

# MEDICAL

The University provides medical insurance plans through Aetna and Highmark. The plans include Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) and Consumer Directed Health (CDH) options. For detailed information on each plan, see the [Medical Plan Comparison Chart](#) on page 14.

## Medical Plans at a Glance

	Highmark Blue Choice Deductible PPO Plan	Aetna CDH Gold	Aetna HMO	Highmark Blue Choice PPO Plan
<b>See Any Doctor?</b>	Yes	Yes	No, only HMO primary care physicians	Yes
<b>Your Cost Per Paycheck</b>	\$	\$\$	\$\$	\$\$\$
<b>Deductible (in-network)</b>	\$500 per individual/ \$1,000 per family	\$1,500 per individual/ \$3,000 per family	None	None
<b>Out-of-Pocket Maximum (in-network)</b>	\$2,000 per individual/ \$4,000 per family	\$4,500 per individual/ \$9,000 per family	\$4,500 per individual/ \$9,000 per family	\$4,500 per individual/ \$9,000 per family
<b>Out-of-Network Coverage?</b>	Yes	Yes	No	Yes
<b>Comes with a Health Reimbursement Account (HRA)?</b>	No	Yes, the University contributes \$1,250/individual or \$2,500/family	No	No

### TOP 5 REASONS TO TAKE ANOTHER LOOK AT THE AETNA CDH GOLD PLAN WITH HRA

- The employer-funded Health Reimbursement Account (HRA) gives you free money** to use on eligible copays and coinsurance for qualifying medical services.
- HRA funds can help offset your deductible**, reducing what you pay out of pocket.
- You can use it right away.** The full amount is available at the start of the plan year—so you don't have to wait to use it.
- Your reimbursements are tax-free.** That means more of the benefit goes directly toward your health care instead of taxes.
- It gives you extra peace of mind.** Knowing you have employer-funded dollars available can make it easier to plan for health care expenses.

### LEARN MORE

Visit the [University website](#). This page is only a high-level overview. Please be sure to review each option in detail before making a selection.