Employee Health Benefits 2027

UNIVERSAL BENEFITS CONSORTIUM



Ector County ISD

Which Plan is Right for You?

ECISD

BlueCross BlueShield

Questions to Consider

- How much coverage do I need?
- How often do I access health care?
- Are my doctors in-network?
- Do I prefer higher premiums or pay as I go?
- Do I have regular prescriptions?

Benefits for UBC Members

The Blue Cross Blue Shield Network provides you with access to healthcare professionals to address your health concerns. The UBC plans offer a range of coverage options to best meet the needs of you and your family. This provides you a great deal of flexibility and the option to save significantly on your health insurance premiums.

Need Assistance?

help@UBC-Benefits.com

- Blue Cross Blue Shield Network with more than two million healthcare professionals
- In-network benefits
- Specialist visits require a Primary Care referral for members of Plan Options I and II (HMO - Blue Essentials Network).
- No Primary Care referral is required to see a Specialist as an Option III PPO plan member.



Option III PPO Blue Choice - Medical Plan

Overview

The Ector County ISD Option III PPO Blue Choice Plan serves as the primary High Deductible plan option with low-cost monthly premiums in exchange for higher annual deductibles and out-of-pocket maximums. With in-network benefits, no need for physician referrals, free preventative generic drugs, and lower deductibles and out-of-pocket maximums, this plan provides premium savings to plan members with greater annual savings potential. The Option III is the only plan offered that allows you to contribute to a Health Savings Account (HSA).

Covered	Monthly Premium
• Employee	• $30
• Employee + Spouse	• $820
• Employee + Child / Children	• $460 / $530
• Employee + Family	• $1,020



Option III PPO Blue Choice - Quick-Reference

Refer to plan documents for limitations and additional information.

Option III PPO Blue Choice - Medical Plan

Feature	Your Network Costs	Your Out-of-Network Costs
Annual Deductible	$3,250 individual / $6,500 family	$6,500 individual / $13,000 family
Coinsurance (after the annual deductible is met)	30% after deductible	50% after deductible
Annual Out-of-Pocket Maximum	$6,000 individual / $12,000 family	$15,000 individual / $30,000 family
Physician Services		
Office Visits - Primary	30% after deductible	50% after deductible
Office Visits - Specialist	30% after deductible	50% after deductible
Urgent Care Visits	30% after deductible	50% after deductible
Emergency Care Visits	$200 copay + 30% after deductible	$200 copay + 30% after deductible
Virtual Health/Behavioral (Recuro)	$0 per consultation	N/A
Prescription Drugs		
Drug Deductible	$1,500 individual / $3,000 family	
Generic (30/90 day)	0% after deductible	
Preferred Brand (30/90 day)	30% after deductible	
Non-Preferred Brand (30/90 day)	30% after deductible	
Specialty	30% after deductible	
Out-of-Pocket Maximum	$1,650 Individual / $3,300 Family	

Refer to plan documents for limitations and additional information.

Option III PPO Blue Choice - Medical Plan (continued)

Feature	Your Network Costs	Your Out-of-Network Costs
Maternity Services		
Routine Prenatal Care	30% after deductible	50% after deductible
Delivery in Hospital	30% after deductible	50% after deductible
Newborn Care in Hospital (Routine)	30% after deductible	50% after deductible
Additional Services		
Inpatient Hospital	30% after deductible	50% after deductible
Outpatient Surgery	30% after deductible	50% after deductible
Lab & X-ray Outpatient (major)	30% after deductible	50% after deductible
Lab & X-ray Outpatient (minor)	30% after deductible	50% after deductible
Hospital Emergency Care Services (treated as network)	30% after deductible	50% after deductible
Non-Emergency use of Emergency Care Services	Not Covered	Not Covered
Chiropractic (24 visit limit)	30% after deductible	50% after deductible
Preventative Care*		
Well-Child Care	Plan pays 100%, no deductible	N/A
Well-Woman Care	Plan pays 100%, no deductible	N/A
Routine Screening Mammography	Plan pays 100%, no deductible	N/A
Adult Health Assessments	Plan pays 100%, no deductible	N/A
Immunizations	Plan pays 100%, no deductible	N/A
Screening Colonoscopy	Plan pays 100%, no deductible	N/A

*Subject to Affordable Care Act requirements.

