

## **Insurance Comparability Report**

GROUP HEALTH COVERAGE REPORT AND PLAN (EDUCATION CODE, §22.004(D), AS

AMENDED BY HB 2427 (80TH LEGISLATURE)

The Texas Education Code section 22.004(d) requires each school district in the State of Texas to make available to its employees group health coverage provided by either a risk pool established under Chapter 172 of the Texas Local Government Code, or a policy of insurance or group contract issued by an insurer, a company subject to Chapter 20, Insurance Code, or a health maintenance organization under the Texas Health Maintenance Organization. The Edgewood Independent School District has chosen to make such coverage available under a policy of insurance or group contract issued by an insurer. The Edgewood Independent School District Employee Benefits Plan provides eligible employees, through Humana, with three (3) medical plans that include two (2) Preferred Provider Organization (PPO) Plans and one (1) Health Maintenance Organization (HMO) Plan. The District has approximately 1800 eligible employees with approximately 1550 employees covered on any one Plan. An employee benefits committee works throughout the year with the benefits department staff and a professional consultant. The committee of employees represents teachers, paraprofessionals, food and nutritional services, transportation, physical plant services, and administrators.

### COMPARABILITY REPORT

The law now requires that each district that does not participate in TRS-Active Care make the comparability determination and report compliance to the Teacher Retirement System (TRS); therefore, the Edgewood ISD is required to complete and submit a comparability report to TRS. The comparability report consists of two reports. The first report is based on the district's group health coverage in effect during the plan year and includes information on the schedule of benefits, appropriate documentation on the school district's group health coverage, premiums, number of employees covered, and information regarding report number two. Report number two is the actual Comparability Report Form signed by the District's school official. This form certifies and includes a compliance statement that the District provides health care coverage to its employees that is comparable to HealthSelect and that it has complied with the other requirements of Section 22.004 of the Education Code.