

# 2019 COMPARISON OVERVIEW OF KEY HEALTH PLAN COMPONENTS

|  | EPO Plan   | PPO Plan  | PCA High Plan  | PCA Low Plan   |
|--|--|---|--|--|
| <b>Benefits</b>  | <b>You Receive</b>   | <b>You Receive</b>  | <b>You Receive</b>   | <b>You Receive</b>   |
| Annual Allowance<br>Amount of money employee receives annually from UofL in a HealthEquity account that can be applied towards the deductible. Any unused balance rolls to the next year, up to 3x the annual amount | Does not apply   | Does not apply  | \$500 employee<br>\$1,000 ee + spouse/QA<br>\$2,000 ee + child(ren)<br>\$2,000 ee + family | \$500 employee<br>\$1,000 ee + spouse/QA<br>\$2,000 ee + child(ren)<br>\$2,000 ee + family |
|  | <b>You Pay</b>   | <b>You Pay</b>  | <b>You Pay</b>   | <b>You Pay</b>   |
| <b>In-Network Benefits</b>   |  |   |  |  |
| Coinsurance<br>Member responsibility for services after deductible, unless otherwise noted   | 10%  | 10%   | 10%  | 20%  |
| <b>Annual Deductible</b>   |  |   |  |  |
| Per Person   | None   | \$250   | \$1,000  | \$2,000  |
| Per Family   | None   | \$750   | \$3,000  | \$4,000  |
| <b>Annual Medical Out-of-pocket Maximum</b> (Copays and deductibles accumulate toward the out-of-pocket max)   |  |   |  |  |
| Per Person   | \$2,000  | \$2,250   | \$4,000  | \$5,000  |
| Per Family   | \$4,000  | \$4,750   | \$9,000  | \$10,000   |
| <b>Doctor's Office Visits</b> (OB/GYN visits covered as Primary Care Physician. ULP=UofL Physicians)   |  |   |  |  |
| Primary Care Physician (PCP)   | \$20 copay   | \$15 copay  | 10% after deductible   | 20% after deductible   |
| Primary Care Physician (PCP) with ULP <sup>1</sup>   | \$0 copay  | \$0 copay   | same as PCP & a \$20 discount  | same as PCP & a \$20 discount  |
| Specialist   | \$35 copay   | \$30 copay  | 10% after deductible   | 20% after deductible   |
| <b>Preventative Care</b> (routine physicals, gynecological exams, mammograms, well-child care, and routine immunizations; labs, x-rays or other preventative tests)  |  |   |  |  |
| Preventative care  | 0% (fully covered)   | 0% (fully covered)  | 0% (fully covered)   | 0% (fully covered)   |
| <b>Inpatient Care</b>  |  |   |  |  |
| Inpatient (hospital and physician care)  | 10%  | 10% after deductible  | 10% after deductible   | 20% after deductible   |
| <b>Outpatient Care</b>   |  |   |  |  |
| Outpatient surgery - facility  | Outpatient Hospital: 10%<br>Freestanding Ambulatory Surgery 0% after \$100 copay | 10% after deductible  | 10% after deductible   | 20% after deductible   |
| Physician outpatient services, other than office visit   | 10%  | 0% after copays \$15; ULP <sup>1</sup> \$0<br>Specialist \$30 | 10% after deductible   | 20% after deductible   |
| Lab Services   | 0% (fully covered)   | 0% (fully covered)  | 0% (fully covered)   | 0% (fully covered)   |
| Diagnostics (X-ray and major diagnostics)  | 10%  | 10% after deductible  | 10% after deductible   | 20% after deductible   |

|  | EPO Plan   | PPO Plan   | PCA High Plan   | PCA Low Plan   |
|--|--|--|---|--|
| Benefits   | You Pay  | You Pay  | You Pay   | You Pay  |
| <b>Emergency Care</b>  |  |  |   |  |
| Emergency Room   | \$100 copay  | \$100 copay  | 10% after deductible  | 20% after deductible   |
| Vision Exam - included in health plan (one routine screening per year)   | \$20 copay   | \$15 copay ULP <sup>1</sup> \$0 Specialist \$30                        | 10% after deductible  | 20% after deductible   |
| <b>Mental Health and Substance Abuse</b>   |  |  |   |  |
| Inpatient care   | 10%  | 10% after deductible   | 10% after deductible  | 20% after deductible   |
| Outpatient care (per visit)  | \$20 copay<br>\$0 copay ULP <sup>1</sup>                 | \$15 copay<br>\$0 copay ULP <sup>1</sup>                               |   |  |
| <b>Out-of-Network Benefits</b>   |  |  |   |  |
| For full out-of-network coverages, refer to the Summary of Benefits documents for each plan at <a href="http://louisville.edu/hr/benefits/health">http://louisville.edu/hr/benefits/health</a> . | 100%<br>Out of network services not covered in this plan | 40%<br>Deductible: \$500/\$1500<br>Out-of-pocket max: \$4,500/\$13,500 | 60%<br>Deductible: \$2,000/\$6,000<br>Out-of-pocket max: \$8,000/\$18,000 | 50%<br>Deductible: \$4,000/\$8,000<br>Out-of-pocket max: \$10,000/\$20,000 |
| Out-of-network emergency room coverage   | \$100 copay; remainder is covered by plan                | 40% after deductible   | 10% after deductible; 40% non-emergency                                   | 20% after deductible; 40% non-emergency                                    |

<sup>1</sup> ULP = University of Louisville Physician

## HEALTH PLAN SUMMARY OF BENEFITS AND COVERAGE

The Summary of Benefits and Coverage (SBC) for the University of Louisville health plans are available online at [www.louisville.edu/hr/benefits](http://www.louisville.edu/hr/benefits). Hard copies are also available by contacting Benefits at 502-852-6258.

## 2019 HEALTH PLAN RATES

The following monthly rates are for full time active employees that are paid over 12 months. The rates below **do not include the \$40 per month premium incentive** for participation in the health management program, Get Healthy Now. If you plan to participate in Get Healthy Now, deduct \$40 from the monthly rate listed to get your final cost.

|                                       | EPO Plan | PPO Plan | PCA High Plan | PCA Low Plan |
|---------------------------------------|----------|----------|---------------|--------------|
| Employee Only                         | \$142    | \$124    | \$70          | \$68         |
| Employee + Spouse/QA                  | \$500    | \$465    | \$350         | \$216        |
| Employee + Child(ren)                 | \$272    | \$240    | \$146         | \$66         |
| Employee + Family                     | \$560    | \$510    | \$352         | \$170        |
| Two UofL Employee Family <sup>1</sup> | \$150    | \$122    | \$60          | \$58         |

<sup>1</sup> Spouse/QA must be full-time employee and also have child(ren) covered in plan. Effective January 1, 2019, the two employee rates are closed to employees that are not currently paying the two employee rate.