



Merced City School District

2026-2027 Health Benefits Options

Under 65 - Self Pay

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

\$2,054.00	\$1,794.00	\$1,703.00	\$1,531.00	\$1,193.00
\$2,868.00	\$2,511.00	\$2,386.00	\$2,151.00	\$1,688.00
\$3,644.00	\$3,190.00	\$3,031.00	\$2,733.00	\$2,145.00

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

\$2,067.80	\$1,807.80	\$1,716.80	\$1,544.80	\$1,206.80
\$2,895.60	\$2,538.60	\$2,413.60	\$2,178.60	\$1,715.60
\$3,685.40	\$3,231.40	\$3,072.40	\$2,774.40	\$2,186.40

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

\$2,117.20	\$1,857.20	\$1,766.20	\$1,594.20	\$1,256.20
\$2,994.80	\$2,637.80	\$2,512.80	\$2,277.80	\$1,814.80
\$3,819.80	\$3,365.80	\$3,206.80	\$2,908.80	\$2,320.80

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

\$2,131.00	\$1,871.00	\$1,780.00	\$1,608.00	\$1,270.00
\$3,022.40	\$2,665.40	\$2,540.40	\$2,305.40	\$1,842.40
\$3,861.20	\$3,407.20	\$3,248.20	\$2,950.20	\$2,362.20

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