Merced City School District

Certificated - Health Benefits Options

Active Married Couples - 12 Month

October 1, 2026 - September 30, 2027

Please note rates are subject to change until union negotiations are finalized

	40544A High A	40545G High B	40544B Medium	40544C Low	40545D Low 2	606394-0063ACN Kaiser
Plan:	PBC 100-A $0	PBC 100-G $20	PBC 80-C $20	PBC 80-G $30	PBC 80-M $40	DHMO 1000
Individual/Family Deductible(s):	$0/$0	$500/$1000	$200/$500	$500/$1000	$3000/$6000	$1000/$2000
Out-of-Pocket Maximum:	$1000/$3000	$1000/$3000	$1000/$3000	$2000/$4000	$4000/$8000	$3000/$6000
Hosp, Surg, X-Ray and Lab:	100%	100%	80%	80%	80%	80%
Doctor Visits:	100%	$20 co pay	$20 co pay	$30 co pay	$40 co pay	$20 co pay
Other Professional:	100%	100%	80%	80%	80%	80%
Out-of-Network Payment:	Non-Par Fee	Non-Par Fee	Non-Par Fee	Non-Par Fee	Non-Par Fee	Not Covered
Behavioral Health Plan:	100%	100%	80%	80%	80%	80%
Navitus Prescription Drug Co-Pay:	$10-$35 $0-$90	$10-$35 $0-$90	$10-$35 $0-$90	$10-$35 $0-$90	$10-$35 $0-$90	Kaiser Rx $10-$30 $20-$60
With Name Brand Rx Deductible	$200/$500	$200/$500	$200/$500	$200/$500	$200/$500	$0
Monthly Rate^	$869.25	$601.50	$507.75	$331.50	$0.00	$195.00
Please initial your choice of monthly rate deduction						

Annual CAP: $17,103

I understand that the only time I may elect a new benefit plan option is during the district's designated Open Enrollment period with an effective date of October 1. Spouse/Domestic partner and children additions and terminations can ONLY be made during Open Enrollment. Benefit plan and dependent changes may occur outside of Open Enrollment if the employee experiences a qualifying event (i.e. marriage, divorce, birth, adoption or loss of coverage). The employee may make the following changes within 31 days of the qualifying event by completing a SISC Membership change form and providing the required documentation. Please note changes outside of Open enrollment are subject to SISC approval. *Rates are subject to change.

^Monthly Rate is a composite rate (one rate for all contract types: single, two-party, family). Rate includes dental and vision premiums.

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