

Brownsville ISD

Insurance Committee

(Insurance Plan Options)

Presented by:
Valley Risk Consulting

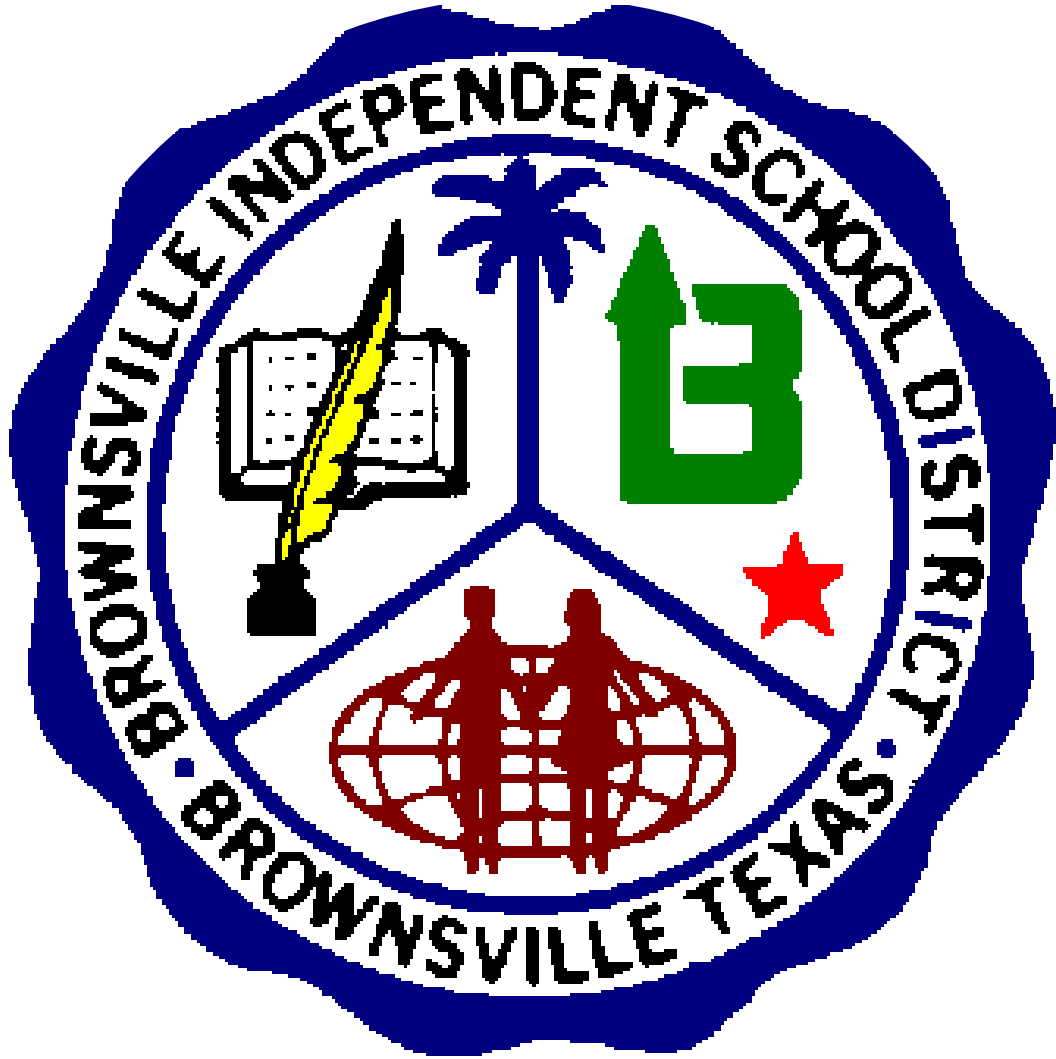


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Most Common Insurance Plans

Fully Funded plans offer **predictability and simplicity**, ideal for risk-averse employers (especially smaller ones) who prefer a hands-off approach and stable monthly budgeting.

Self-Insured plans offer potential **cost savings, flexibility, and control** over plan design and data, but come with greater financial risk and administrative responsibility, making them a popular choice for larger, more financially stable companies.





Plan Option Comparisons

Fully-Funded Plan

Self-Funded Plan

Risk Bearer	Insurance carrier assumes all financial risk for claims.	Employer assumes the financial risk for paying claims directly.
Premium/Cost	Employer pays a fixed, predictable monthly premium.	Employers' costs are based on the actual claims incurred by employees.
Potential Savings	No opportunity for the employer to save money if claims are low; the carrier keeps any surplus.	Employers can save money if employee claims are lower than expected.
Regulation	Subject to state insurance laws and mandates.	Primarily regulated by federal law (ERISA) and generally exempt from state mandates.
Control/Flexibility	Limited flexibility; employers choose from pre-set plan designs offered by the carrier.	High flexibility; employer can customize plan design and choose specific vendors (like a Third-Party Administrator or TPA).
Administration	Carrier handles all administrative tasks and compliance requirements.	Employer is responsible for administration, typically partnering with a TPA to handle claims processing.
Risk Mitigation	Predictable costs provide inherent risk mitigation.	Employers can purchase stop-loss insurance to protect against unexpectedly large or catastrophic claims.