Option II HMO Blue Essentials - Medical Plan

Overview

The Ector County ISD Option II HMO Blue Essentials Plan is designed to provide plan members lower prescription medication costs in exchange for slightly higher monthly premiums. With in-network benefits, free generic drugs, and lower annual deductibles and out-of-pocket maximums, this plan offers members added flexibility and cost transparency. With this plan you will select a Primary Care Provider (PCP) who will manage your care and provide referrals to see specialists.

Covered	Monthly Premium
Employee	$135
Employee + Spouse	$830
Employee + Child / Children	$540 / $720
Employee + Family	$1,145



Option II HMO Blue Essentials - Quick-Reference

Refer to plan documents for limitations and additional information.

Option II HMO Blue Essentials - Medical Plan

Feature	Your Network Costs	Your Out-of-Network Costs
Annual Deductible	$3,250 individual / $6,500 family	N/A
Coinsurance (after the annual deductible is met)	30% after deductible	N/A
Annual Out-of-Pocket Maximum	$6,000 individual / $12,000 family	N/A
Physician Services		
Office Visits - Primary	30% after deductible	N/A
Office Visits - Specialist	30% after deductible	N/A
Urgent Care Visits	30% after deductible	N/A
Emergency Care Visits	$200 copay + 30% after deductible	$200 copay + 30% after deductible
Virtual Health/Behavioral (Recuro)	$0 per consultation	N/A
Prescription Drugs		
Drug Deductible	$400 per person (Brand/Specialty only)	
Generic (30/90 day)	$0 (deductible waived)	
Preferred Brand (30/90 day)	$100 / $200 after deductible	
Non-Preferred Brand (30/90 day)	$175 / $350 after deductible	
Specialty	Lesser of $1,500 or 25% after deductible	
Out-of-Pocket Maximum	$1,350 Individual / $2,700 Family	

Refer to plan documents for limitations and additional information.

Option II HMO Blue Essentials - Medical Plan (continued)

Feature	Your Network Costs	Your Out-of-Network Costs
Maternity Services		
Routine Prenatal Care	30% after deductible	N/A
Delivery in Hospital	30% after deductible	N/A
Newborn Care in Hospital (Routine)	30% after deductible	N/A
Additional Services		
Inpatient Hospital	30% after deductible	N/A
Outpatient Surgery	30% after deductible	N/A
Lab & X-ray Outpatient (major)	30% after deductible	N/A
Lab & X-ray Outpatient (minor	30% after deductible	N/A
Hospital Emergency Care Services (treated as network)	$200 copay + 30% after deductible	$200 copay + 30% after deductible
Non-Emergency use of Emergency Care Services	Not Covered	Not Covered
Chiropractic (24 visit limit)	30% after deductible	N/A
Preventative Care*		
Well-Child Care	Plan pays 100%, no deductible	N/A
Well-Woman Care	Plan pays 100%, no deductible	N/A
Routine Screening Mammography	Plan pays 100%, no deductible	N/A
Adult Health Assessments	Plan pays 100%, no deductible	N/A
Immunizations	Plan pays 100%, no deductible	N/A
Screening Colonoscopy	Plan pays 100%, no deductible	N/A

*Subject to Affordable Care Act requirements.

Option I HMO Blue Essentials - Medical Plan

Overview

The Ector County ISD Option I Blue Essentials Plan provides the richest medical benefits in exchange for higher monthly premiums. Combining the best aspects from all other plan offerings, this plan provides copays for Primary Care and Specialists, low pricing for brand drugs, free generic drugs, in-network benefits, and the lowest annual deductibles and out-of-pocket maximums available. With this plan you will select a Primary Care Provider (PCP) who will manage your care and provide referrals to see specialists.

Covered	Monthly Premium
• Employee	• $225
• Employee + Spouse	• $1,030
• Employee + Child / Children	• $665 / $760
• Employee + Family	• $1,395



Option I HMO Blue Essentials - Quick-Reference

Refer to plan documents for limitations and additional information.

