500 / \$1,000
Medical Out-of-Pocket Maximum (individual/family)	\$2,000 / \$4,000	\$4,000 / \$8,000
Health Account	None	
PCP Office Visit	\$20 copay	30% coinsurance (after deductible)
Specialist Office Visit	\$20 copay	30% coinsurance (after deductible)
Preventive Care	No charge	No coverage for non-network services
Inpatient Hospital Care	10% coinsurance (after deductible)	30% coinsurance (after deductible)
Mental Health Services (outpatient/inpatient)	\$20 copay / 10% coinsurance (after deductible)	30% coinsurance (after deductible)
Substance Abuse Services (outpatient/inpatient)	\$20 copay / 10% coinsurance (after deductible)	30% coinsurance (after deductible)
Outpatient Diagnostic Laboratory and Radiology (standard procedures) <i>Freestanding Facility or Physician Office OR</i>	No charge	30% coinsurance (after deductible)
<i>Hospital-based Lab or Radiology</i>	No charge	
Complex Radiology (PET & MRI) <i>Freestanding Facility or Physician Office OR</i>	10% coinsurance (after deductible)	30% coinsurance (after deductible)
<i>Hospital-based Complex Radiology</i>	10% coinsurance (after deductible)	
Outpatient Surgery <i>Ambulatory Surgery Center or Physician's Office</i>	10% coinsurance (after deductible)	30% coinsurance (after deductible)
<i>Outpatient Hospital-based Surgical Center</i>	10% coinsurance (after deductible)	
Outpatient Physical/Rehabilitation Therapy (Office Visit)	\$20 copay	30% coinsurance (after deductible)
Chiropractic and Acupuncture Services*	\$20 copay	30% coinsurance (after deductible)
Urgent Care (Office Visit only)	\$50 copay	30% coinsurance (after deductible)
Emergency Room (Copay waived if admitted)	\$100 copay	\$100 copay
Rx Deductible (individual/family)	None	
Rx Out-of-Pocket Maximum (individual/family)	\$1,600 / \$3,200	
Rx Formulary List	National Preferred	
Rx Pharmacy Network	Express Advantage Network**	
Short-Term Prescription Drugs*** (up to 30-day supply)	\$10 Generic \$30 PB 50% \$40 min \$175 max NPB	Retail: with submission of a paper claim, member will be reimbursed at the rate the Plan would have paid had the member used an in-network pharmacy less the member's copay.
Long-Term Prescription Drugs*** (up to 90-day supply)	\$20 Generic \$60 PB 50% \$80 min \$350 max NPB	No coverage for non-network pharmacy
Available Medical Groups	Check umr.com to find Tier 1 physicians near you	All others

Infertility services are excluded/not covered under PPO plans, please see your policy for details.

*Chiropractic and Acupuncture services have no annual visit maximums, must be medically necessary and may be subject to prior authorization from UMR.

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