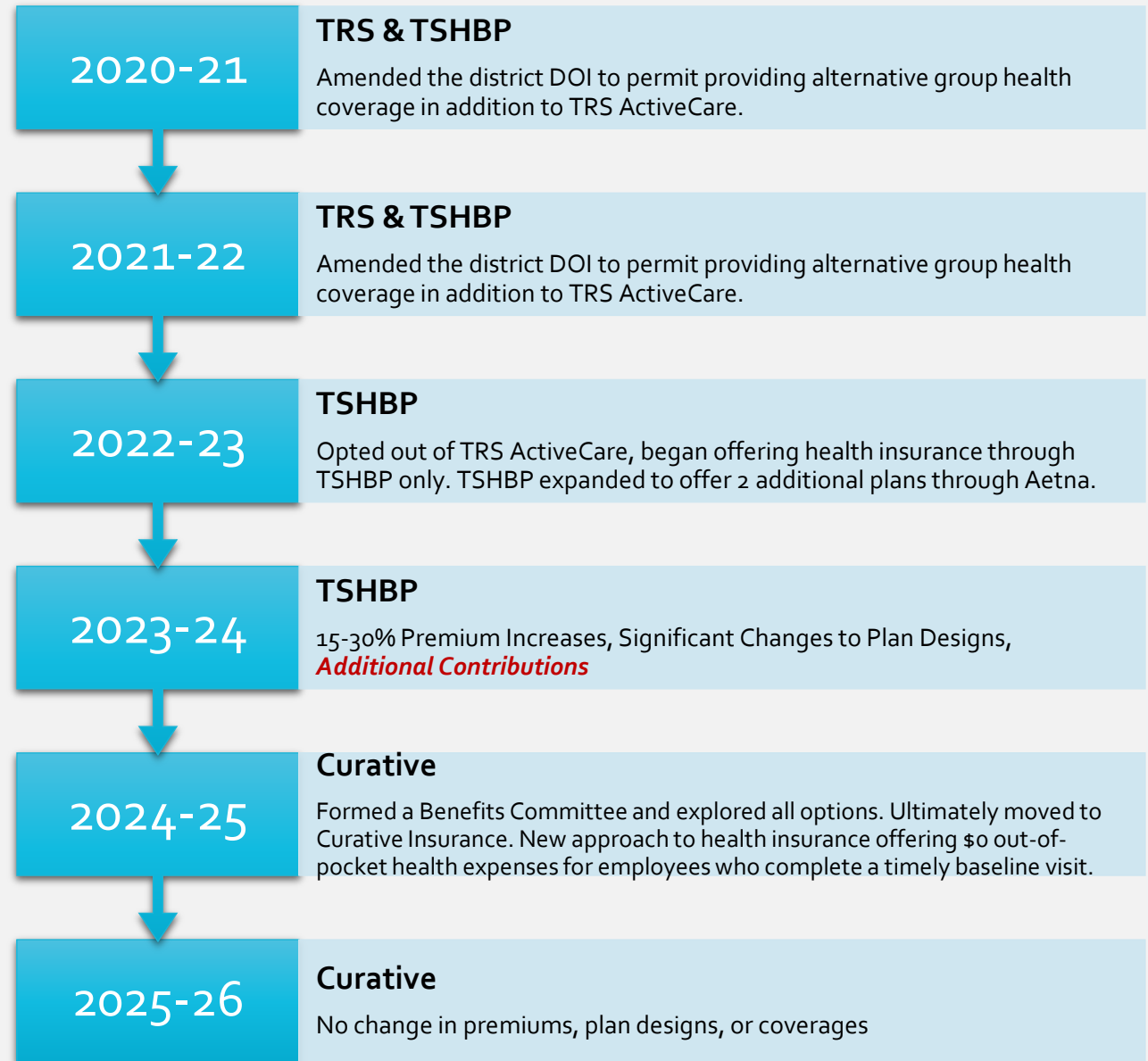


2026-2027 District Health Insurance

*Board Presentation
June 8, 2026*



History of District Provided Employee Health Insurance

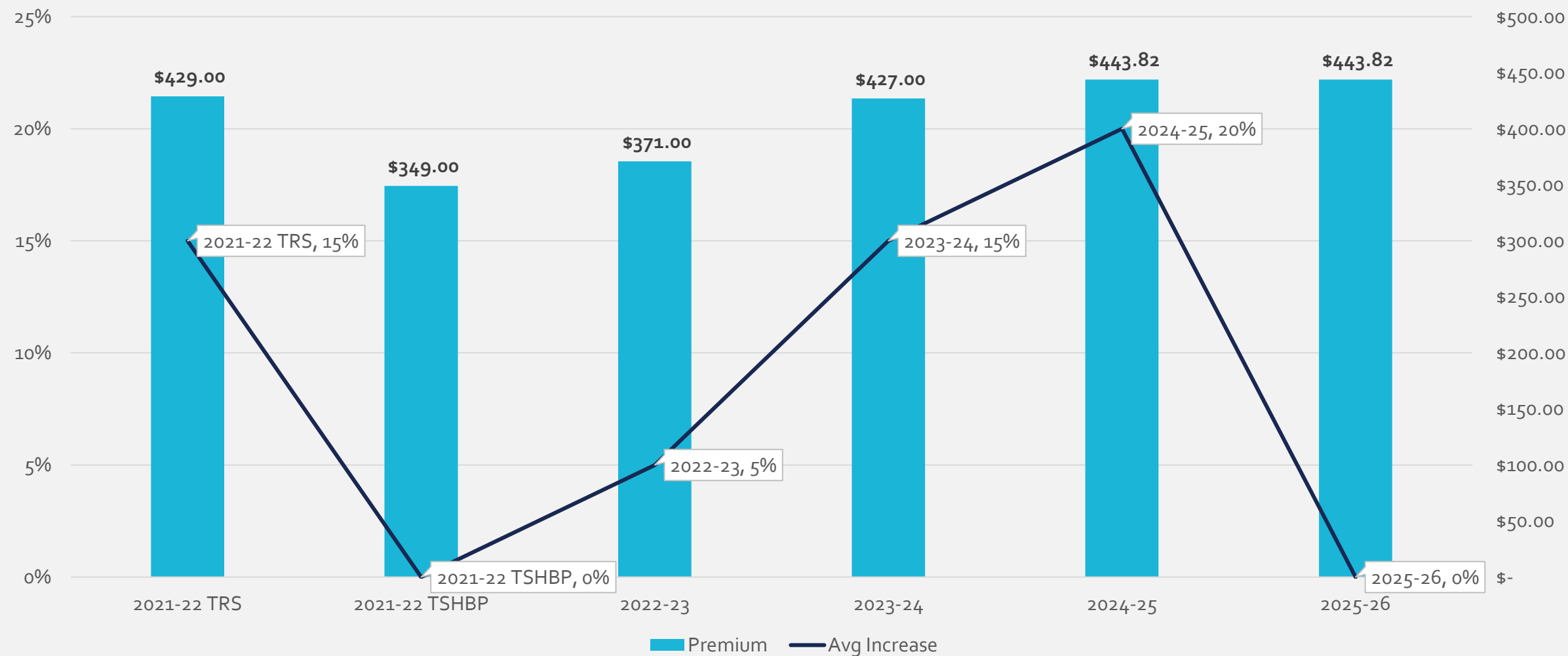


***The District must remain out of TRS ActiveCare until September 2027 (5 years total)*

2025-26 District Health Insurance Participation

Category	Curative EPO	Curative PPO	Curative PPO+	Total
Employee Only	235	67	5	307
Employee+Spouse	6	1	0	7
Employee+Child(ren)	59	13	3	75
Employee+Family	10	2	1	13
Total	310	83	9	402
<i>% of Total Employees</i>	<i>49.5%</i>	<i>13.3%</i>	<i>1.4%</i>	<i>64.2%</i>

History of District Health Insurance Premiums



TRS ActiveCare – House Bill 3126

- The 89th Texas Legislature (2025) passed House Bill 3126 to allow employers more flexibility to re-enter TRS ActiveCare
- **Provisions:**
 - Employers that discontinued participation in TRS-ActiveCare on Sept. 1, 2022 are eligible to rejoin under this bill
 - One-time opportunity - Eligible **employers must provide written notice to TRS by Dec. 31, 2025**, of their intent to **rejoin effective Sept. 1, 2026**
 - For the plan year beginning Sept. 1, 2026, TRS will include a **risk stabilization fee (RSF)** to the premiums of rejoining employers **(estimated at 10-40%)**
 - Employers that rejoin under this bill **must remain in the program until Sept. 1, 2031**
- *On October 13, 2025, the School Board declined rejoining TRSActive Care effective September 1, 2026, and directed Administration to explore health insurance options and bring recommendations back for board approval at a later date.*

2025-26 Health Insurance Premium Comparisons

