

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 of the Benefits Guide.

Medical Plans at a Glance

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

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

1. **The employer-funded Health Reimbursement Account (HRA) gives you free money** to use on eligible copays and coinsurance for qualifying medical services.
2. **HRA funds can help offset your deductible**, reducing what you pay out of pocket.
3. **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.
4. **Your reimbursements are tax-free.** That means more of the benefit goes directly toward your health care instead of taxes.
5. **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.