Understanding HSA-Eligible High Deductible Health Plans
Third-Party Administrators (TPAs)

A third-party administrator processes claims and provides other services for members

Two Options
- Aetna
- Excellus BCBS
Understanding Deductibles

- A deductible is the amount of out-of-pocket expenses that you must pay for health services before the plan begins to pay for many covered services.

- There is a single deductible for those who are not covering any dependents and a family deductible for those who are covering one or more dependents.

- Deductibles reset each calendar year.

- Deductibles cross apply for all tiers (Tier 1 – Accountable Health Partners Network, Tier 2 – Aetna and Excellus National Networks, Tier 3 – out-of-network).
Understanding Coinsurance

- Coinsurance
  - After your deductible is met
  - You pay a percentage of the total cost for any future medical expenses for the remainder of the calendar year up to the out-of-pocket maximum
Understanding Out-of-Pocket Maximums (OOPM)

- Out-of-Pocket Maximum is the maximum amount you pay each plan year to receive covered services after you meet your deductible. Once this is met, the plan pays 100% of covered services you receive.

- Includes amount paid to meet annual deductible

- There is a single OOPM, for those who are not covering any dependents and a family OOPM for those who are.

- OOPM reset each Calendar Year

- OOPMs cross apply for all tiers (Tier 1 – Accountable Health Partners Network, Tier 2 – Aetna and Excellus National Networks, Tier 3 – out-of-network)
Plan Comparisons
How the Health Care Plans Are Alike

- A Primary Care Physician (PCP) is not required, but it is recommended that you select one – referrals are not required for specialists or other health care services.
- Emphasize preventive care with 100% in-network coverage to encourage regular check-ups and wellness services.
- Will decrease your copays, coinsurance or the out-of-pocket cost for prescription drugs that are filled at the URMC Employee Pharmacy.
How the Health Care Plans Differ

- Your monthly employee contributions for the plan option you choose
- Your deductibles, coinsurance, copays and out-of-pocket maximums when you receive care.
- Availability of Health Savings Accounts and Health Care Flexible Spending Accounts
Three Unique Aspects of a HSA-Eligible High-Deductible Health Care Plan

1. Deductibles
   - Highest deductible levels of all the other plans offered
   - Deductible levels are dictated by the IRS

2. Prescription Drug Coverage
   - Employee pays full cost of drugs until the single/family deductible has been met – copayments or coinsurance applies after deductible

3. Family Deductible and Out-of-Pocket Maximum
   - Plan requires that the family deductible be met for any coverage level other than single, before plan payments will begin
   - Family out-of-pocket maximum must be met before the plan covers expenses at 100%
Health Savings Account (HSA)

Who is eligible?
Health Savings Account (HSA)

**HSA Eligibility Requirements**

- Must be enrolled in the YOUR HSA-Eligible Plan
- Cannot be covered by any other Health Insurance (including any part of Medicare, Medicaid, Tricare or state health care program) except what the IRS permits
- Cannot enroll in or be covered by another person’s general Health Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA)
- Cannot have received VA health benefits in the past 90 days (preventive, dental or vision is permitted)
- Cannot be claimed as a dependent on another person’s tax return
Health Savings Account (HSA)

**HSA Features**

- Pre-Tax payroll deductions or direct contribution
- Access to current account balance only
- Reimburses qualified medical, dental and vision expenses
- Account balance carries over from year to year
- Annual contribution elections can be changed at any time
- Account earns interest and has investment options available (all earnings are pre-tax)
Online Member Tools

Aetna Navigator/Excellus BCBS Website
### Medical Plan Details

#### Your Deductible, Coinsurance, and Plan Limits

<table>
<thead>
<tr>
<th>Health Incentive Credit Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rollover Amount</td>
</tr>
<tr>
<td>Earned Year To Date</td>
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<tr>
<td>Total Amount</td>
</tr>
<tr>
<td>Used</td>
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<tr>
<td>Remainder</td>
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#### Plan Information