	2025-2026 Health Insurance Premiums							
	Calallen ISD	TRS Active Care	Ingleside ISD	Three Rivers ISD	Kingsville ISD	Pettus ISD	Freer ISD	Flour Bluff ISD
	Curative EPO	Primary	Curative EPO	Curative EPO	High Ded Plan	BCBS HMO	United HMO HSA	Aetna HD
Employee Only	\$443.82	\$509.00	\$509.67	\$569.72	\$435.00	\$534.74	\$551.93	\$669.89
Employee and Spouse	\$1,241.75	\$1,375.00	\$1,426.03	\$1,083.06	\$1,218.00	\$987.35	\$967.47	\$1,219.85
Employee and Child(ren)	\$843.71	\$866.00	\$968.92	\$1,594.01	\$761.00	\$953.44	\$968.36	\$1,084.90
Employee and Family	\$1,638.85	\$1,731.00	\$1,882.06	\$2,130.75	\$1,531.00	\$1,406.10	\$1,383.96	\$1,624.72
	Curative PPO	HD	Curative PPO	Curative PPO	Standard Plan	BCBS HMO	United EPO HSA	Aetna EPO
Employee Only	\$522.33	\$524.00	\$581.79	\$649.78	\$431.00	\$585.82	\$582.72	\$805.04
Employee and Spouse	\$1,461.44	\$1,415.00	\$1,627.80	\$1,235.27	\$1,196.00	\$1,081.66	\$1,021.45	\$1,469.79
Employee and Child(ren)	\$992.99	\$891.00	\$1,106.02	\$1,818.02	\$737.00	\$1,044.53	\$1,022.38	\$1,303.59
Employee and Family	\$1,928.79	\$1,782.00	\$2,148.36	\$2,399.39	\$1,502.00	\$1,540.42	\$1,461.17	\$1,968.38
	Curative PPO+	Primary+	Curative PPO+	Curative PPO+	High Plan	BCBS PPO	United HMO Copay	
Employee Only	\$575.79	\$598.00	\$694.83		\$494.00	\$620.46	\$687.75	
Employee and Spouse	\$1,611.00	\$1,555.00	\$1,944.09		\$1,316.00	\$1,145.60	\$1,205.55	
Employee and Child(ren)	\$1,094.60	\$1,017.00	\$1,320.92		\$850.00	\$1,106.27	\$1,206.66	
Employee and Family	\$2,126.18	\$1,974.00	\$2,565.75		\$1,647.00	\$1,631.48	\$1,724.53	
Monthly Employer Contribution	\$375		\$350	\$250	\$431-\$1,647	\$351	\$375	\$550

