Medical

Understanding Your Plan Options

Humble ISD is pleased to offer you a choice of **three medical plans** to meet the needs of you and your family: the **Primary Medical Plan**, the **Basic HD Medical Plan**, and the **Kelsey-Seybold Medical Plan**. Choosing the right health plan is one of the most important decisions you can make for yourself and your family members — the best plan for a coworker may not be the best plan for you. It depends on which doctors you want to see, how often you use health care, and how you prefer to pay for it.

This page explains the ideas behind each plan so the details are easier to compare. The side-by-side benefit charts and monthly premiums appear on the pages that follow.

Meet Your Three Medical Plans

Primary Medical Plan
A traditional copay plan

You pay a set **copay** for everyday care — doctor visits, specialists, and urgent care — so costs are predictable each time you go.

- Uses the **Memorial Hermann** and **Cigna Open Access Plus** networks
- Higher paycheck premiums, but lower costs when you need care
- A good fit if you or your family visit the doctor regularly

Basic HD Medical Plan
A high-deductible plan

You pay the **lowest monthly premiums** and pay the plan's discounted cost of most care until you meet your annual deductible.

- Uses the same **Memorial Hermann** and **Cigna** networks as the Primary Plan
- After the deductible, the plan shares costs with you
- A good fit if you rarely need care and want premium savings

Kelsey-Seybold Medical Plan
An integrated healthcare system

All of your care — primary care, specialists, labs, and imaging — comes from **one connected system** of Kelsey-Seybold providers.

- 1,100+ doctors, 65+ specialties, 45+ Greater Houston locations
- **$0 primary care visits** and same-day or next-day appointments
- A good fit if you want one coordinated care team close to home

Copay Plan vs. High-Deductible Plan — What's the Difference?

Every medical plan splits costs between you and the plan — the difference is **when** you pay.

With a copay plan (Primary & Kelsey-Seybold)...

You pay more from each paycheck, but everyday care costs a flat, predictable copay from day one — no need to meet the deductible first for doctor visits or prescriptions. The deductible applies mainly to bigger services, like hospital stays and surgery.

With a high-deductible plan (Basic HD)...

You keep more of each paycheck, but you pay the full discounted cost of most care — including prescriptions — until you meet the annual deductible. After that, you and the plan share costs, and preventive care is still free all year.

Either way, you're protected: every plan has an annual **out-of-pocket maximum** that caps what you could pay in a worst-case year. Once you reach it, the plan pays 100% of covered in-network care for the rest of the year.

Did You Know?

Preventive care — annual checkups, well-child and well-woman visits, immunizations, and routine screenings — is covered at **100% on all three medical plans** when you use in-network providers. You pay nothing, even before you meet your deductible.

How Networks Shape Your Care

A **network** is the group of doctors, hospitals, and facilities that have agreed to care for plan members at negotiated rates. All three Humble ISD plans are **in-network only** — care outside the network isn't covered (emergency care is always covered) — so the network you choose determines where you'll receive care. No plan requires a referral to see a specialist.

Memorial Hermann/Cigna — Primary & Basic HD Plans

These two plans give you **two in-network options** every time you seek care:

- **Memorial Hermann Health Network** — a Houston-area network with a **lower deductible** when you use it
- **Cigna Open Access Plus** — a nationwide network of more than **one million healthcare professionals** and 17,000 facilities

Members also have access to the **Patient Choice Network**, which offers outpatient surgeries, complex imaging, and rehabilitation therapies with **little or no out-of-pocket cost**.

Kelsey-Seybold — One Connected System

Rather than a broad network of independent providers, Kelsey-Seybold is an **integrated healthcare system**: your primary care doctor, specialists, labs, imaging, and pharmacy work together in one organization and share **one electronic health record**, so every provider sees the full picture of your health.

- Same-day and next-day primary care appointments
- Virtual visits day or night, 365 days a year, plus an after-hours nurse hotline
- Hospital care through Houston's top hospitals, and nationwide emergency and urgent care coverage when you travel

Which Fit Is Right for You?

Memorial Hermann/Cigna may be the better fit if...

- You want the **broadest choice** of doctors and hospitals, in Houston and nationwide
- You have covered family members who live, work, or attend school **outside the Houston area**
- You want to **keep current doctors** who aren't part of Kelsey-Seybold

Kelsey-Seybold may be the better fit if...

- You live or work near one of Kelsey-Seybold's **45+ locations**
- You like the idea of **one care team** coordinating everything — with $0 primary care visits
- You value **quick access**: same-day appointments and virtual care around the clock

Prescription Benefits — Welcome, LucyRx

All three plans include prescription drug coverage administered through **LucyRx**, our prescription benefit partner. What you pay depends on the medication's **tier**: **generics** (the same active ingredients at the lowest cost — **$0 on every plan**), **preferred and non-preferred brands**, and **specialty drugs**, which come with personal support from a LucyRx Care Guide. You can also fill 90-day supplies of maintenance medications by mail or at a local pharmacy. On the Basic HD Plan, prescription coverage begins after you meet the medical deductible; on the Primary and Kelsey-Seybold plans, it starts right away.

Questions About a Prescription?

LucyRx is here for you **24/7** at **877-860-8846** or online at **www.lucyrx.com/members**. Look for the LucyRx logo on your new ID card.

Next Level Urgent Care/Clinic

Employees and family members enrolled in **any Humble ISD medical plan** receive significant savings at **Next Level Urgent Care Centers** for both primary care and urgent care — **$0 copay** for Primary and Kelsey-Seybold plan members and a **$25 copay** for Basic HD plan members until the deductible is met. With **26+ locations**, including three in the Humble ISD community, Next Level is open **9 a.m.–9 p.m., 7 days a week**.

Ready to Compare?

Now that you know how each plan works, the following pages show the side-by-side details — deductibles, copays, prescription costs, and monthly premiums — for all three medical plans.