Option I HMO Blue Essentials - Medical Plan

Feature	Your Network Costs	Your Out-of-Network Costs
Annual Deductible	$2,165 individual / $4,330 family	N/A
Coinsurance (after the annual deductible is met)	30% after deductible	N/A
Annual Out-of-Pocket Maximum	$6,000 individual / $12,000 family	N/A
Physician Services		
Office Visits - Primary	$60 copay	N/A
Office Visits - Specialist	$100 copay	N/A
Urgent Care Visits	$60 copay	N/A
Emergency Care Visits	$200 copay + 30% after deductible	$200 copay + 30% after deductible
Virtual Health/Behavioral (Recuro)	$0 per consultation	N/A
Prescription Drugs		
Drug Deductible	$400 per person (Brand/Specialty only)	
Generic (30/90 day)	$0 (deductible waived)	
Preferred Brand (30/90 day)	$100 / $200 after deductible	
Non-Preferred Brand (30/90 day)	$175 / $350 after deductible	
Specialty	Lesser of $1,500 or 25% after deductible	
Out-of-Pocket Maximum	$1,350 Individual / $2,700 Family	

Refer to plan documents for limitations and additional information.

Option I HMO Blue Essentials - Medical Plan (continued)

Feature	Your Network Costs	Your Out-of-Network Costs
Maternity Services		
Routine Prenatal Care	30% after deductible	N/A
Delivery in Hospital	30% after deductible	N/A
Newborn Care in Hospital (Routine)	30% after deductible	N/A
Additional Services		
Inpatient Hospital	30% after deductible	N/A
Outpatient Surgery	30% after deductible	N/A
Lab & X-ray Outpatient (major)	30% after deductible	N/A
Lab & X-ray Outpatient (minor)	30% after deductible	N/A
Hospital Emergency Care Services (treated as network)	$200 copay + 30% after deductible	$200 copay + 30% after deductible
Non-Emergency use of Emergency Care Services	Not Covered	Not Covered
Chiropractic (24 visit limit)	$60 PCP Copay / $100 Specialist Copay	N/A
Preventative Care*		
Well-Child Care	Plan pays 100%, no deductible	N/A
Well-Woman Care	Plan pays 100%, no deductible	N/A
Routine Screening Mammography	Plan pays 100%, no deductible	N/A
Adult Health Assessments	Plan pays 100%, no deductible	N/A
Immunizations	Plan pays 100%, no deductible	N/A
Screening Colonoscopy	Plan pays 100%, no deductible	N/A

*Subject to Affordable Care Act requirements.

Welcome to LucyRx

We're glad you're here.

Prescription care should work as it was intended—clear, affordable, and centered around you. That's why LucyRx exists: to help you get the medicine you need, with the clarity and support you deserve.

Whether it's a one-time prescription or something more complex, you're not alone—we're here to help.



Who We Are

LucyRx is your prescription care partner. We're independent, experienced, and built to make getting your medicine easier—from everyday needs to complex care.

We deliver better results through a nationwide pharmacy network, flexible plan designs, and convenient 90-day options—whether through home delivery or retail.

Behind the scenes, our proprietary, AI-powered analytics platform—LucyIQ™—helps your benefit work smarter, supporting the right care at the right cost, every time.



We serve more than 1,200 organizations across the country. But what matters most is you—and helping make your health journey easier, every step of the way.

Getting Started with Your LucyRx Benefit

Here's how to start using your benefit and access support:

1 **Check your ID card**
Look for the LucyRx logo on the insurance card you received from Allegiance to confirm your prescription coverage. If you're unsure, ask your employer or contact our 24/7 Prescription Care team.

2 **Show your card at the pharmacy**
When filling a prescription, show your insurance card at the pharmacy so they can process your coverage correctly.

3 **Register online**
Visit www.lucyrx.com/members to create your digital account and view your plan details.

4 **Download the app**
Use the LucyRx app (available in the App Store and Google Play) to manage your prescriptions anytime, anywhere.



We're proud to be on your care team.
Let's make this easier—together.

Access Your Care, Anywhere

With LucyRx, managing your prescriptions is just a tap away. Use our mobile app or online portal to:

- Track and refill prescriptions
- Compare medication prices
- Locate in-network pharmacies
- View your medication history
- Get refill reminders and alerts
- Access your digital ID card
- Check medication status or coverage

Your health information is always private and secure. You focus on your health—we'll take care of the rest.



How to Register for Your Digital Account

1. Visit www.lucyrx.com/members
2. Click "Let's Go to My Benefits" and follow the prompts to select "Register Now"
3. Enter the details on your insurance card and create your username and password
4. Log in via desktop, mobile, or the LucyRx app

If you're experiencing a medical emergency, call 911 or go to the nearest emergency room.

For all other medication or benefit questions, our 24/7 Prescription Care team is here to help.

We're Here When You Need Us

Have a question about your prescriptions? Need help finding a pharmacy or checking coverage? Our U.S.-based team is available 24/7—in 200+ languages—to get you the answers you need.

