FREQUENTLY ASKED MEDICAL PLAN QUESTIONS

1. What medical plans are available for the 2015-2016 plan year?
   - Consumer Driven Health Plan (Personal Choice HDHP)
   - Keystone Health Plan East HMO 25

2. Can you describe the general features of these types of plans?
   
   **Consumer Driven Health Plan (Personal Choice HDHP)** – allows direct access to medical care. There are no referrals to providers in the network, which is a national network. This type of plan has a front-end deductible which must be met prior to benefits being paid. There are both individual and family deductibles. After the deductible is met, the plan pays 100% of the cost of medical services in the national network, with the exception of prescription drugs, which still require a co-pay. The plan allows out-of-network care, subject to a higher deductible and coinsurance.

   Individuals enrolled in the Consumer Driven Health Plan (Personal Choice HDHP) have the option to set up a Health Savings Accounts (HSA). A HSA is a tax-advantaged account which can be used to pay for qualified medical expenses, including the deductible under the CDHP. The HSA is an account owned by the employee and is separate from the CDHP insurance plan. Independence Blue Cross has a preferred relationship with Bank of America, which administers the HSA.

   **Keystone Health Maintenance Organization (HMO)** – medical care is administered by a selected network provider, the Primary Care Physician (PCP). A referral from the PCP is required for all other care. Co-payments are required. For certain services (x-ray, lab, podiatry, and physical/occupational therapy) your PCP is contractually required to refer you to a designated network location.

   Please note: Referrals can be sent electronically and can be written for up to 90 days. In certain circumstances, a specialist can be chosen as a PCP. You may change your PCP at any time.

3. Will my providers accept all of the plans?
   All of the plans include 100% of the area hospitals. There is a 90% crossover of other medical providers between the Keystone and Personal Choice Plans. To determine if your provider(s) is in a plan, log on to www.ibx.com. Click on Provider Search, choose a Plan and search by doctor, physician group or hospital name.

4. How do I know what plan is right for me and my family?
   There are several considerations to be made when choosing a medical plan. Among them are the choice of providers, number of services and prescription drugs you and your family need, premium costs, etc. Please visit Independence Blue Cross’ website, the Benefits Information and Resource Center tabs in EasyEnroll and the Office of Human Resources’ website for additional information.
5. **How does the Mail Order Pharmacy Program work?**
   The mail order program saves you money. Through mail order, you pay two co-pays, rather than three, for up to a 90-day supply. Medications are mailed directly to your home. When you receive a prescription for a medication that you’ll need on an ongoing basis, ask your doctor to write you two prescriptions— one for a 30-day supply to be filled immediately at a local, participating pharmacy and one for a 90-day supply (plus any necessary refills) to be filled through mail order. Mail order forms are available in the Office of Human Resources, online at [www.ibxpress.com](http://www.ibxpress.com) or you may call 1-888-678-7012.

6. **How can I manage my health care benefits online?**
   On the Independence Blue Cross website, [www.ibxpress.com](http://www.ibxpress.com), you can view your benefits information, check the status of a claim, request an ID card, print forms, access a database of participating providers, Rx Comparisons, personal account management, CDHP personal account information, enroll in healthy lifestyles and much more.

7. **How are my premiums for health insurance deducted?**
   Your share of the health insurance premiums are deducted in the first two payrolls of the month. All deductions are taken on a pre-tax basis.

8. **What if I have medical insurance and do not wish to enroll in one of the University’s medical plans?**
   A cash option of $65 a month in lieu of medical insurance is available. In order to receive the waiver, you must choose to waive medical benefits utilizing the online system prior to the beginning of the plan year, and it cannot be revoked or amended during the plan year unless there is a change in status.

9. **How can I find out what my current health deductions are?**
   You can view your benefits and deductions on The Nest at [http://nest.sju.edu](http://nest.sju.edu). Enter your username and password, and then click on Employee tab. Under the Benefits and Wellness section select the Summary Benefits Deductions link.

10. **Does the Consumer-Driven Health Plan’s $1,500 individual deductible apply to every family member?**
    No, the $1,500 individual deductible only applies when an employee elects employee-only coverage. For any plan covering more than one person, the family deductible of $3,000 will always apply. If a single family member incurs $3,000 in medical costs, this entire cost is out of pocket provided the deductible has not been met. Once the $3,000 has been paid on an out-of-pocket basis, that employee and his covered family members have met the deductible for the remainder of that plan year.
11. Does the University contribute any money towards my Consumer Driven Health Plan (Personal Choice HDHP) deductible?

Yes, the Plan can be aligned with a Health Savings Account-SJU contributes $750 annually (employee-only coverage) and $1,000 annually (spouse and/or dependent coverage). Please note that the SJU contribution is contributed on a monthly basis with your first paycheck of the month – $62.50 for individual coverage and $83.33 for dependent coverage.

12. I’m concerned about enrolling in the Consumer Driven Health Plan (Personal Choice HDHP). What if we incur more medical expenses in the first few months than we have money to pay for?

When you enroll in the CDHP, it is best to invest the money that you are saving in premium costs in your HSA. This will help address some of the early costs if they occur. Most medical facilities will work out a payment schedule with you so that your health care costs are manageable. And remember, SJU will make monthly contributions to your HSA as well if you enroll in the CDHP and are otherwise eligible to open an HSA.

In addition, additional insurance is now available for purchase through our new relationship with Aflac – both Critical Illness and Accident Insurance are now available for purchase on an after-tax basis. Please see additional information on both plans starting on page 51.