

Quick Guide – High Deductible Health Plan (HDHP- Aetna)

The High Deductible Health Plan (HDHP) utilizes an identical network of physicians and hospitals as the POS plan through Aetna. Of all the Emory medical plan offerings, the HDHP plan design has the highest deductible and out-of-pocket expense potential. Due to its high potential out-of-pocket expense, the HDHP plan has the lowest employee contributions through payroll deduction. The HDHP plan is designed so that participants must pay 100% of medical expenses, including prescription drugs, until the calendar year deductible is met*. Once met, the plan provides coverage as outlined below on a co-insurance percentage whether you are in the core or in-network. Physician Office visits are always a co-payment. It's important to note that participants can access Preventive Care at any time by paying a co-pay for office visits and routine screenings; but for all other care, participants must meet the plan deductible prior to the plan paying for services.* If you are considering enrollment in this plan, you should consider your ability to meet these expenses in the event of an illness or accident.

Another feature of the HDHP plan is that the plan offers a Health Savings Account (HSA) which enables participants to make pre-tax contributions to accumulate money to cover you and your families current or future qualified medical expenses. Any unused HSA contributions can be rolled over to the upcoming plan year. HSA monies are portable if you leave Emory.

* Important: If you elect family coverage in the HDHP, you must meet the family deductible before the plan begins to pay.

The tables below provide a brief outline of the Aetna HDHP plan reflecting a participant's responsibility. For more specific information about coverage or cost of a particular service, please contact Aetna directly or review the SPD for the plan.

PLAN	HDHP (Aetna)	
	Core	In-Network
Deductibles		
Individual	\$1,200	\$1,500
Family	\$2,400	\$3,000
Out-of-Pocket Maximum ¹		
Individual	\$3,000	\$4,000
Family Maximum	\$6,000	\$8,000
Physicians Office Visits ²	\$30 ⁵ co-payment	\$50 ⁵ co-payment
Specialists Visits	20% after deductible	30% after deductible
Lab and X-Rays		
Doctor's Office	20% after deductible	30% after deductible
Independent Lab	20% after deductible	30% after deductible
PET, CT, MRI	20% after deductible	30% after deductible
Emergency Room Visits ³	\$150	\$150
Hospitalizations		
Inpatient	20% after deductible	30% after deductible
Outpatient Facility and Physician Services	20% after deductible	30% after deductible
Outpatient Pre-Admission Testing Office Visit	20% after deductible	30% after deductible
Lifetime Maximums ⁴	\$2,000,000	\$2,000,000

PLAN	HDHP (Aetna)	
	Monthly	Bi-Weekly
Your Contributions		
Employee Only	\$26.00	\$13.00
Employee/Child(ren)	\$83.00	\$41.50
Employee/Spouse/SSDP	\$108.00	\$54.00
Family	\$152.00	\$76.00

1 Includes deductible and co-insurance

2 Includes dermatologists, allergists, and OB/GYN

3 Co-payment waived if admitted to hospital

4 In-Network and Out-of-Network Maximums are combined

5 Preventative screening services are covered at co-pay with no deductible. If not preventive, the deductible and co-insurance apply.

Disclaimer: Every attempt has been made to have the chart and information above accurately reflect the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description prevails.