Premium & Plan Comparisons

BISD Contribution: \$630 PEPM

	TRS Active Care Primary		TRS Active Care Primary +		TRS Active Care HD		TRS Active Care 2		Blue Essential-HMO		Plan A
Monthly Premiums	Rate	Employee Cost	Rate	Employee Cost	Rate	Employee Cost	Rate	Employee Cost	Rate	Employee Cost	Employee Cost
Employee Only	\$ 448.00	\$ -	\$ 526.00	\$ -	\$ 459.00	\$ -	\$ 1,013.00	\$ 383.00	\$ 1,282.00	\$ 652.00	\$17.25
Employee + Spouse	\$ 1,210.00	\$ 580.00	\$ 1,368.00	\$ 738.00	\$ 1,240.00	\$ 610.00	\$ 2,402.00	\$ 1,772.00	\$ 3,119.40	\$ 2,489.40	\$438.11
Employee + Children	\$ 762.00	\$ 132.00	\$ 895.00	\$ 265.00	\$ 781.00	\$ 151.00	\$ 1,507.00	\$ 877.00	\$ 2,014.00	\$ 1,384.00	\$316.14
Employee + Family	\$ 1,524.00	\$ 894.00	\$ 1,736.00	\$ 1,106.00	\$ 1,561.00	\$ 931.00	\$ 2,841.00	\$ 2,211.00	\$ 3,321.40	\$ 2,691.40	\$633.01

Plan Features

Type of Coverage	In-Network Only	In-Network Only	In/Out-of-Network	In/Out-of-Network	In-Network Only	In/Out-of-Network
Deductible Ind./Family	\$2,500/\$5,000	\$1,200/\$2,400	\$3,200/\$6,400	\$1,000/\$3,000	\$500/\$1,000	\$750/\$1,250
Co-Insurance	30% after deductible	20% after deductible	30% after deductible	20% after deductible	20% after deductible	30% after deductible
Max Out-of-Pocket	\$8,050/\$16,100	\$6,900/\$13,800	\$8,050/\$16,100	\$7,900/\$15,800	\$4,500/\$9,000	\$4,000/\$8,000

Doctor Visits

Primary/Specialist Copay	\$30/\$70	\$15/\$70	30% after deductible	\$30/\$70	\$25/\$60	\$35/\$40
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Immediate Care

Urgent Care	\$50 copay	\$50 copay	30% after deductible	\$50 copay	\$75 copay	\$45 copay
Emergency Care	30% after deductible	20% after deductible	30% after deductible	\$250 + 20% after deductible	20% after deductible	\$250 copay/ 30% coinsurance

Prescription Drugs

Drug Deductible	Intergrated with Medical	\$200 for brand drugs	Intergrated with Medical	\$200 brand deductible	\$100	No Deductible
Generics 30 day/90 day	\$15/\$45	\$15/\$45	20% after deductible	\$15/\$45	\$10/\$30	\$10
Source: 2025-2026 TRS	30% after deductible	25% after deductible	25% after deductible	30% after deductible	\$40/\$120	\$30
Prepared by: Valley	50% after deductible	50% after deductible	50% after deductible	50% after deductible	\$65/\$195	\$65/\$130



Stop Loss Insurance Policy

Terminal Liability Option (TLO)



The Terminal Liability Option extends the Specific and Aggregate contract paid period by three (03) months to allow for run out of claims incurred during the contract period should the group choose to return to a fully insured health plan at the end of the self funded contract.

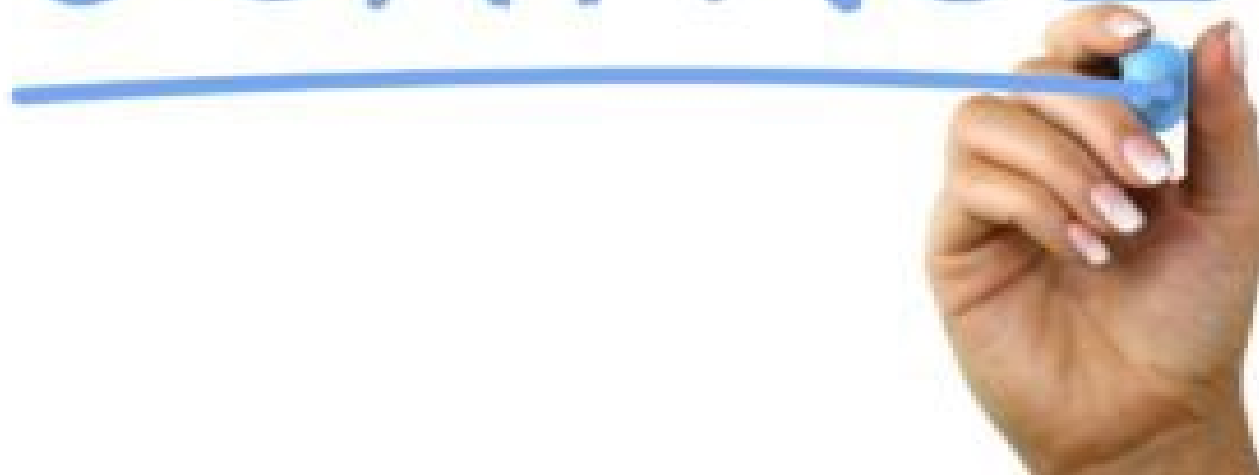
The district will need to include the TLO option in its 2026 Stop Loss Policy if a fully funded option is selected for plan year 2027.