Medical Loss Ratio (MLR)

- The **Medical Loss Ratio (MLR)** is the percentage of your premium dollars a health insurance company spends directly on medical care and quality improvements, rather than administrative costs and profits
- Under the Affordable Care Act (ACA), the **federal government mandates minimum MLR thresholds** to ensure consumers receive value for their money

**MINIMUM
MLR
85%**

**CARRIERS
PREFERRED
MLR
<120%**

**CISD CURRENT
MLR
164.2%**

ACA Affordability

- The Affordable Care Act's (ACA) affordability requirement is the highest percentage of household income an employee can be required to pay for monthly health insurance plan premiums, based on the least expensive employer-sponsored plan offered that meets the ACA's minimum essential coverage requirements.
- If found out of compliance, employers are subject to an employer shared responsibility penalty

**2026 ACA
AFFORDABILITY
THRESHOLD
9.96%**

**CISD AFFORDABILITY
MAXIMUM MONTHLY
PREMIUM
\$546.56**

Types of Health Insurance Plans Explained

HMO

- Health Maintenance Organization (HMO)
- A budget-friendly plan
- In-network coverage only
- **Must chose a primary care physician (PCP)**
- **Requires referral to see a specialist**

PPO

- Preferred Provider Organization (PPO)
- The plan with the most freedom
- In and Out-of-network coverage
- **No PCP, no referrals**

Summary of 2026-27 Health Insurance Options

Fully Insured Offerings

- Curative

- **65%** Average Premium Increase



- United Health Care

- PPO & HMO Plans
- Large, Nationwide Networks
- Vast number of plan designs
- **5%** Average Premium Increase



- Sidecar Health

- No Network – Cash Card Only
- **Very Limited Presence in Texas or Schools**
- Similar Insurance Model to Curative
- Deductible for Emergency Room & Hospitalization
- **Higher Premiums than United Health Care**
- **57%** Average Premium Increase



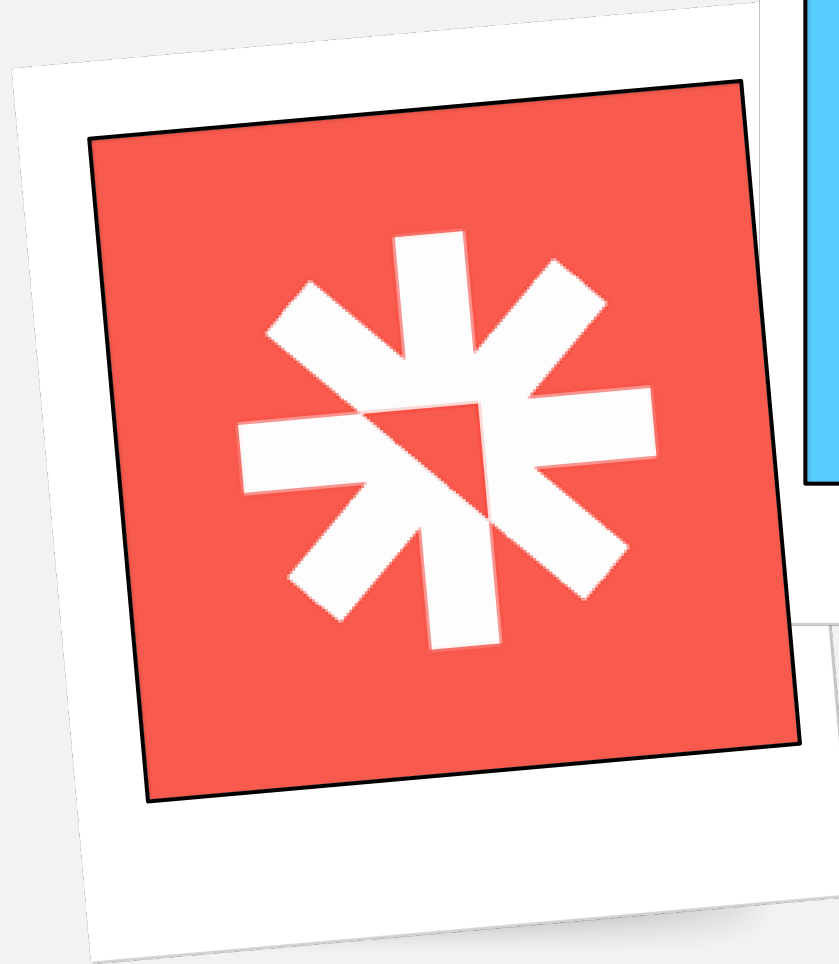
Level Funded Offerings

- Gravie

- 1 Plan Design Only
- Similar Insurance Model to Curative
- Deductible for Emergency Room & Hospitalization
- **Higher Premiums than Curative**
- **171%** Average Premium Increase