Call us anytime at 877-860-8846 or visit www.lucyrx.com/members

When you reach out, you'll talk to a trained specialist who can:

- Explain your LucyRx benefit
- Check coverage and medication details
- Help you find lower-cost options
- Resolve refill or delivery issues
- Connect you with a pharmacist if needed



At LucyRx, we don't just answer calls—we solve problems.

90-Day Convenience, Your Way

With LucyRx, you have options for getting a 90-day supply of your eligible maintenance medications—wherever it works best for you:

Your Local Pharmacy

Get your 90-day supply filled at one of over 60,000 pharmacies nationwide. Prefer Walmart, H-E-B, or Target? You can stick with the places you already shop.

Home Delivery

Want your medications shipped to your door? Use Walgreens Mail Service for home delivery—plus refill reminders, tracking, and copay tools included.

Getting Started:



Online:

Visit walgreensmailservice.com to register. Once you're set up, you'll receive instructions for placing your first order.



By phone:

Call 877-787-3047. Have your insurance info ready.

Specialty Medications Made Simple

Some medicines are more complex.

If you're taking a specialty drug for a condition such as cancer, arthritis, or multiple sclerosis—LucyRx is here to help.

We don't just send your prescription to a pharmacy and hope for the best. We've built a smarter way to support you—with the care, service, and savings you need.

Personalized Support for Your Treatment

No two conditions—or members—are the same. Our Care Guides take the time to understand your situation and match you with the right pharmacy, support, or savings program.

Here's how it works:

LucyRx Care Guides Who Help You One-on-One

1

Our LucyRx Care Guides are trained nurses, pharmacists, and pharmacy techs. They're here to help you:

- Get your medicine approved
- Learn how to take it safely
- Understand what to expect during treatment
- Find ways to save money

You can call anytime—or wait for us to reach out.
We'll walk you through what comes next.

Specialty Medications Made Simple: Where You'll Get Your Medication

2

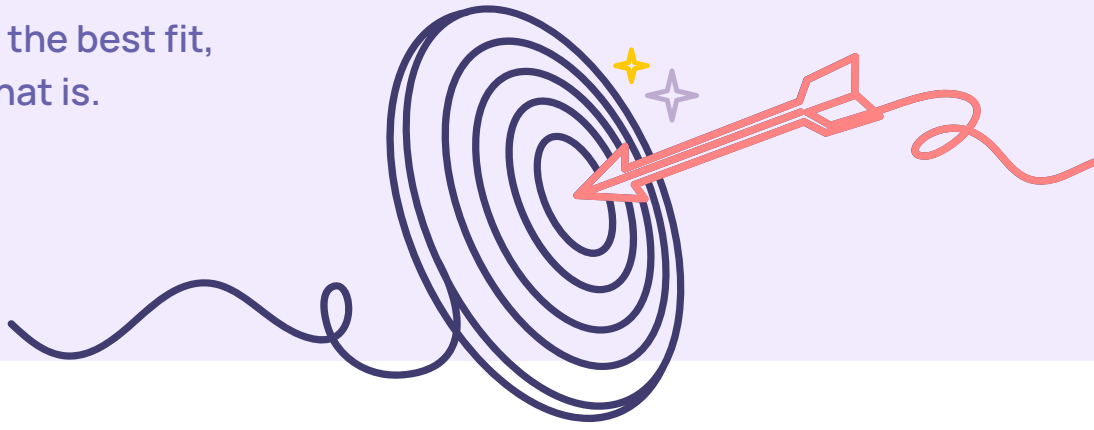
Most PBMs ship from large central pharmacies—often far from where care happens. LucyRx does things differently.

We've partnered with more than 100 health systems that operate specialty pharmacies inside their hospitals and clinics—so members can fill prescriptions where they already get care.

This can mean:

- Faster access to your medication
- In-person conversations with your pharmacist
- Better coordination between your care team and your pharmacy
- Quicker help when something's not working

If a local pharmacy isn't the best fit, we'll guide you to one that is.



Specialty Medications Made Simple: Getting Help with Cost

3

Specialty drugs can be expensive—but LucyRx helps lower what you pay.

When your prescription is submitted, our Care Guides check for savings opportunities. If there's a better option, we'll call you and walk you through it.

