



Merced City School District

2026-2027 Health Benefits Options

Under 65 - District Paid

RETIRED - Certificated

Retirees may select one of the following plans by initialing in box of plan rate.

Plan:
Individual/Family Deductible(s):
Out-of-Pocket Maximum:
Hosp, Surg, X-Ray and Lab:
Doctor Visits:
Other Professional:
Out-of-Network Payment:
Behavioral Health Plan:
Navitus Prescription Drug Co-Pay:
With Name Brand Rx Deductible

40544L High A	40545J High B	40544M Medium	40544N Low	40545P Low 2
PBC 100-A \$0	PBC 100-G \$20	PBC 80-C \$20	PBC 80-G \$30	PBC 80-M \$40
\$0/\$0	\$500/\$1000	\$200/\$500	\$500/\$1000	\$3000/\$6000
\$1000/\$3000	\$1000/\$3000	\$1000/\$3000	\$2000/\$4000	\$4000/\$8000
100%	100%	80%	80%	80%
100%	\$20 co pay	\$20 co pay	\$30 co pay	\$40 co pay
100%	100%	80%	80%	80%
Non-Par Fee	Non-Par Fee	Non-Par Fee	Non-Par Fee	Non-Par Fee
100%	100%	80%	80%	80%
\$10-\$35 \$0-\$90	\$10-\$35 \$0-\$90	\$10-\$35 \$0-\$90	\$10-\$35 \$0-\$90	\$10-\$35 \$0-\$90
\$200/\$500	\$200/\$500	\$200/\$500	\$200/\$500	\$200/\$500

1 Medical
2 Medical
3+ Medical

\$628.75	\$368.75	\$277.75	\$105.75	\$0.00
\$1,442.75	\$1,085.75	\$960.75	\$725.75	\$262.75
\$2,218.75	\$1,764.75	\$1,605.75	\$1,307.75	\$719.75

1 Medical, Vision
2 Medical, Vision
3+ Medical, Vision

\$642.55	\$382.55	\$291.55	\$119.55	\$0.00
\$1,470.35	\$1,113.35	\$988.35	\$753.35	\$290.35
\$2,260.15	\$1,806.15	\$1,647.15	\$1,349.15	\$761.15

1 Medical, Dental
2 Medical, Dental
3+ Medical, Dental

\$691.95	\$431.95	\$340.95	\$168.95	\$0.00
\$1,569.55	\$1,212.55	\$1,087.55	\$852.55	\$389.55
\$2,394.55	\$1,940.55	\$1,781.55	\$1,483.55	\$895.55

1 Medical, Vision, Dental
2 Medical, Vision, Dental
3+ Medical, Vision, Dental

\$705.75	\$445.75	\$354.75	\$182.75	\$0.00
\$1,597.15	\$1,240.15	\$1,115.15	\$880.15	\$417.15
\$2,435.95	\$1,981.95	\$1,822.95	\$1,524.95	\$936.95

Annual Cap: \$17,103

I understand that I may elect a new benefit plan option only during the designated Open Enrollment period with an effective date of October 1. I may not add additional benefits if not currently enrolled. For example, if I currently do not have dental coverage, I may not elect a plan change that includes dental coverage. Dependent terminations can ONLY be made during Open Enrollment. Dependent changes may occur outside of Open Enrollment if the retiree experiences a qualifying event. The retiree 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.

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