Curative Plan Information



Option 1. Curative: 2026-27 Plan Designs

	2025-2026	2026-2027	2025-2026	2026-2027	2025-2026	2026-2027
Carrier & Plan Name	EPO - In Network Only Curative EPO with BASELINE	EPO - In Network Only Curative EPO with BASELINE	PPO - In/Out of Network Curative PPO with BASELINE	PPO - In/Out of Network Curative PPO with BASELINE	PPO - In/Out of Network Curative PPO+ with BASELINE	PPO - In/Out of Network Curative PPO+ with BASELINE
Network	FirstHealth	Curative Network	FirstHealth	Curative Network	FirstHealth	Curative Network
Deductible - Ind / Family	\$0	\$0	\$0	\$0	\$0	\$0
Maximum Out of Pocket - Ind / Family	\$0	\$0	\$0	\$0	\$0	\$0
Coinsurance	100%	100%	100%	100%	100%	100%
PCP Required	No	No	No	No	No	No
Specialist Referral Required	No	No	No	No	No	No
HSA/FSA Eligible	Yes - FSA	Yes - FSA	Yes - FSA	Yes - FSA	Yes - FSA	Yes - FSA
Physician Services						
Primary Care	\$0	\$0	\$0	\$0	\$0	\$0
Specialist	\$0	\$0	\$0	\$0	\$0	\$0
Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Virtual Visits	\$0	\$0	\$0	\$0	\$0	\$0
Other Services						
Hospital Admission	\$0	\$0	\$0	\$0	\$0	\$0
Outpatient Surgery	\$0	\$0	\$0	\$0	\$0	\$0
Emergency Room	\$0	\$0	\$0	\$0	\$0	\$0
Prescription Drugs						
Rx Deductible	None	None	None	None	None	None
Tier I	\$0	\$0	\$0	\$0	\$0	\$0
Tier II	\$0	\$0	\$0	\$0	\$0	\$0
Tier III	\$0	\$0	\$0	\$0	\$0	\$0
Out of Network						
Deductible- Ind/Family	NONE	NONE	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Maximum Out of Pocket - Ind/Family			\$7,500 / \$15,000	\$7,500 / \$15,000	\$7,500 / \$15,000	\$7,500 / \$15,000
Coinsurance			80%	80%	80%	80%

** The only difference in the 3 Curative plans is the in and out-of-network benefits, access to specialties like chiropractors, and the premiums.

Option 1. Curative: 2026-27 Premiums

Carrier Plan Name	Curative EPO with BASELINE FirstHealth	Curative EPO with BASELINE Curative Network	Curative PPO with BASELINE FirstHealth	Curative PPO with BASELINE Curative Network	Curative PPO+ with BASELINE FirstHealth	Curative PPO+ with BASELINE Curative Network
Network						
Monthly Premiums						
Employee	\$443.82	\$730.97	\$522.33	\$860.28	\$575.79	\$948.33
Employee+Spouse	\$1,241.75	\$2,045.16	\$1,461.44	\$2,406.99	\$1,611.00	\$2,653.32
Employee+Child(ren)	\$843.71	\$1,389.59	\$992.99	\$1,635.45	\$1,094.60	\$1,802.81
Employee+Family	\$1,638.85	\$2,699.19	\$1,928.79	\$3,176.72	\$2,126.18	\$3,501.82
Monthly Premium Comparisons						
Employee		\$287.15		\$337.95		\$372.54
Employee+Spouse		\$803.41		\$945.55		\$1,042.32
Employee+Child(ren)		\$545.88		\$642.46		\$708.21
Employee+Family		\$1,060.34		\$2,826.79		\$1,375.64
		64.70%		64.70%		64.70%
		64.70%		64.70%		64.70%
		64.70%		64.70%		64.70%
		64.70%		146.56%		64.70%

Option 1. Curative: 2026-27 Renewal Notes

- Change in Network from FirstHealth to Curative Network (was effective January 1, 2026)
- No Other Changes in Plan Designs
- Current premiums ***DO NOT MEET ACA Affordability***
- What does this mean? CISD cannot offer the Curative plans without significantly increasing the District's health insurance contribution.
 - Current - \$375 per month
 - Required - \$550 per month
 - ***Cost to the District*** = \$175 per month x 405 participating employees = ***\$850,500***

United Health Care (UHC) Plan Information



Option 2. United Health Care: 2026-27 Plan Designs

	2025-2026	2026-2027	2025-2026	2026-2027	2025-2026	2026-2027
Carrier & Plan Name	EPO - In Network Only Curative EPO with BASELINE FirstHealth	HMO - In Network Only United Health Care Navigate EIW3	PPO - In/Out of Network Curative PPO with BASELINE FirstHealth	HMO - In Network Only United Health Care Navigate ETOA	PPO - In/Out of Network Curative PPO+ with BASELINE FirstHealth	PPO - In/Out of Network United Health Care Choice Plus ETQO
Network						
Deductible - Ind / Family	\$0	\$7,000 / \$14,000	\$0	\$3,000 / \$6,000	\$0	\$5,000 / \$10,000
Maximum Out of Pocket - Ind / Family	\$0	\$8,150 / \$16,300	\$0	\$7,000 / \$14,000	\$0	\$8,150 / \$16,300
Coinsurance	100%	100%	100%	80%	100%	75%
PCP Required	No	Yes	No	Yes	No	No
Specialist Referral Required	No	Yes	No	Yes	No	No
HSA/FSA Eligible	Yes - FSA	Yes - FSA	Yes - FSA	Yes - FSA	Yes - FSA	Yes - FSA
Physician Services						
Primary Care	\$0	\$35	\$0	\$35	\$0	\$15
Specialist	\$0	\$70	\$0	\$70	\$0	\$50
Urgent Care	\$0	\$50	\$0	\$50	\$0	\$25
Virtual Visits	\$0	\$0	\$0	\$0	\$0	\$0
Other Services						
Hospital Admission	\$0	\$500 + Ded	\$0	\$500 + Ded + 20% Coins.	\$0	\$500 + Ded + 25% Coins.
Outpatient Surgery	\$0	Ded	\$0	Ded + 20% Coins.	\$0	Ded + 25% Coins.
Emergency Room	\$0	Ded	\$0	Ded + 20% Coins.	\$0	Ded + 25% Coins.
Prescription Drugs						
Rx Deductible	None	None	None	None	None	None
Tier I	\$0	\$10	\$0	\$10	\$0	\$10
Tier II	\$0	\$40	\$0	\$40	\$0	\$40
Tier III	\$0	\$80	\$0	\$80	\$0	\$80
Out of Network						
Deductible- Ind/Family			\$5,000 / \$10,000		\$5,000 / \$10,000	\$10,000 / \$20,000
Maximum Out of Pocket - Ind/Family	NONE	NONE	\$7,500 / \$15,000	NONE	\$7,500 / \$15,000	\$20,000 / \$40,000
Coinsurance			80%		80%	50%