We may be able to:

- **Lower your copay** – We can often apply a coupon or discount without changing your pharmacy
- **Help you get your medicine for free** – In some cases, we connect you to trusted programs or pharmacies that cover the full cost
- **Offer a safe, lower-cost alternative** – If another version of your drug works the same but costs less, we'll help you understand your options
- **Provide extra support** – For complex conditions, we may connect you with a pharmacist or nurse who checks in regularly and helps manage your treatment

We don't wait for you to ask. If there's a way to save, we'll reach out.
And if you ever have questions, just call—we're here to help.

Specialty Medications Made Simple: What Happens Next

4

1. **Your doctor sends your prescription to a LucyRx specialty pharmacy**
   (We'll make sure it goes to the best option in our trusted network.)

2. **A LucyRx Care Guide reaches out to you**
   (No need to call—we'll connect with you directly.)

3. **We help you get started with the right pharmacy and support**
   (From benefits to side effects, we've got you covered.)

4. **You get your medication—and the help that comes with it**
   (Coaching, savings, and guidance are all part of the package.)

Need help at any point? Your LucyRx Care Guide is just a call away.



Support for Specialty Needs

If you're managing a complex condition, where you fill your prescription matters. Your LucyRx Care Guide will help route it to a pharmacy that works closely with your care team—so you get the right medication, with the right support, from day one.

This team of nurses and pharmacists offer personalized support to help you:

- Understand your medications and treatment options
- Access financial assistance and coverage guidance
- Navigate prior authorizations
- Stay on track—clinically and financially

So where will you actually get your medicine?

Let's walk through how your specialty prescription is filled—and how we make it as simple and supportive as possible.

Filling a specialty prescription

When you're managing a complex condition, getting your medication from the same place you get your care just makes sense.

That's why many specialty prescriptions can be filled at local pharmacies located inside the hospital or clinic where you're being treated. These pharmacies offer:

- Faster access to your medication
- Help from a pharmacist who knows your care team
- A simpler experience with fewer steps

How LucyRx Helps You Save

We know medications can be expensive. That's why we look for ways to help you save—before you even ask.

Our Care Guides are here to help you save in ways you might not expect. If there's a better option for your medication, we'll reach out to walk you through the next step. And it's not just for specialty drugs—we help members save across all types of prescriptions, too.

Here are just a few of the ways we help members lower their costs:

We help you switch to a lower-cost version of your medication—when it makes sense
If there's a safe alternative—like a generic or another option that works the same but costs less—we'll explain your choices and help you make the switch without disrupting your care.

We help with copay discounts
You may qualify for a coupon or manufacturer program that lowers your cost. We'll handle the paperwork and get you enrolled.

We look into pharmacy options—even international
For certain medications, we may be able to help you access lower-cost pricing through trusted pharmacies outside the U.S.

We connect you to free medicine programs
If a medication is too expensive—even with insurance—we'll check if you qualify for programs that cover the full cost.

Not sure if you're paying too much? We'll check for savings—and help you make the switch if there's a better option.

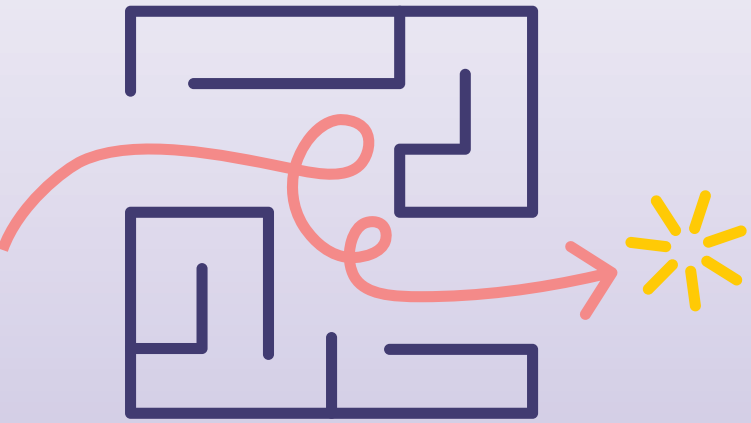


We're With You All the Way

Whether it's your first prescription or your fiftieth, LucyRx is here to make prescription care clearer, more affordable, and built around you.

Need a hand? We've got you.

Whether it's cost, access, or something unclear—
we'll help you sort it out, every time.



www.lucyrx.com/members

877-860-8846

UNIVERSAL BENEFITS CONSORTIUM

Virtual Urgent Care

Getting Started

INTRODUCTION

Access board-certified physicians 24/7, 365 days a year for urgent medical needs. Doctors will discuss your symptoms, confirm a diagnosis, and prescribe any needed medication. Video and telephone-based visits are available, with an average wait time of just ten minutes.

