



Tri-County Schools Insurance Group
Summary of Benefits 2025/2026

	PREMIER PLUS	PREMIER	STANDARD	BASIC	Low PPO	Consumer Driven Health Plan CDHP (HSA Qualified)	Consumer Driven Health Plan CDHP Low (HSA Qualified)
ACA Metal Ranking	<i>Platinum</i>	<i>Platinum</i>	<i>Gold</i>	<i>Gold</i>	<i>Silver</i>	<i>Silver</i>	<i>Silver</i>
Maximum Lifetime	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit	No Limit
Deductible						*	*
Individual	\$75	\$500	\$750	\$1,000	\$3,000	\$1,600	\$3,300
Family Maximum	\$150	\$1,000	\$1,500	\$2,000	\$6,000	\$3,200	\$6,600
Coinsurance (after deductible)	80% / 20%	90% / 10%	80% / 20%	70% / 30%	50% / 50%	50% / 50%	50% / 50%
Out Of Pocket Max (includes PPO MEDICAL copays, deductible, coinsurance)							
Individual	\$475	\$2,500	\$3,500	\$5,000	\$9,000	\$5,000	\$8,000
Family Maximum	\$950	\$5,000	\$7,000	\$10,000	\$18,000	\$10,000	\$16,000
Preventive Services							
Preventive Physical Exam/Labs	No Copay	No Copay	No Copay	No Copay	No Copay	No Copay	No Copay
Preventive Child Care	No Copay	No Copay	No Copay	No Copay	No Copay	No Copay	No Copay
Preventive Immunizations	No Copay	No Copay	No Copay	No Copay	No Copay	No Copay	No Copay
Wellness Center Services	No Copay	No Copay	No Copay	No Copay	No Copay	No Copay	No Copay
Tele-Medicine Visit	No Copay	No Copay	No Copay	No Copay	No Copay	Subj. to ded./coins.	Subj. to ded./coins.
Office Visit Copay	\$10	\$15	\$20	\$20	Subj. to ded./coins.	Subj. to ded./coins.	Subj. to ded./coins.
Chiropractic Visit Copay	\$20	\$20	\$20	\$20	Subj. to ded./coins.	Subj. to ded./coins.	Subj. to ded./coins.
Mental Health Counselor Copay	\$10	\$15	\$20	\$20	Subj. to ded./coins.	Subj. to ded./coins.	Subj. to ded./coins.
Hospital Emergency Room (ER)	\$50/visit + Coinsurance	\$50/visit + Coinsurance	\$50/visit + Coinsurance	\$50/visit + Coinsurance	Subj. to ded./coins.	Subj. to ded./coins.	Subj. to ded./coins.
Prescription Drugs	<u>Retail (up to 31 day supply)</u>		<u>90 Day Supply (Mail Order or Retail)</u>			Subj. to ded./coins.	Subj. to ded./coins.
Generic (tier 1)	\$5 copay		\$10 copay			(pay up front at	(pay up front at
Preferred Brand (tier 2)	25% to max of \$35		\$50 copay			pharmacy until	pharmacy until
Non-Preferred (tier 3)	45% to max of \$70		\$90 copay			deductible/coins. met)	deductible/coins. met)
Maximum Annual RX Copays: (After your Rx copays reach the following amount, then TCSIG pays 100% of Rx for the rest of year)							
Individual	\$1,000	\$1,000	\$1,000	\$1,000	Subj. to ded./coins.	Subj. to ded./coins.	Subj. to ded./coins.
Family Maximum	\$2,000	\$2,000	\$2,000	\$2,000	Subj. to ded./coins.	Subj. to ded./coins.	Subj. to ded./coins.

* For CDHP only - per IRS guidelines, when 2 or more persons on plan, the family deductible must be met prior to any plan payment (except preventive paid at 100%).

This outline does not constitute the group policy and is not a contract of insurance. It explains in simple language the essential features of the group benefits provided. All rights with respect to the benefits of an insured person will be governed solely by the group policy. For a complete copy of the Plan Document please go to our website at: <https://www.tcsig.com/plan-documents>