Option 2. United Health Care: 2026-27 Premiums

Carrier Plan Name	Curative EPO with BASELINE FirstHealth	HMO - In Network Only United Health Care Navigate EIW3	Curative PPO with BASELINE FirstHealth	HMO - In Network Only United Health Care Navigate ETOA	Curative PPO+ with BASELINE FirstHealth	PPO - In/Out of Network United Health Care Choice Plus ETQO
Network						
Monthly Premiums						
Employee	\$443.82	\$495.13	\$522.33	\$534.17	\$575.79	\$558.53
Employee+Spouse	\$1,241.75	\$1,384.82	\$1,461.44	\$1,494.01	\$1,611.00	\$1,562.14
Employee+Child(ren)	\$843.71	\$938.91	\$992.99	\$1,012.94	\$1,094.60	\$1,059.13
Employee+Family	\$1,638.85	\$1,845.23	\$1,928.79	\$1,990.73	\$2,126.18	\$2,081.51
Monthly Premium Comparisons						
Employee		\$51.31		\$11.84		(\$17.26)
Employee+Spouse		\$143.07		\$32.57		(\$48.86)
Employee+Child(ren)		\$95.20		\$19.95		(\$35.47)
Employee+Family		\$206.38		\$61.94		(\$44.67)
		11.56%		2.27%		-3.00%
		11.52%		2.23%		-3.03%
		11.28%		2.01%		-3.24%
		12.59%		3.21%		-2.10%

Option 2. United Health Care: Medical Review Analysis

	HMO PLANS- Navigate		PPO PLAN- Choice +
	495.13	534.17	558.53
<i>(Employee only comparison)</i>	EIW3	ETOA	ETQO
Bi-weekly premium	\$60.07	\$79.59	\$91.77
Deductible	\$7,000.00	\$3,000.00	\$5,000.00
Max OOP	\$8,150.00	\$7,000.00	\$8,150.00
Network	HMO	HMO	POS
Coinsurance	100%	80%	75%
Primary Care	\$35	\$35	\$15
Specialist	\$70	\$70	\$50
Generic Drugs	\$10	\$10	\$10
Lab Outpatient and Professional Serv	Ded.	Ded/Coin	Ded/Coin
Emergency Room	\$500 POD	\$500 POD	\$400 POD
Urgent Care Centers or Facilities	\$50	\$50	\$25
Hospital Stay	Ded.	Ded/Coin	Ded/Coin
Total yrly premium	\$1,441.68	\$1,910.16	\$2,202.48
6 primary + 3 specialist +12 RX	\$540.00	\$540.00	\$360.00
1 Total before deductible met	\$1,981.68	\$2,450.16	\$2,562.48
Labs (6 labs @ \$150 cost reference)	\$900.00	\$900.00	\$900.00
2 Total with labwork	\$2,881.68	\$3,350.16	\$3,462.48
Deductible	\$7,000.00	\$3,000.00	\$5,000.00
Urgent Care (3 visits) (\$120)	\$150.00	\$150.00	\$75.00
Emergency Room (5,000)	\$500.00	\$500.00	\$400.00
Hospital (10,000 cost reference)	\$0.00	\$2,000.00	\$2,500.00
3 Total OOP with Hospital stay (deductible)	\$11,071.68	\$9,540.16	\$11,797.48
Updated Max OOP	\$8,150.00	\$7,000.00	\$8,150.00
4 Yrly Total w/ MAX OOP and Premiums	\$9,591.68	\$8,910.16	\$10,352.48

Option 2. United Health Care: Top 40 Providers

Provider Name	Network	Count of Claim ID
CLINICAL PATHOLOGY LABORATORIES INC	In Network	374
QUEST DIAGNOSTICS CLINICAL LABORATORIES INC	In Network	208
LABORATORY CORPORATION OF AMERICA	In Network	172
KAYCEE MCELWEE, DPT	In Network	161
MICHAEL LOVOI	In Network	132
ANIWELYN TAN	In Network	129
Victor Gonzalez	In Network	116
DRISCOLL CHILDRENS HOSPITAL	In Network	114
JEAN-JACQUES CARR	In Network	98
LANA CARR	In Network	98
CHARLIE HEALTH INC DBA CH MH SERVICES (TX) LLC	In Network	88
COASTAL ER V, LLC (Physicians Premier Emergency Room)	Out of Network	77
BERNICE AIZON	In Network	72
CORPUS CHRISTI MEDICAL CENTER	In Network	71
CHRISTUS SPOHN SOUTH	In Network	71
ROGER SIFUENTES	In Network	69
MARK RASMUSSEN	In Network	65
MICHAEL MICHELL	In Network	63
MED FUSION	In Network	62
ALEXANDER CRAFT	In Network	59

