

2023 HEALTH BENEFITS COMPARISON - CONDENSED
 (prepared for TUSD purposes only and not all benefits listed)
 In-Network Coverage

BENEFITS	HMO				Kaiser	PPO	
	Anthem Blue Cross		Blue Shield			PERS	
	Select	Traditional	Trio	Access+		Gold	Platinum
Deductible							
Individual						\$1,000	\$500
Family						\$2,000	\$1,000
Maximum Calendar Coins Out of Pocket							
Individual	\$1,500		\$1,500		\$1,500	\$3,000	\$2,000
Family	\$3,000		\$3,000		\$3,000	\$6,000	\$4,000
Hospital							
Deductible (per admission)	N/A		N/A		N/A	N/A	\$250
Inpatient	No Charge		No Charge		No Charge	20%	10%
Outpatient Facility / Surgery Services	No Charge		No Charge		\$15	20%	10%
Physician Services							
Office Visits	\$15		\$15		\$15	\$10-\$35	\$20
Inpatient Visits	No Charge		No Charge		No Charge	20%	10%
Outpatient Visits	\$15		\$15		\$15	\$10	\$20
Urgent Care Visits	\$15		\$15		\$15	\$35	\$35
Preventative Services	No Charge		No Charge		No Charge	No Charge	
Surgery/Anesthesia	No Charge		No Charge		No Charge	20%	10%
X-ray or Lab	No Charge		No Charge		No Charge	20%	10%
Emergency Services							
ER Deductible	N/A		N/A		N/A	\$50	
Emergency	\$50		\$50		\$50	20%	10%
Non-Emergency	\$50		\$50		\$50	20%	10%
Prescription Drugs							
Retail Pharmacy (not to exceed 30-day supply)	Generic: \$5 Brand Formulary: \$20 Non-Formulary: \$50		Generic: \$5 Brand Formulary: \$20 Non-Formulary: \$50		Generic: \$5 Brand: \$20	Generic: \$5 Brand Formulary: \$20 Non-Formulary: \$50	
Mail Order Pharmacy Program (not to exceed 90-day supply)	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100		Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100		Generic: \$10 Brand: \$40 (31-100 day supply)	Generic: \$10 Brand Formulary: \$40 Non-Formulary: \$100	

Monthly Premiums

	Anthem Blue Cross		Blue Shield		Kaiser	PERS	
	Select	Traditional	Trio	Access+		Gold	Platinum
Employee Only	\$1,132.56	\$1,214.71	\$891.87	\$1,038.63	\$916.76	\$828.33	\$1,204.08
Employee +1	\$2,265.11	\$2,429.41	\$1,783.75	\$2,077.25	\$1,833.51	\$1,656.67	\$2,408.16
Employee +Family	\$2,944.65	\$3,158.24	\$2,318.87	\$2,700.43	\$2,383.56	\$2,153.67	\$3,130.61