



Not Your Ordinary School

Yager Campus/Admin. Offices
12301 N. Lamar Blvd.
Austin, Texas 78753
Phone: (512) 583-6967
Fax: (512) 583-6973

Magnolia McCullough Campus
1605 Kramer Lane
Austin, Texas 78758
Phone: (512) 275-1593
Fax: (512) 287-5258

Date: March 1, 2010
To: NYOS Community
From: Kathleen Zimmermann, Executive Director
RE: Report to TRS regarding comparability of healthcare

NYOS Charter School offers health insurance coverage to eligible employees. NYOS uses a more flexible private healthcare insurer instead of the TRS-ActiveCare plan. NYOS covers approximately 80 employees with the health coverage plan in place. We are required to send a report to the TEA every 2 years to confirm that NYOS medical coverage is comparable to the TRS plan. The report is called the Comparability Report Form.

NYOS completed a comparison of the two plans using the available information from TRS as of 9/1/09. The NYOS In-Network plan for employees compares favorably to TRS in side-by-side comparisons. See the following exhibits for more information regarding NYOS's choice of healthcare providers and of the healthcare coverage plan in place.

Exhibit 1: The school's contract for group health coverage with a licensed provider for Texas

Exhibit 2: The schedule of benefits with premium rate information, including amounts covered by NYOS and amounts covered by employees

Exhibit 3: A compliance statement confirming that NYOS provides health care coverage to its employees that is comparable to HealthSelect and complies with other requirements of Section 22.004 of the Education Code

03/01/2010

Enclosed are the Coverage Certificates that Explain Your Plan

Dear Member:

Welcome to Humana! Thank you for allowing us to provide your health coverage. We appreciate your business and your trust.

The enclosed National Point-of-Service (POS) Certificate outlines the details of your coverage. Please take a moment to read this letter before reviewing your certificate.

Your National POS Certificate includes two documents – an HMO Certificate of Coverage and a PPO Certificate of Coverage. Your benefits are administered according to the appropriate HMO or PPO regulations. The HMO Certificate reflects *your* responsibility, while the PPO Certificate shows *Humana's* responsibility for each covered service.

When you receive services from in-network providers, the plan covers more of the costs. Also, you don't have to choose a primary care physician (PCP), and you don't need a PCP referral to see other providers or specialists. You have the freedom to choose.

This plan also gives you the flexibility to use *out-of-network* providers, doctors, hospitals and other providers who don't have a contract with Humana. If you see an out-of-network provider, the plan pays less of your costs. But you have the choice – each time you need care.

To help you make informed health care decisions, we encourage you to establish a relationship with a primary or family doctor – someone who knows your complete medical history.

Again, thank you for your membership in the Humana National Point of Service plan. We look forward to serving you for years to come.

Sincerely,



Leonard Kearney
Director

Enclosure: National POS Certificates

PS: Please keep these certificates in a safe place for easy reference.

GHC-20081 05/06

Exhibit 1



Administrative Office:
1221 S. Mopac, Suite 200
Austin, TX 78746
(512) 338-6100

Certificate of Coverage Humana Health Plan of Texas, Inc.

This Consumer Choice of Benefits Health Maintenance Organization health care plan, either in whole or in part, does not provide state-mandated health benefits normally required in certificates of coverage in Texas. This standard health benefit plan may provide a more affordable health plan for you although, at the same time, it may provide you with fewer health plan benefits than those normally included as state-mandated health benefits in Texas. Please consult with your insurance agent to discover which state-mandated health benefits are excluded in this certificate of coverage.

Group Plan Sponsor: NYOS CHARTER SCHOOL

Group Plan Number: 635769

Effective Date: 03/01/2010

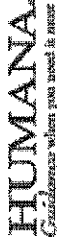
Product Name: TXAI0108 CPYH

In accordance with the terms of the *master group contract* issued to the *group plan sponsor*, Humana Health Plan of Texas, Inc. certifies that a *covered person* has coverage for the benefits described in this *certificate*. This *certificate* becomes the Certificate of Coverage and replaces any and all certificates and certificate riders previously issued.