Provider Name	Network	Count of Claim ID
JESSICA ACEVEDO-GRACIA	In Network	55
Lisa Dellicarpini	In Network	54
DENISE LOCHNER	In Network	53
MAEGAN LEDGER	In Network	48
JAVIER ALONSO	In Network	45
QUEST DIAGNOSTICS NICHOLS INSTITUTE	In Network	42
AMANDA JORDAN	In Network	42
SHAMIM BADRUDDIN MAWJI	In Network	40
TROY CREAMEAN	In Network	40
Romulo Corrada	In Network	39
Margo Lopez	In Network	38
SCOTT HUMPAL, PT	In Network	35
BRIAN RICH	In Network	35
JOEL OBREGON	In Network	35
Mary Hyde	In Network	34
FREDERICK FLORES	In Network	33
Michael Bailey	In Network	32
TRINCARE CLINICAL LABORATORIES	In Network	31
MADALYN GUELKER	In Network	31
NINGXI ZHU	In Network	30

Top Locations		
Location	Total Records	Match %
Corpus Christi, TX	618	98.88%
Houston, TX	88	100.00%
San Antonio, TX	70	98.59%

***Subject to change, this is based on current information provided by UHC on 6/3/2026*

Comparison to TRS-Active Care Premiums



2026-27 TRS ActiveCare Region 2 Information

- Premiums:

	TRS-ActiveCare Primary			TRS-ActiveCare Primary+			TRS-ActiveCare HD		
Monthly Premiums	Total Premium	Employer Contribution	Your Premium	Total Premium	Employer Contribution	Your Premium	Total Premium	Employer Contribution	Your Premium
Employee Only	\$574			\$675			\$590		
Employee and Spouse	\$1,550			\$1,755			\$1,593		
Employee and Children	\$976			\$1,148			\$1,003		
Employee and Family	\$1,952			\$2,228			\$2,006		

CISD UHC: \$495.13

\$534.17

\$558.53

Benefits Committee Feedback



Benefits Committee Information

- **Meeting #1 – May 27, 2026**

- Provided preliminary information including premiums and plan designs on Curative and United Health Care
- Committee requested a follow-up meeting when final information was available
- Committee requested to take a vote that Administration would use as the basis of a recommendation at the Board Meeting

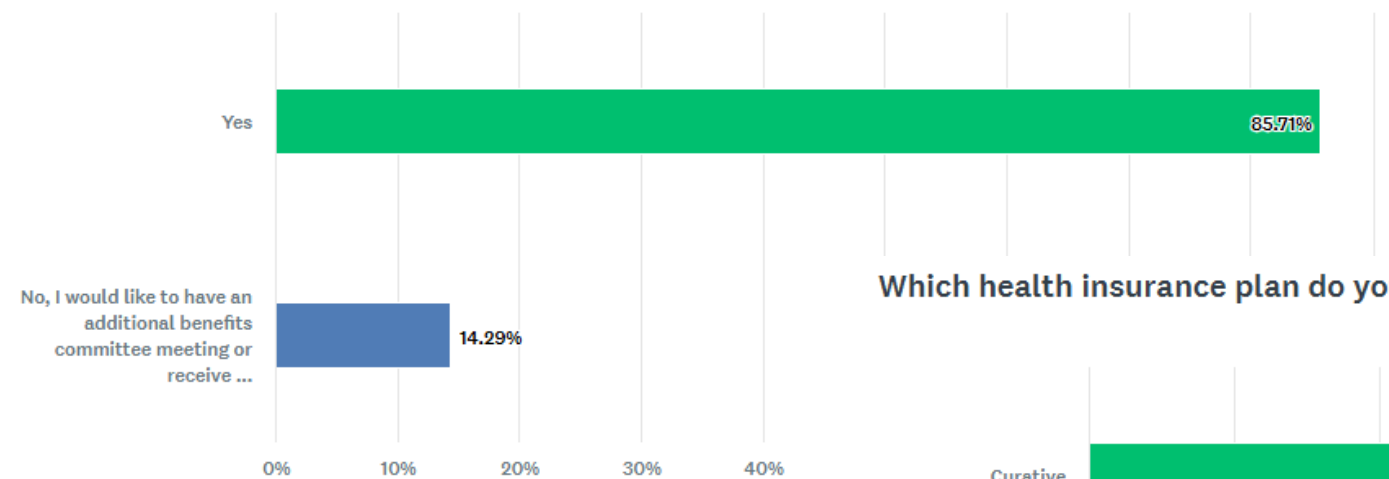
- **Meeting #2**

- Provided final information including premiums and plan designs on Curative and United Health Care
- Committee completed survey and provided feedback

