

Keenan

Elk Grove Unified School District

HMO Plan Comparison

	Current	Current	Current
Effective Date	1/1/2027	1/1/2027	1/1/2027
Carrier	Kaiser Permanente	Sutter Health Plus	WHA
Plan Name	HMO - \$30	HMO - \$30	HMO - \$30
Eligible Class	Active & Early Retiree	Active & Early Retiree	Active & Early Retiree
General Plan Information			
Annual Deductible/Individual	\$0	\$0	\$0
Annual Deductible/Family	\$0	\$0	\$0
Coinsurance	100%	100%	100%
Office Visit/Exam	\$30 copay	\$30 copay	\$30 copay
Outpatient Specialist Visit	\$30 copay	\$30 copay	\$30 copay
Annual Out-of-Pocket Limit/Individual	\$1,500	\$1,500	\$1,500
Annual Out-of-Pocket Limit/Family	\$3,000	\$3,000	\$3,000
Deductible Included in Out-of-Pocket Limits	N/A	N/A	N/A
Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited
Primary Care Physician Election Required	Yes	Yes	Yes
Outpatient Services			
Preventive Services			
Well-Child Care	100%	100%	100%
Immunizations	100%	100%	100%
Well Woman Exams	100%	100%	100%
	100% if preventive	100%	100% if preventive
Adult Periodic Exams with Preventive Tests	100%	100%	100%
EGUSD Annual Wellness Exam	Covered once per Calendar Year	Covered once per Calendar Year	Covered once per Calendar Year
Diagnostic X-Ray and Lab Tests	\$10 copay per encounter; 100% if preventive; \$50 copay per procedure: MRI, CT and PET scans	100%	100%
Maternity Care			
Pregnancy and Maternity Care (Pre-Natal Care)	100%	100%	100%
Inpatient Hospital Services			
Inpatient Hospitalization	100%	100%	100%
Pre-Authorization of Services Required	Yes	Yes	Yes
Semi-Private Room & Board; Including Services and Supplies	100%	100%	100%
Surgical Services			
Outpatient Facility Charge	\$30 copay per procedure	\$100 copay per visit for outpatient surgery facility; \$30 copay for office-based services	\$100 copay per visit for outpatient surgery facility; \$30 copay for office-based services
Emergency Services			
Emergency Room	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)	\$100 copay (waived if admitted)
Ambulance			
Air	100%	100%	100%
Ground	100%	100%	100%
Urgent Care			
Urgent Care Facility	\$30 copay	\$30 copay	\$30 copay
Mental Health Benefits			
Inpatient Care	100%	100%	100%
Outpatient Care	\$30 copay individual therapy; \$15 copay group therapy	\$30 copay for individual therapy; \$15 copay for group therapy	\$30 copay
Substance Abuse			
Inpatient Care			
Inpatient Hospitalization	100%	100%	100%
Inpatient Detoxification Services	100%	100%	100%
Outpatient Care			
Outpatient Services	\$30 copay individual therapy; \$5 copay group therapy	\$30 copay	\$30 copay

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Eligible Class	Active & Early Retiree	Active & Early Retiree	Active & Early Retiree
Prescription Drug Benefits			
Prescription Drug Deductible	\$0	\$0	\$0
Prescription Drug Annual Out-of-Pocket Limit/Individual	Will accrue to annual OOP Max	Will accrue to annual OOP Max	Will accrue to annual OOP Max
Prescription Drug Annual Out-of-Pocket Limit/Family	Will accrue to annual OOP Max	Will accrue to annual OOP Max	Will accrue to annual OOP Max
Generic	\$15 copay (Tier 1)	\$15 copay (Tier 1)	\$10 copay (Tier 1)
Brand (Formulary/Preferred)	\$35 copay (Tier 2)	\$25 copay (Tier 2)	\$30 copay (Tier 2)
Brand (Non-Formulary/Non-preferred)	\$35 copay (Tier 3)	\$50 copay (Tier 3)	\$50 copay (Tier 3)
Specialty	\$100 copay (Tier 4)	10% coinsurance up to \$100 per Rx	\$100 copay
Number of Days Supply	30 days	30 days	30 days
Mail Order			
Generic	\$30 copay (Tier 1)	\$30 copay (Tier 1)	\$20 copay (Tier 1)
Brand (Formulary/Preferred)	\$70 copay (Tier 2)	\$50 copay (Tier 2)	\$60 copay (Tier 2)
Brand (Non-Formulary/Non-preferred)	\$70 copay (Tier 3)	\$100 copay (Tier 3)	\$100 copay (Tier 3)
Number of Days Supply for Mail Order	100 days	100 days	100 days
Other Services and Supplies			
Durable Medical Equipment & Prosthetic Devices	100%	100%	100%
Home Health Care	100% 100 visits per cal year	100%; Limited to 100 visits per cal year	100% 100 visits per cal year
Skilled Nursing or Extended Care Facility	100%; 100 days per benefit period	100%; Limited to 100 days per cal year	100%; 100 days per calendar year
Hospice Care	100%	100%	100%
Chiropractic Services	Not covered	\$15 copay; Limited to 20 vists per cal year combined with Acupuncture	\$15 copay; 20 visits per cal year
Acupuncture	Must be referred	\$15 copay; Limited to 20 visits per cal year combined with Chiropractic	\$15 copay; 20 visits per cal year
Vision			
Examination	100%	100% covered for preventive screening	100%
Hearing			
Screening	100%	100% through TruHearing (\$50 copay out-of-network)	100% from PCP
Aid(s)	\$1,000 allowance per aid every 36 months	\$1,000 allowance every 60 months per aid for adult/ 24 months for children	\$1,000 allowance max amount plan will pay per member every 36 months for both ears
Infertility			
Diagnosis	See Plan Certificate	See Plan Certificate	See Plan Certificate
Treatment	See Plan Certificate	See Plan Certificate	See Plan Certificate
Outpatient Rehabilitative Therapy Services			
Physical	\$30 copay	\$30 copay	\$30 copay
Occupational	\$30 copay	\$30 copay	\$30 copay
Speech	\$30 copay	\$30 copay	\$30 copay