A covered person is not required to use the benefits outlined in this certificate prior to utilizing the benefits outlined in the attached Certificate of Insurance of the companion plan.

Michael B. McCallister
President

NYOS Charter School
EFFECTIVE DATE: March 1, 2010



Carrier	POS	
Underwriting Policy	N/A	
Type of Plan	NPOS-OA	
Provider Network	TX 80/50 NPOS \$5k Deductible w/Gap Plan	TX 80/50 NPOS \$5k Deductible w/Gap Plan
Plan Name	Buy Up	Base
In Network Benefits	\$5,000,000	\$5,000,000
Lifetime Maximum		
Deductible		
Individual	\$1,000	\$1,500
Family	\$2,000	\$3,000
Coinsurance	100%	100%
Primary / Specialist Office Visit Copay	\$30/\$50	\$30/\$50
Lab & X-Rays		
Physician's office	\$30	\$30
Free Standing Clinic Lab & X-Ray	Ded + 100%	Ded + 100%
Advanced Imaging-MRI, CAT Scan	Ded + 100%	Ded + 100%
Inpatient/Outpatient Hospital	Ded + 100%	Ded + 100%
Emergency Room		
Facility	\$150 Copay	\$150 Copay
Physician's Charges	Included in Facility Copay	Included in Facility Copay
Urgent Care Center	\$50	\$50
Prescription Drugs		
Level 1	\$10	\$10
Level 2	\$35	\$35
Level 3	\$55	\$55
Level 4	25%	25%
Mail Order	Yes	Yes
Maximum Out of Pocket (Ded + %)		
Individual	\$7,000	\$1,500
Family	\$14,000	\$3,000
Out of Network Benefits		
Lifetime Maximum	\$5,000,000	\$5,000,000
Deductible		
Individual	\$15,000	\$9,500
Family	\$30,000	\$19,000
Coinsurance	50%	50%
Maximum Out of Pocket (Ded + %)		
Individual	\$21,000	\$15,500
Family	\$42,000	\$31,000
Medical Cost	Buy Up	Base
Employee Only	18	49
Employee + Spouse	0	2
Employee + Child(ren)	3	7
Family	1	3
Total Monthly Premium	\$10,388.53	\$28,273.72
Grand Total Monthly Premium	\$38,662.25 (+17%)	

Note: NYOS contributes \$290 per month for each employee enrolled.

**Evaluation of NYOS Healthcare coverage plan for comparability to TRS plan
 Compliance Statement
 Kathleen Zimmermann, Executive Director
 Date: February 26, 2010**

Every two years, NYOS is required to evaluate its healthcare coverage plan to ensure comparability to the TRS ActiveCare plan. NYOS conducted the following analysis on its healthcare plan for the plan year beginning March 1, 2010. The analysis followed the rules outlined in Texas Education Code Section 22.004 Group Health benefits for School Employees. It compared NYOS benefits to In-Area Benefits for TRS. Out of area benefits for TRS were considered irrelevant and not included. Comparisons were made for employee-only options.

Rule	NYOS 3/1/10		TRS 9/1/09	
1) the deductible amount for service provided inside and outside of the network;	In 1000 1500	Out 9000 9500	In 1000	Out 3000
(2) the coinsurance percentages for service provided inside and outside of the network;	100% 100%	50% 50%	80%	60%
(3) the maximum amount of coinsurance payments a covered person is required to pay;	1000 1500	15000 15500	1000	3000
(4) the amount of the copayment for an office visit;	30	30	20	20
(5) the schedule of benefits and the scope of coverage;	Very favorable		Favorable	
(6) the lifetime maximum benefit amount; and	5000000	5000000	None	1000000

The NYOS plan for In-Network options compares favorably to the TRS plan. The Out-of-network options are less favorable. However, our private healthcare provider provides additional services such as home or workplace visits from a medical professional. As teachers do not have much flexibility for scheduling doctors' appointments during the day, the opportunity to be seen on campus is important and useful.

NYOS verified that its providers are licensed to do business in Texas by the Texas Department of Insurance. NYOS also obtained and reviewed audited financial statements from healthcare providers e.g. health insurance provider(s) and brokerage firm(s) who assisted NYOS in obtaining insurance.