

**March 1, 2016**

**LAREDO ISD**

**2015-2016 HEALTH CARE COVERAGE  
COMPARABILITY REPORT**

This report was prepared to comply with Texas Education Code (TEC), Section 22.004 which requires that school districts offer employee health care coverage that is comparable to HealthSelect, the coverage provided to state employees. Laredo Independent School District (LISD) has determined that the health care coverage offered to its employees is comparable to HealthSelect.

The report covers the six requirements of TEC Section 22.004(d) and is available for review at the central administrative office of each campus and is posted on LISD's website.

**REQUIREMENT #1**

The Board of Trustees of LISD in 2013 adopted a resolution authorizing the District to self-insure group health care coverage for its employees. On an annual basis LISD's auditors confirm that the District is adequately able to cover the assumed liability of the self-funded health plan.

**REQUIREMENT #2**

LISD's schedule of benefits for in network benefits, unless otherwise noted, is as follows:

PLAN TYPE	Basic	Low	High	State
<b>Deductible</b>	\$2,600 In Net/\$2,600 Out Net	\$2,000 In Net/\$2,000 Out Net	\$1,000 In Net/\$1,000 Out Net	0
<b>Coinsurance %</b>	80/20	70/30	80/20	90/10
<b>Out of pocket Max</b>	\$6,350	\$6,350	\$2,000	\$1,000
<b>Office Visit Co-Pays</b>	20% after ded	\$30	\$25	\$10
<b>ER Co-Pay</b>	20% after ded	\$200, ded & coinsurance apply	\$150, ded & coinsurance apply	\$75, coinsurance applies
<b>RX-30 day G/PB/NPB</b>	20% after ded	\$10/\$25/\$45	\$10/\$25/\$45	\$10/\$20/\$35
<b>RX-60 day G/PB/NPB</b>	20% after ded	\$20/\$50/\$90	\$20/\$50/\$90	\$20/\$40/\$70
<b>Hospitalization</b>	20% after ded	30% after ded	20% after ded	10%
<b>Lifetime Max</b>	Unlimited	Unlimited	Unlimited	Unlimited

**REQUIREMENT #3**

LISD'S premiums, including the amount paid by the District and employees is as follows:

PLAN	Basic	Low	High	State
<b>Employee Only</b>	\$396.89	\$445.91	\$552.94	\$970.89
<b>Employee &amp; Spouse</b>	\$808.01	\$904.08	\$1079.51	\$1876.09
<b>Employee &amp; Child(ren)</b>	\$725.54	\$812.21	\$970.39	\$1719.09
<b>Employee &amp; Family</b>	\$1229.22	\$1373.55	\$1636.97	\$2831.94
<b>District Contribution</b>	\$336.17	\$336.17	\$336.17	\$336.17

All amounts in #3 are monthly. This is a brief summary and not intended to outline all plan provisions.

**REQUIREMENT #4**

On March 1, 2016, the estimated number of LISD employees covered under the group health plan is 2890.

**REQUIREMENT #5**

LISD was able to complete this report, as well as the required 2015-2016 Comparability Report Form which is on file with the Teacher Retirement System with minimal staff involvement and difficulty.

**REQUIREMENT #6**

Upon reviewing the schedule of benefits provided by HealthSelect to state employees and comparing them with the schedule of benefits LISD provides its employees, LISD has determined that it provides health care coverage to its employees that is comparable to HealthSelect LISD has complied with all requirements of Section 22.004 of the Education Code.