



HOMESTEAD

SMART HEALTH PLANS

Who We Are



Homestead Smart Health Plans

is the **only solution** on the market that offers everything you need under one roof.



INDECS

A HOMESTEAD COMPANY

Our third-party administration service, INDECS, seamlessly partners with your HR department to ensure flawless management of plan funds. We hold ourselves accountable—we don't blame the TPA, we are the TPA.



CLAIM WATCHER

A HOMESTEAD COMPANY

Claim Watcher is our proprietary reference-based pricing and auditing system that identifies a reasonable cost of care each time your employees receive care, wherever they choose to receive it, without the need for a referral.



HOMESTEAD

INSURANCE COMPANY

Homestead Insurance Company bears the risk, protecting employers against large, catastrophic claims.



Concierge Services

Superior customer service is delivered to all Homestead members through our Concierge Team.

Services include:

- Help with finding a provider
- Assistance with upcoming appointments
- Answering any questions regarding the benefits plan

Operating times: 8:30 a.m. – 6 p.m.

Smarter Healthcare for TX School Districts

Learn how one Texas school district solved healthcare. You can improve your benefits and remove financial barriers to healthcare while reducing costs at the same time.

Based on a proven risk management strategy that has been successfully operating in several school districts for years – managed in partnership with a risk management firm with 48 years experience.

The Raymondville ISD Case Study

- 33% Uninsured prior to implementing the LISA Plan | Now 100% covered
- Removed all financial barriers to care - \$0 premium & \$0 out-of-pocket expenses
- 3rd year with no rate increases and accrued savings

How the LISA Plan Works

Local · Intelligent · Simple · Affordable

The LISA Plan gives you a member-friendly experience with an efficient cash-payment (paid by plan) approach, proven cost savings, and care navigation that guides members to choose smarter healthcare.

Founded on decades of industry-leading healthcare innovation and proven success in markets across the US that brings together

- One phone number for intelligent member and provider services
- Cash-driven savings enabled by streamlined administration
- No out-of-pocket costs when cash payment options are used
- Partnership with local providers
- An affordable plan option that can be offered alongside any other plan of your choice



Smarter Healthcare for TX School Districts

Asserta Health Plan designed especially for TX school districts
 restores affordability - with no forced disruption

	The LISA Plan			TRS-ActiveCare
Benefit Tier	Cash Payment	Coordinated Care	Uncoordinated Care	?
PCP & referrals	PCP designation required			?
Deductible	None	None	\$1,000 / \$3,000	?
OOP max	\$4,000 / \$8,000	\$4,000 / \$8,000	\$4,000 / \$8,000	?
PCP visits	FREE	FREE	\$35	?
Specialists	FREE	\$25	\$50	?
Imaging	FREE	20%	20% after ded.	?
Surgery Center	FREE	\$300	20% after ded.	?
Hospital (O/P, I/P)	FREE	\$500	20% after ded.	?
Urgent Care	FREE	\$25	\$50	?
ER	\$250			?
Rx	\$10/\$50/n/a/20%			?

Calculate Your Cost (356 Plan)

The following base rates are illustrative and may vary by district.

Plan Cost	State Contribution	District Contribution*	Your Cost	
RISD EE Only	\$350	\$75	\$275	\$0
EE Only	\$400	\$75	\$_____	\$_____
EE & Spouse	\$800	\$75	\$_____	\$_____
EE & Children	\$720	\$75	\$_____	\$_____
EE & Family	\$1,120	\$75	\$_____	\$_____

*State mandated minimum district contribution is \$150. If current district contribution is insufficient to fund free insurance for all full-time employees, we have experience and methods in finding money within your budget which will allow your district to provide Free health insurance for all full-time employees.

Smarter Healthcare for Municipalities and Private Companies

Asserta Health Plan designed especially for TX school districts
restores affordability - **with no forced disruption**

	The LISA Plan			TRS-ActiveCare
Benefit Tier	Cash Payment	Coordinated Care	Uncoordinated Care	?
PCP & referrals	PCP designation required			?
Deductible	None	None	\$1,000 / \$3,000	?
OOP max	\$4,000 / \$8,000	\$4,000 / \$8,000	\$4,000 / \$8,000	?
PCP visits	FREE	FREE	\$35	?
Specialists	FREE	\$25	\$50	?
Imaging	FREE	20%	20% after ded.	?
Surgery Center	FREE	\$300	20% after ded.	?
Hospital (O/P, I/P)	FREE	\$500	20% after ded.	?
Urgent Care	FREE	\$25	\$50	?
ER	\$250			?
Rx	\$10/\$50/n/a/20%			?

Calculate Your Cost (356+ Plan)

The following base rates are illustrative and may vary by district.

Plan Cost	Municipal/Private Contribution	Your Cost
EE Only \$400	\$_____	\$_____
EE & Spouse \$800	\$_____	\$_____
EE & Children \$720	\$_____	\$_____
EE & Family \$1,120	\$_____	\$_____

The background is a solid purple color. There are three large, thick teal circles scattered across the frame. One is on the left side, one is in the top right corner, and one is in the bottom right corner. The text "Two paths forward:" is centered in the middle of the image, with a light purple rectangular highlight behind it.

Two paths forward:



Required Items to become Self-Funded

- TRS DATA (Including RX)
- Health Questionnaires
- Census

Options to Buy ESC 100 Health Plan

- Interlocal Agreement – Quickest Option
- RFP Bid Process – Time Consuming

Don't settle for a traditional health plan.

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