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>Limit</th>
<th>Applied</th>
<th>Remainder</th>
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<tbody>
<tr>
<td>In Network Annual Deductible</td>
<td>$2,000.00</td>
<td>$0.00</td>
<td>$2,000.00</td>
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<tr>
<td>Out of Network Annual Deductible</td>
<td>$5,000.00</td>
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<td>$5,000.00</td>
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<tr>
<td>In Network Annual Coinsurance</td>
<td>$3,000.00</td>
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<td>$3,000.00</td>
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<td>Out of Network Annual Coinsurance</td>
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<td>$10,000.00</td>
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#### Preventive Care

<table>
<thead>
<tr>
<th>Limit</th>
<th>Remained</th>
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<tbody>
<tr>
<td>Routine Eye Exam Per Age Limit Per 12 Months</td>
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#### Other Services and Plan Details

<table>
<thead>
<tr>
<th>Limit</th>
<th>Appl.</th>
<th>Remained</th>
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<tbody>
<tr>
<td>Annual Inpatient Skilled Nursing Facility Days</td>
<td>100</td>
<td>0</td>
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<tr>
<td>Annual Home Health Care Visits</td>
<td>100</td>
<td>0</td>
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<tr>
<td>Annual Outpatient Private Duty Nursing Visits</td>
<td>70</td>
<td>0</td>
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</tbody>
</table>
Member selects type of provider or medical service
Excellus BCBS Website: Register/Log On
www.excellusbcbs.com
HealthyBlue Copay $15/25 LTH:

Plan Year Effective: 01/01
Plan Start: 01/01/2014
Member Effective Since: 01/01/2014
Additional Benefit Details Deductible Accumulators Benefit Limits
Summary of Benefits & Coverage (PDF) Subscriber Contract (PDF)

The services below are the most common benefits used by members. For additional details or for other services not shown here, please follow this link to Additional Benefit Details.

<table>
<thead>
<tr>
<th>Type of Service</th>
<th>Network</th>
<th>Copay</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advanced Imaging</td>
<td>In Network and Participating</td>
<td>$25.00</td>
<td>$0.00</td>
<td>0%</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Advanced Imaging</td>
<td>Out of Network</td>
<td>$0.00</td>
<td>$500.00</td>
<td>20%</td>
<td>Not Applicable</td>
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<tr>
<td>Chiropractic Care</td>
<td>In Network and Participating</td>
<td>$25.00</td>
<td>$0.00</td>
<td>0%</td>
<td>Not Applicable</td>
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<tr>
<td>Chiropractic Care</td>
<td>Out of Network</td>
<td>$0.00</td>
<td>$500.00</td>
<td>20%</td>
<td>Not Applicable</td>
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<tr>
<td>Copay-Child</td>
<td>In Network and Participating</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0%</td>
<td>Not Applicable</td>
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<tr>
<td>Copay-Child</td>
<td>Out of Network</td>
<td>$0.00</td>
<td>$500.00</td>
<td>20%</td>
<td>Not Applicable</td>
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<tr>
<td>Emergency Room-Facility</td>
<td>In Network and Participating</td>
<td>$250.00</td>
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<td>Emergency Room-Facility</td>
<td>Out of Network</td>
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<td>Emergency Room-Physician Visit</td>
<td>In Network and Participating</td>
<td>$0.00</td>
<td>$0.00</td>
<td>0%</td>
<td>Not Applicable</td>
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</tbody>
</table>
Excellus BCBS’s Medical Coverage Payment Estimator

Get Estimates for Healthcare Costs

Search (ex. Knee or ACL Repair)

Browse Medical Conditions

Compare prices for medical treatments.

Compare costs for medical treatments to find the best prices. Get estimated average costs for hospital stays, MRIs, office visits, surgeries, vaccines, X-rays and more. Search for treatments or browse medical conditions to get started.

Get Started Now

ESTIMATE FOR:

Search Area
Rochester, NY 14617

Starting Location (optional)
Rochester, NY 14617

Change Location

Helpful Articles

Learn More about Cost Estimator
Ways to Save $S
Choosing a Place of Service
Excellus BCBS’s Drug Payment Estimator
BENEFITS

Web Site:

www.rochester.edu/benefits