

**Subject: Frisco ISD Employee Health Benefit Plan
TRS 2009-2010 Comparability Report**

Frisco Independent School District is in compliance with the comparability reporting requirements of Section 22.004 of the Education Code for the 2009-2010 plan year. In addition, it has been determined that the district offers its employees health care coverage that is comparable to HealthSelectSM, the basic health coverage provided to state employees under the Texas Employees Uniform Group Insurance Benefits Act.

The information used in the completion of the *2009-2010 Comparability Report Form* was based on the criteria specified under Section 22.004 of the Education Code and on a comparison between FISD's Health Plan offerings and the HealthSelectSM Plan. Using this methodology, the *2009-2010 Comparability Report Form* was completed without undue effort.

Included with this report are the following documents:

- Resolution of the Board of Trustees of the Frisco Independent School District authorizing a partially self-funded employee health program for its eligible employees
- Schedule of Benefits
- Premium Rate Sheet showing: premium amounts paid by the employees; premium contributions made by the district and the state; the average number of employees covered by the Frisco ISD Employee Health Plan

This report, along with the FISD Employee Health Benefit Plan Document, is available at the central administrative office of each campus and is posted on the district's web site.

RESOLUTION

FRISCO INDEPENDENT SCHOOL DISTRICT

September 14, 2009

STATE OF TEXAS §
§
COUNTY OF COLLIN §

BE IT RESOLVED by the Board of Trustees of the Frisco Independent School District that the District hereby adopts a partially self-funded employee benefit medical program for its eligible employees and their covered dependents effective October 1, 2009.

The Claims Administrator for the Frisco ISD Employee Benefit Plan is Group Resources.

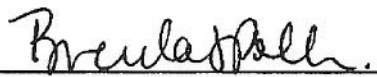
The specific and aggregate stop loss insurance carrier is HCC/Life Insurance Company.

Passed, approved, and adopted by the Board of Trustees of the Frisco Independent School District, Collin County, Texas, on the 14th day of September 2009, for the plan year October 1, 2009 through September 30, 2010.

FRISCO INDEPENDENT SCHOOL DISTRICT

By 
President, Board of Trustees

ATTEST:

By 
Secretary, Board of Trustees

FRISCO ISD

Summary of Medical Benefits Effective October 1, 2009

BENEFIT HIGHLIGHTS	Plan A		Plan B		Plan C		Plan D	
	In-Network (TX True Choice)	Out-of-Network	In-Network (TX True Choice)	Out-of-Network	In-Network (TX True Choice)	Out-of-Network	In-Network (TX True Choice)	Out-of-Network
CALENDAR YEAR DEDUCTIBLE Individual Family	\$0 \$0	\$500 \$1,500	\$1,000 \$2,000	\$2,000 \$4,000	\$1,150 \$2,300	\$2,300 \$4,600	\$2,000 \$4,000	\$4,000 \$8,000
COINSURANCE	80% / 20%	60% / 40%	70% / 30%	50% / 50%	80% / 20%	60% / 40%	70% / 30%	50% / 50%
MAXIMUM OUT-OF-POCKET (includes deductible) Individual Family	\$1,000 / Person N/A	\$3,500 / Person N/A	\$7,000 \$14,000	\$12,000 \$24,000	\$5,150 \$10,300	\$10,300 \$20,600	\$8,000 \$16,000	\$14,000 \$28,000
OFFICE VISITS (excluding surgery)	\$20 Copay	60% / 40%	\$30 Copay	50% / 50%	80% / 20%	60% / 40%	70% / 30%	50% / 50%
WELLNESS BENEFIT (refer to Plan Document for a list of covered services)	\$20 Copay (not subject to Annual Wellness Max)	60% / 40%	\$30 Copay; then 100% up to \$400 max \$400/yr, then subject to ded. & coins.	50% / 50% up to \$400 max benefit/yr.	80% / 20% No Deductible up to \$400 max benefit/yr.	60% / 40% up to \$400 max benefit/yr.	70% / 30% No Deductible up to \$400 max benefit/yr, then subject to ded. & coins.	50% / 50% up to \$400 max benefit/yr.
HOSPITALIZATION	80% / 20% + \$100 Copay/Day (\$500 Maximum Copay/Admission; \$1,500 Maximum Copay/Yr.)	60% / 40%	70% / 30%	50% / 50%	80% / 20%	60% / 40%	70% / 30%	50% / 50%
EMERGENCY ROOM	80% / 20% + \$100 Copay	60% / 40%	70% / 30%	50% / 50%	80% / 20%	60% / 40%	70% / 30%	50% / 50%
OUTPATIENT SURGERY	80% / 20% + \$100 Copay	60% / 40% + \$100 Copay	70% / 30%	50% / 50%	80% / 20%	60% / 40%	70% / 30%	50% / 50%
NON-SERIOUS MENTAL ILLNESS* Inpatient (30 Day Max)	80% / 20% + \$100 Copay/Day (\$500 Maximum Copay/Admission; \$1,500 Maximum Copay/Yr.)	60% / 40%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%
Office Visit	80% / 20% (30 visit max/yr.)	60% / 40%	\$50 Copay (20 visit max/yr)	50% / 50%	80% / 20%	60% / 40% (20 visit max/yr)	70% / 30%	50% / 50% (20 visit max/yr)
MEDICAL LIFETIME MAXIMUM	Unlimited	\$1,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
PRESCRIPTIONS Retail 90 Day Mail Order	\$10 Generic/\$30 Brand \$20 Generic/\$60 Brand	60% / 40%	\$10 Generic/\$35 Brand \$20 Generic/\$70 Brand	50% / 50%	\$10 Generic/\$45 Brand \$20 Generic/\$90 Brand	60% / 40%	\$10 Generic/\$55 Brand \$20 Generic/\$110 Brand	50% / 50%

* "Serious mental illness" as defined in the Summary Plan Description is treated at the same benefit level as any other illness.
 ~ This is a summary of benefits only. Please refer to your Summary Plan Description (SPD) for a complete listing of services, limitations, exclusions, and a description of all the terms and conditions of coverage.

~~~~~ CLAIMS ARE ADMINISTERED BY GROUP RESOURCES, A THIRD PARTY ADMINISTRATOR ~~~~~  
 Group # 9162

# FRISCO ISD

## Monthly Health Premium Costs & Plan Participation Effective Date: 10/1/2009 - 9/30/2010

|                               | Plan A  | Plan B | Plan C | Plan D |
|-------------------------------|---------|--------|--------|--------|
| <b><u>Employee's Cost</u></b> |         |        |        |        |
| Employee                      | \$400   | \$90   | \$60   | \$10   |
| Employee + Spouse             | \$1,000 | \$460  | \$325  | \$120  |
| Employee + Child(ren)         | \$950   | \$425  | \$315  | \$155  |
| Employee + Family             | \$1,400 | \$650  | \$425  | \$205  |

~~ District's Monthly Premium Contributions: \$280 per employee per month ~~

~~ State's Monthly Premium Contributions: \$75 per employee per month ~~

~~ Health Plan Participation: Approximately 2,690 employees ~~