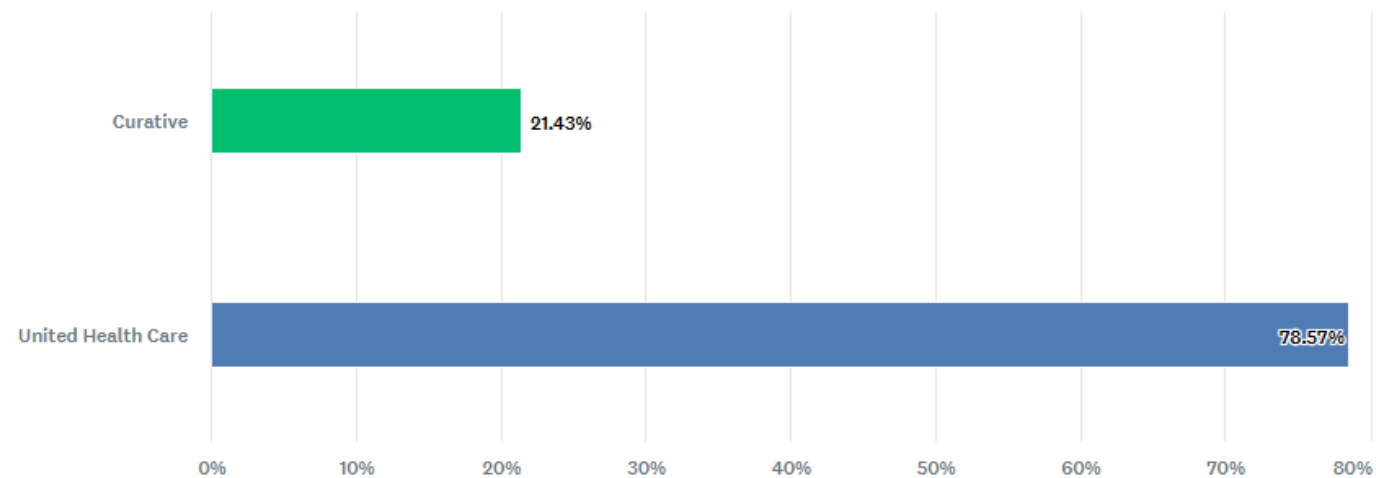
- **Recommendation – Move forward with United Health Care for 2026-27**

Benefits Committee Survey Information

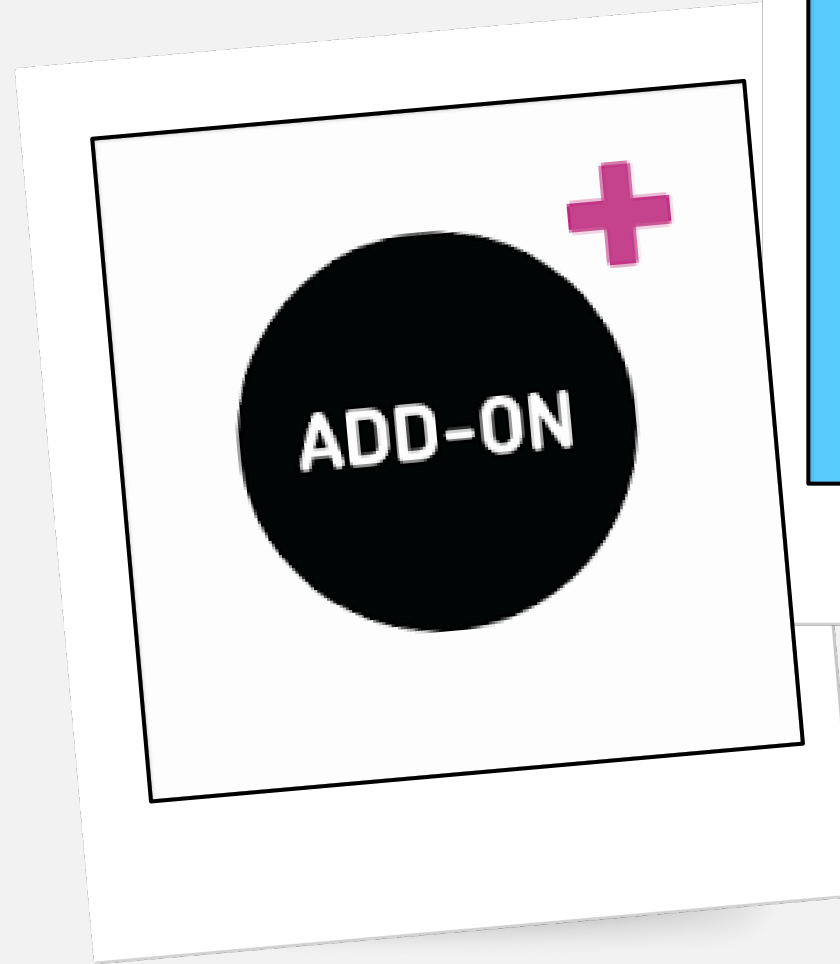
Based on the information provided are you comfortable making an informed health insurance recommendation for the 2026-2027 school year?



Which health insurance plan do you feel is best for Calallen ISD?



Optional Add-Ons for 2026-2027



District Health Insurance Contribution

• CURRENT

- District Contribution:
- **\$375** per month per employee
- District Budget:
- 75% Participation
- **\$2,065,000**

• OPTIONAL INCREASE EXAMPLE

- District Contribution:
- **+\$25** per month per employee
- District Budget:
- 75% Participation
- **+\$135,000**