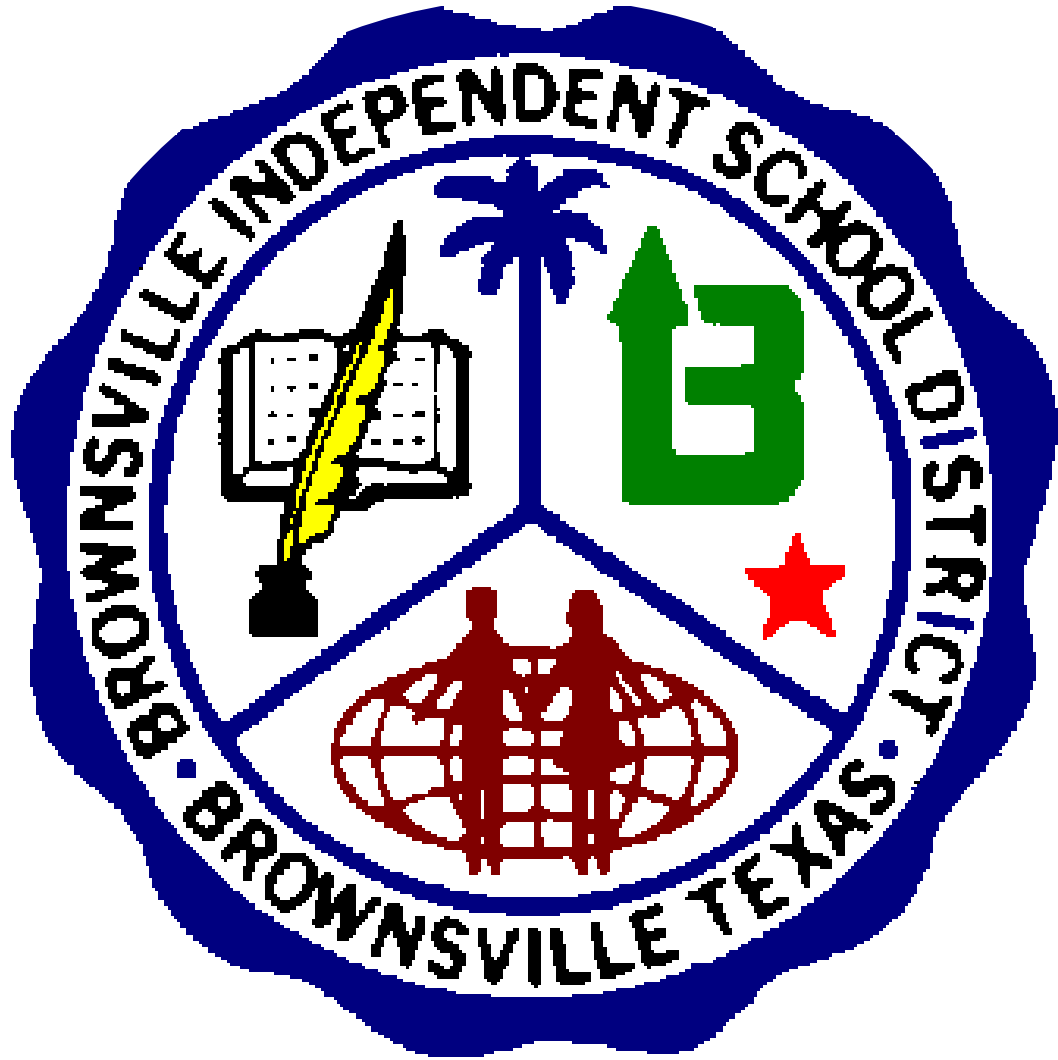
Estimated additional cost to 2026 Stop Loss Renewal Premium: \$824,236



The DIFFERENCE between a **Self-Funded Plan vs. Fully-Funded Plan**

CONTROL





QUESTIONS?