

UMR Choice Plus Plan

The self-insured UMR Choice Plus Plan is a Preferred Provider Organization (PPO) plan that offers a large, nationwide network of doctors, hospitals and other providers to choose from whenever care is needed. The Plan is administered through UMR. In-network care is available, through the United Health Care Choice Plus PPO network.

Plan features include:

- ✓ Comprehensive hospitalization, emergency, pharmacy and mental health coverage
- ✓ Low or no copay for visits to Premium Designated providers
- ✓ \$2,000 individual deductible / \$4,000 family deductible (in-network)
- ✓ 10% cost-share once you've met your deductible
- ✓ In-network preventive care covered at 100%
- ✓ Out-of-network care is covered at a reduced benefit level
- ✓ Free health care services through Zero Health including physical therapy, orthopedics, labs, x-rays, advanced imaging and more

Refer to the attached [Enrollment Guide](#) for additional details.

Health Reimbursement Account (HRA)

The district-funded HRA can be used to pay expenses that are applied to your UMR Choice Plus health plan deductible. It cannot be used to pay for other expenses such as dental or vision claims, prescriptions or coinsurance amounts (except for Premium Designated Providers).

- ✓ Annual Contribution: \$750 individual / \$1,500 family (prorated for new hires)
- ✓ District-funded
- ✓ Fund balance carries over annually to a maximum of \$2,000 individual / \$4,000 family
- ✓ Reimbursements are tax-free

The district does not contribute into an HRA for any of the district's other health plan options.

UMR Direct Care Plan

Similar to the Choice Plus Plan, in-network care under the self-insured UMR Direct Care Plan is provided nationwide through the United Healthcare Choice Plus PPO but the Direct Care Plan also offers no-cost, unlimited primary care visits through Nextera Healthcare that include priority scheduling, extended time with the doctor and a full range of services including disease management, EKG's, allergy testing, treatment for sprains, cuts broken bones and other non-life-threatening urgent care and more. Nextera has 37 provider offices across the state.

Plan features include:

- ✓ Comprehensive hospitalization, emergency, pharmacy and mental health coverage

- ✓ Low or no copays for visits to Premium Designated providers or Nextera Healthcare making it easy to predict your out-of-pocket costs
- ✓ \$2,000 individual deductible / \$4,000 family deductible (in-network)
- ✓ 20% cost-share once you've met your deductible
- ✓ In-network preventive care covered at 100%
- ✓ Out-of-network care is covered at a reduced benefit level
- ✓ Free health care services through Zero Health including physical therapy, orthopedics, labs, x-rays, advanced imaging and more

Refer to the attached [Enrollment Guide](#) for additional details.

Kaiser Permanente DHMO

The district offers a Deductible Health Maintenance Organization (DHMO) Plan through Kaiser Permanente that offers low upfront deductible and copays when care is received through Kaiser Permanente doctors, partner hospitals and other health care facilities. Refer to the attached [Enrollment Guide](#) for additional details.