Consult Fee: $0

HOW TO ACCESS

01	Sign up with the Recuro Care app or visit the webpage below to access: "member.recurohealth.com"
02	Enter your employer member ID
03	Create your username and password
04	Complete your medical history
05	Schedule your consult

*Registering your account is not required to use the service, you can call 855.6RECURO anytime for 24/7 access to doctors.



Example Conditions Treated

- Acne / Rash
- Allergies
- Cold / Flu
- GI Issues
- Ear Problems
- Fever
- Insect Bites
- Nausea
- Pink Eye
- Respiratory
- UTI's
- And More...

RECURO HEALTH

customerservice@recurohealth.com | 855.6RECURO | Scan QR Code to Download

UNIVERSAL BENEFITS CONSORTIUM

Virtual Therapy

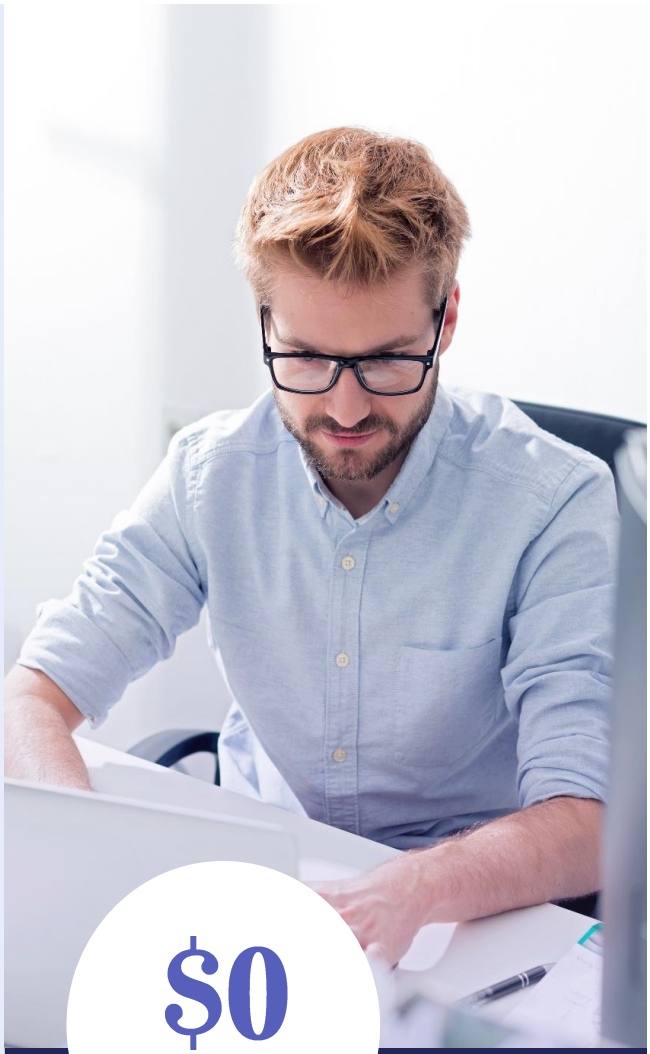
Getting Started

INTRODUCTION

Receive comprehensive therapy and counseling from Recuro's Clinical Social Workers and Marriage & Family Therapists. Your therapist will work with you to reach your emotional wellness goals, developing a personalized plan and tracking progress over time.

HOW TO ACCESS

01	Sign up with the Recuro Care app or visit the webpage below to access: "member.recurohealth.com"
02	Enter your employer member ID
03	Create your username and password
04	Complete intake and wellness assessment
05	Schedule your consult



$0
Consults

Example Conditions Treated

- Anger Mgmt
- Anxiety
- Bipolar
- Depression
- Eating Disorder
- Sleep Disorder
- Addiction
- Substances
- Grief / Loss
- PTSD
- OCD
- And More...

RECURO HEALTH

customerservice@recurohealth.com | 855.6RECURO | Scan QR Code to Download

Medical Plan Benefits Questions?

ubc-benefits.com/ector-county-isd
(case sensitive)

help@ubc-benefits.com

Specific Medical Coverage Questions?

Blue Cross Blue Shield Customer Service:

(800) 521-2227

Questions About Prescription Cost and Coverage?

LucyRx Help Line

(877) 860-8846