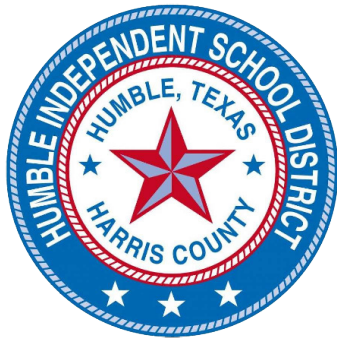


2026-27 UBC Rate Sheet



Plan Summary

Kelsey-Seybold Network

- **45+ Locations across Greater Houston**
- **1,100+ Doctors and Specialists in over 65 Medical Specialties**
- **Free Primary Care Visits and Complex Imaging (PET, CAT, MRI)**

Patient Choice Program

- **Available with Basic HD and Primary Plan**
- **Free or Low Cost Major Imaging and Outpatient Surgeries**
- **Concierge Healthcare Navigation**

International Pharmacy (LucyRx)

- **Free or Low Cost Mail Order Prescriptions**

Next Level Clinics

- **Free or Low Cost Acute and Chronic Condition Management**
- **3 Convenient Locations with 24/7 Scheduling Availability**

Monthly Premiums

Employee Only
Employee and Spouse
Employee and Child
Employee and Family

Plan Features

Type of Coverage
Individual/Family Deductible
Coinsurance
Individual/Family Maximum Out-of-Pocket
Network

Doctor Visits

Next Level Urgent Care / Clinic
Primary Care
Specialist
Telehealth Virtual Visit (Recuro / VideoVisitNOW)

Immediate Care

Next Level Urgent Care / Clinic
Urgent Care
Emergency Room
Emergency Room (Non- Emergency)
Telehealth Virtual Visit (Recuro / VideoVisitNOW)

Prescription Drugs

Drug Deductible
Generics (30-day Supply / 90-day supply)
Brand
Specialty
International Mail Order

Basic HD

- Lowest Premiums
- Lowest Out-of-Pocket Maximums Available
- Memorial Hermann and Cigna Open Access Plus Network
- No PCP Referrals
- Free Generic Drugs (after deductible)

Employee Only
Employee and Spouse
Employee and Child
Employee and Family

Memorial Hermann	CIGNA OAP
In-Network Coverage	
\$2,000 / \$4,000	\$4,000 / \$8,000
25% after Deductible	
\$8,000 / \$16,000	
Memorial Hermann Network	Cigna OAP Nationwide Network

Next Level Urgent Care / Clinic
\$25 Copay / 100% after Deductible
25% after Deductible
25% after Deductible
\$0

Memorial Hermann	CIGNA OAP
\$25 Copay	
25% after deductible	\$80 Copay, then 25% after Deductible
25% after deductible	
50% after deductible	
\$0	

Drug Deductible
Integrated with Medical
\$0 Retail and Mail Order (after Deductible)
30% Retail / \$400 Mail Order (after Deductible)
30% to a maximum of \$1,500 (after Deductible)
\$0 Brand / Specialty (after Deductible)

Kelsey-Seybold

- Low Premiums
- Copays for Specialist visits before you meet deductible
- Kelsey-Seybold Physician Network
- Cigna OAP Hospital Network
- No PCP referrals
- Free Generic Drugs

Employee Only
Employee and Spouse
Employee and Child
Employee and Family

Kelsey-Seybold Network Only	
\$2,500 / \$5,000	
25% after Deductible	
\$9,500 / \$19,000	
Kelsey-Seybold Network	

Next Level Urgent Care / Clinic
\$0
\$0
\$50 Copay
\$0

Next Level Urgent Care / Clinic
\$0 Copay
\$50 Copay
25% after deductible
50% after deductible
\$0

Drug Deductible
\$500 Per Person (Brand / Specialty Only)
\$0 Retail and Mail Order
30% Retail / \$400 Mail Order
30% to a maximum of \$1,500
\$0 Brand / Specialty (No Deductible)

Primary

- Low Premiums
- Lowest local network Annual Deductibles
- Memorial Hermann and Cigna Open Access Plus Network
- No PCP Referrals
- Free Generic Drugs

Employee Only
Employee and Spouse
Employee and Child
Employee and Family

Memorial Hermann	CIGNA OAP
In-Network Coverage	
\$1,500 / \$3,000	\$3,000 / \$6,000
25% after Deductible	
\$9,500 / \$19,000	
Memorial Hermann Network	Cigna OAP Nationwide Network

Memorial Hermann	CIGNA OAP
\$0	
\$20 Copay	\$50 Copay
\$50 Copay	\$100 Copay
\$0	

Memorial Hermann	CIGNA OAP
\$0	
\$50 Copay	\$100 Copay
25% after deductible	
50% after deductible	
\$0	

Drug Deductible
\$500 Brand / Specialty ONLY
\$0 Retail and Mail Order
30% Retail / \$400 Mail Order
30% to a maximum of \$1,500
\$0 Brand / Specialty (No Deductible)