



Merced City School District

2026-2027 Health Benefits Options

Under 65 - District Paid

RETIRED - Management

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

	40545L High A	40876P High B	40545M Medium	40545N Low	40545Q Low 2
Plan:	PBC 100-A \$0	PBC 100-G \$20	PBC 80-C \$20	PBC 80-G \$30	PBC 80-M \$40
Individual/Family Deductible(s):	\$0/\$0	\$500/\$1000	\$200/\$500	\$500/\$1000	\$3000/\$6000
Out-of-Pocket Maximum:	\$1000/\$3000	\$1000/\$3000	\$1000/\$3000	\$2000/\$4000	\$4000/\$8000
Hosp, Surg, X-Ray and Lab:	100%	100%	80%	80%	80%
Doctor Visits:	100%	\$20 co pay	\$20 co pay	\$30 co pay	\$40 co pay
Other Professional:	100%	100%	80%	80%	80%
Out-of-Network Payment:	Non-Par Fee	Non-Par Fee	Non-Par Fee	Non-Par Fee	Non-Par Fee
Behavioral Health Plan:	100%	100%	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
With Name Brand Rx Deductible	\$200/\$500	\$200/\$500	\$200/\$500	\$200/\$500	\$200/\$500
1 Medical	\$796.42	\$536.42	\$445.42	\$273.42	\$0.00
2 Medical	\$1,610.42	\$1,253.42	\$1,128.42	\$893.42	\$430.42
3+ Medical	\$2,386.42	\$1,932.42	\$1,773.42	\$1,475.42	\$887.42
1 Medical, Vision	\$810.22	\$550.22	\$459.22	\$287.22	\$0.00
2 Medical, Vision	\$1,638.02	\$1,281.02	\$1,156.02	\$921.02	\$458.02
3+ Medical, Vision	\$2,427.82	\$1,973.82	\$1,814.82	\$1,516.82	\$928.82
1 Medical, Dental	\$859.62	\$599.62	\$508.62	\$336.62	\$0.00
2 Medical, Dental	\$1,737.22	\$1,380.22	\$1,255.22	\$1,020.22	\$557.22
3+ Medical, Dental	\$2,562.22	\$2,108.22	\$1,949.22	\$1,651.22	\$1,063.22
1 Medical, Vision, Dental	\$873.42	\$613.42	\$522.42	\$350.42	\$12.42
2 Medical, Vision, Dental	\$1,764.82	\$1,407.82	\$1,282.82	\$1,047.82	\$584.82
3+ Medical, Vision, Dental	\$2,603.62	\$2,149.62	\$1,990.62	\$1,692.62	\$1,104.62

Annual Cap: \$15,091

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.