

## MEDICAL

# CHOICE HRA

The Choice HRA Plan is offered through UHC and utilizes the Choice network. Benefits are **ONLY** for In-Network providers. If you are out of the area and have an emergency, you may seek emergency care. The funds that are contributed to your HRA by FBISD WILL REMAIN with the district. The dollars in your HRA account balance is **FULLY** funded by FBISD.

### In-Network **ONLY**, Choice network providers

Benefit	Out-of-Pocket Expense
<b>Health Reimbursement Account (HRA)</b> Amount District contributes to your account	\$500 Individual \$1,000 Family
<b>Deductible</b>	\$2,500 Individual \$5,000 Family
<b>Maximum Out-of-Pocket</b> (Ind. Deductible, Medical and Rx Coinsurance)	\$6,000 Individual \$12,000 Family
<b>DOCTOR'S SERVICES</b>	
<b>Primary Care Physician</b>	30% after deductible
<b>Specialist</b>	30% after deductible
<b>Virtual Visit</b>	\$0
<b>PREVENTATIVE SERVICES</b>	
<b>Preventative Services</b>	Covered at 100% (deductible and copays do not apply)
<b>ROUTINE LAB AND X-RAY</b>	
<b>In-Office Visit</b>	30% after deductible
<b>Outpatient Basis</b>	30% after deductible
<b>HOSPITAL</b>	
<b>Urgent Care</b>	30% after deductible
<b>Advanced Imaging</b> (MRI, CT, PET, etc)	30% after deductible
<b>Emergency Room</b>	30% after deductible
<b>Inpatient Mental Health / Substance Abuse</b>	30% after deductible
<b>Inpatient Hospital</b>	30% after deductible
<b>Prescription Drug Plan</b>	30% / 40% / 50% / Specialty 45%

### Additional Programs Included In Your Medical Premium:

Virtual Visits, Healthy Pregnancy, Surgery Plus, Airrosti, Real Appeal

Note: For a complete description of benefits, see the Summary of Benefits and Coverage or Summary Plan Description.

<https://www.fortbendisd.com/page/75664>

Plan Rates*	24 Pay Period Contributions	19 Pay Period Contributions
<b>Employee Only</b>	\$52.92	\$66.85
<b>Employee + Spouse</b>	\$194.16	\$245.25
<b>Employee + Child(ren)</b>	\$136.08	\$171.89
<b>Employee + Family</b>	\$247.78	\$312.99

\*Per pay period contributions without medical surcharge.

**IMPORTANT NOTE:** If you are enrolled in the Choice HRA plan, you must exhaust the funds in your Health Reimbursement Account (HRA) before you can use your Flexible Spending Account (FSA) funds for medical expenses. You will not be able to use your FSA debit card for medical expenses if you are enrolled in the Choice HRA plan. However, you will be able use the FSA debit card to fill prescriptions. You must pay out-of-pocket for medical expenses and seek reimbursement from the FSA by submitting a claim form and your receipts.