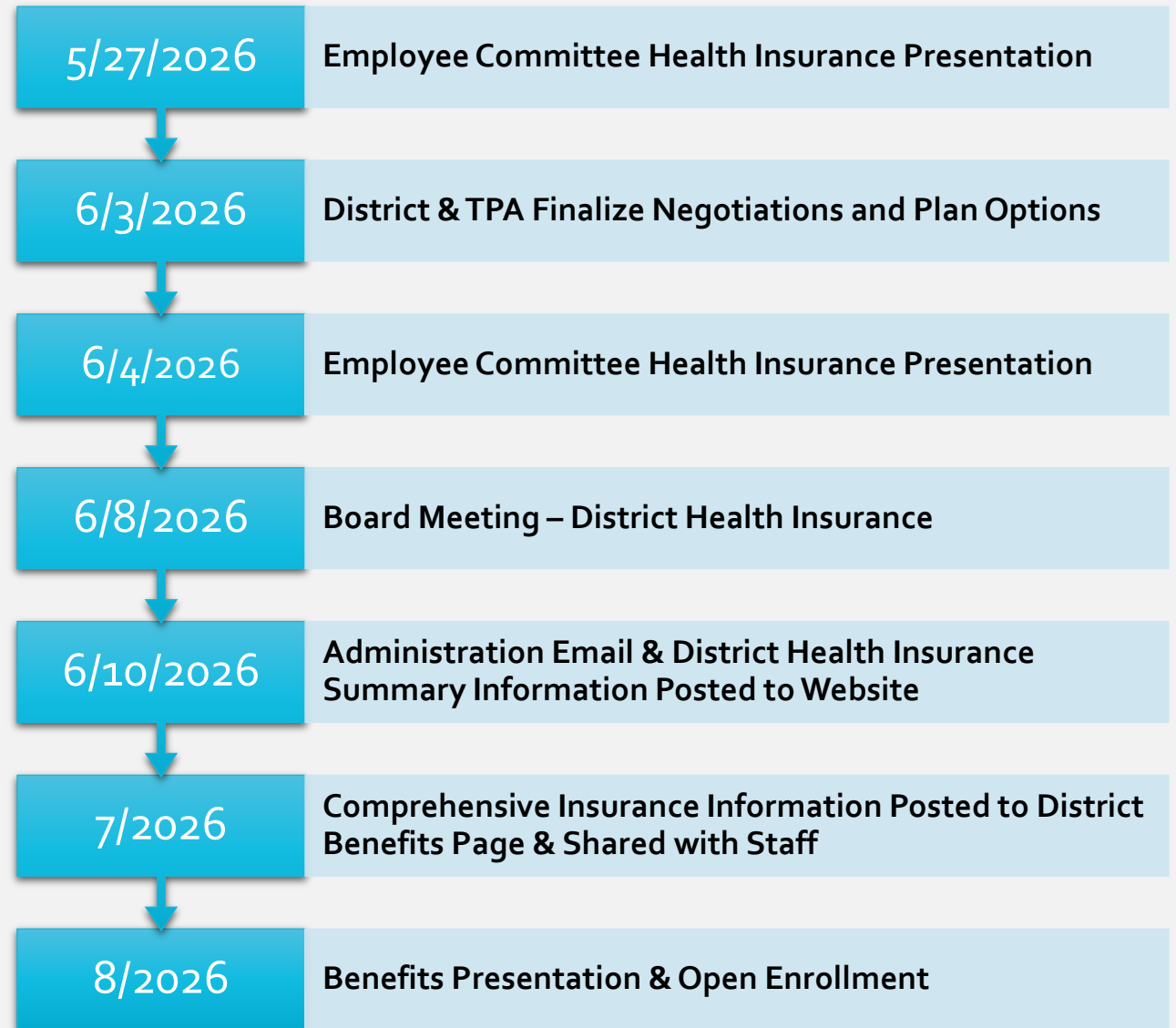
**Increases to the District Health Insurance contributions do not benefit all employees, only those employees who enroll in our health insurance plans.

District Paid Hospital Indemnity Plan

- Provide a District Paid Hospital Indemnity Plan to **ALL EMPLOYEES**
 - Additional employee benefit for recruitment and retention
 - Reduces an employee's hospitalization cost
- Carrier & Plan: **Chubb Benefits Hospital Indemnity for Covered Accidents and Sickness**
- Monthly Cost per Employee: **\$8.16**
- Total Budget for 600 Employees: **+\$60,000**

Plan	Plan 2 - ER Paid
Coverage Type	24-Hour
ion Benefits	
First Hospitalization Benefit This benefit is payable for the first covered hospital confinement per certificate.	\$500 Maximum Benefit Per Certificate: 1
Hospital Admission Benefit This benefit is for admission to a hospital or hospital sub-acute intensive care unit.	\$1,000 Maximum Benefit Per Calendar Year: 1
Hospital Admission ICU Benefit This benefit is for admission to a hospital intensive care unit.	\$2,000 Maximum Benefit Per Calendar Year: 1
Hospital Confinement Benefit This benefit is for confinement in hospital or hospital sub-acute intensive care unit.	\$100 Per Day Maximum Days Per Calendar Year: 30
Hospital Confinement ICU Benefit The benefit for confinement in a hospital intensive care unit.	\$200 Per Day Maximum Days Per Calendar Year: 30
Newborn Nursery Benefit This benefit is payable for an insured newborn baby receiving newborn nursery care and who is not confined for treatment of a physical illness, infirmity, disease or injury.	\$500 Per Day Maximum Days Per Confinement - Normal Delivery: 2 Maximum Days Per Confinement - Caesarean Section: 2
Observation Unit Benefit This benefit is for treatment in a hospital observation unit for a period of less than 20 hours.	\$500 Maximum Benefit Per Calendar Year: 2
Health Screening Test Benefit Waiting Period	\$50 Per Day Maximum Days Per Calendar Year: 1 0 days

Timeline & Next Steps



Discussion, Questions, and Motion



*Questions and Feedback for
Administration on 26-27 Health
Insurance Information Presented*

