**Employee Benefits**
Ector County Independent School District
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# ECISD Medical Plan FAQ 2027

**Q: Will Option I still include copays for primary care and specialist office visits?**
**A:** Yes. The office visit copays remain unchanged:

- **Primary care physician:** $60 per office visit
- **Specialist:** $100 per office visit

**Q: Do the Option I and Option II HMO plans provide out-of-network benefits?**
**A:** No. These HMO plans do not provide out-of-network benefits, except for emergencies or qualifying care while traveling outside Texas.

**Q: Is my doctor still in the network?**
**A:** The district conducted a provider disruption analysis, which showed that fewer than 0.5% of the providers reviewed are outside the new network.
To confirm whether your doctor participates, visit bcbstx.com and search for your provider under the **Blue Essentials HMO Network** or call your doctor's office to confirm.

**Q: Who is CareATC, and will the district's Wellness Center remain available?**
**A:** CareATC operates the district's Wellness Center, which will remain available. Its hours will expand to **7 a.m.–7 p.m., Monday through Friday**, with Saturday hours of **10-4**.

Under the HMO plans, you may select a CareATC physician as your primary care physician. That physician can also provide referrals to specialists.

**Q: Will GLP-1 medications still be covered for diabetes and other medical diagnoses?**
**A:** Yes. Coverage for diabetes and other covered medical diagnoses remains unchanged, subject to prior authorization requirements. Your physician must submit the required prior authorization, as they have done in the past.
**GLP-1 medications will no longer be covered solely for weight loss.**

**Q: What should I do if I have dependents on my insurance who don't live in Texas?**
**A:** Members with dependents that do not live within Texas are encouraged to select Option III which will provide coverage outside the state. The dependent will only have coverage for emergencies, accidents or urgent care if the HMO plans are chosen.