# IU Health High Deductible Health Plan & Health Savings Account (IU Health HDHP & HSA)

BENEFIT SUMMARY 2020

| Health Savings Account–Nyhart | |
|---|---|
| **Annual IU Contribution to HSA** | **$1,600** employee-only coverage<br>**$3,200** all other coverage levels |
| **Annual Employee Contribution to HSA** | **$300** minimum |
| **Annual IRS Maximum Contribution to HSA**<br>Max includes IU and employee contributions combined. | **$3,550** employee-only coverage<br>**$7,100** all other coverage levels<br>Employees age 55+ allowed "catch up" contribution up to additional $1,000/year |

**Covered Charges:** Up to the Maximum Allowable Amount that In-Network providers accept as payment in full.

**Precertification Requirements:** Network providers are required to precertify all inpatient stays (except deliveries) and certain outpatient services, for example, high-cost procedures such as brain/spine MRIs, PET scans, and sleep studies. When a member receives services out-of-network, the member is responsible for precertifying services and any additional costs incurred by failure to precertify.

| Service | In-Network Provider – Member Pays[1] | Out-of-Network Provider – Member Pays[1] |
|---|---|---|
| **Annual Deductible**<br>Applies to all medical/prescription services except preventive. | **$2,600** employee-only coverage<br>**$5,200** all other coverage levels | No coverage except in an emergency[2] |
| **Medical Out-of-Pocket Maximum (OOP max)**<br>All coinsurances and deductibles apply to OOP max. | **$3,200** employee-only coverage<br>**$6,400** all other coverage levels | |
| **Emergency Room for Emergency Medical Condition and Ambulance Services (when Medically Necessary)** | **20%** after deductible<br>No coverage unless an emergency. | Paid as In-Network when emergency[2] |
| **Hearing Care**<br>• Office visit - audiometric exam/hearing evaluation test<br>• Hearing Devices/Hearing Aids<br>– Dependents under age 18 limit 1 per ear every 36 months<br>– Adults age 18 and older maximum of $3000 once every 5 years for one or both ears. | **20%** after deductible | No coverage except in an emergency[2] |
| **Home Health Care Services**<br>• Private Duty Nursing only covered in the home | **20%** after deductible | |
| **Hospice Care Services** | **20%** after deductible | |
| **Hospital Inpatient Services (Precertification required)**<br>• Room and board (semiprivate or ICU/CCU)<br>• Hospital services & supplies (x-ray, lab, anesthesia, surgery (precertification required), etc.)<br>• Physician services (surgeon, anesthesiologist, etc.) | **20%** after deductible | |
| **Maternity Care** | **Covered as any other medical condition**. Subject to same deductibles, coinsurance, and maximums. | |
| **Medical Supplies & Equipment**<br>• Medical supplies<br>• Durable medical equipment (DME)<br>• Orthotics (foot and shoe)<br>• Prosthetic appliances (external) | **20%** after deductible | |
| **Outpatient Hospital/Facility Services**<br>• Outpatient facility<br>• Lab and x-ray services<br>• Physician services (surgeon, anesthesiologist, etc.) | **20%** after deductible | |
| **Physician Office Services**<br>• Primary care (PCP) & Specialist visits/consultations<br>• Office surgery, online visits, diagnostic services, allergy testing & treatment<br>• Prescription injectables/prescriptions dispensed in the physician's office | **20%** after deductible | |

[1] In-Network and Out-of-Network deductible, coinsurance, and maximums are separate and do not accumulate toward each other.

[2] Primary and urgent care paid as In-Network for out-of-state dependents.

## Medical Benefits *(continued)*

| Service | In-Network Provider – Member Pays[1] | Out-of-Network Provider – Member Pays[1] |
|---|---|---|
| **Preventive Services**<br>• Office Services (e.g. routine exams, well child visits, immunizations, labs, hearing screenings)<br>• Hospital/Facility Procedures (e.g. screening colonoscopy, pap tests, mammograms, PSA)<br>• Women's contraceptive services (e.g. IUDs, implanted and injectable hormones, and sterilization) | **Covered at 100%**<br>not subject to deductible | No coverage except in an emergency[2] |
| **Therapy Services (Outpatient)**<br>• Physical therapy (limited to 60 visits)<br>• Occupational therapy (limited to 60 visits)<br>• Manipulation therapy (limited to 12 visits)<br>• Speech therapy (limited to 20 visits) | **20%** after deductible | |
| **Urgent Care Clinic Visit** | **20%** after deductible | Paid as in-network when more than 50 miles from home. |

## Behavioral Health & Substance Abuse

All services, both In- and Out-of-Network, must be preauthorized by IU Health Plans.

| Service | In-Network Provider – Member Pays[1] | Out-of-Network Provider – Member Pays[1] |
|---|---|---|
| **Behavioral Health & Substance Abuse** | **Covered as any other medical condition**.<br>Subject to same deductibles, coinsurance, and maximums. Residential BH/SA covered as inpatient. | No coverage |

## Human Organ & Tissue Transplants

| Service | In-Network Provider – Member Pays[1] | Out-of-Network Provider – Member Pays[1] |
|---|---|---|
| **Transplants**<br>Except kidney and cornea (covered as medical benefit) | **20%** after deductible | No coverage |

## Outpatient Prescription Drugs–CVS Caremark

Benefits are subject to certain prior authorization and quantity limit guidelines.
Certain diabetic and asthmatic supplies are covered in full but coverage is limited to network pharmacies only.

| Service | In-Network Provider – Member Pays[1] | Out-of-Network Provider – Member Pays[1] |
|---|---|---|
| **Retail Prescriptions**<br>(Up to 30-day supply or 90-day supply at CVS Pharmacies) | **20%** after deductible[3]<br>Specialty Drugs[4] are not covered at retail.<br>No coinsurance or deductible on most contraceptives. | No coverage |
| **Mail Order Prescriptions** (Up to 90-day supply)<br>**Specialty Drugs**[4] (Up to 30-day supply) | | |

[3] No deductible on preventive prescriptions. For drug list, visit **hr.iu.edu/benefits**.
[4] Specialty Drugs: High cost, scientifically engineered drugs that are usually injected or infused. These drugs are only covered through mail order.

## EyeMed Vision (See separate summary for benefit details)

| Service | In-Network Provider – Member Pays[1] | Out-of-Network Provider – Member Pays[1] |
|---|---|---|
| **Annual Eye Exam**<br>Annual comprehensive eye exam and refraction | **$10** copay, no deductible | **$42** allowance |
| **Vision Wear**<br>Contacts, frames, and lenses | Specific allowances and discounts. Highest level of benefit in-network. Some enhancements are not covered out-of-network. See the separate summary for details. | |

## Partial List of Exclusions (Complete list in plan booklet)

- Acupuncture
- Cosmetic surgery, procedures, and drugs.
- Dental care (Adult)
- Infertility treatment
- Custodial care, convalescent, or "long-term" nursing care.
- Private duty nursing in a hospital or skilled nursing facility.
- Supportive devices for the feet, and routine foot care.
- Routine eye care except as covered in Vision Benefit.
- Any service not medically necessary as determined by the Plan Administrator.
- Services, supplies, and drugs for obesity or weight control, except surgery for morbid obesity.

This is a plan summary. The entire provisions of benefits and exclusions are contained in the Plan Booklet which can be obtained at **hr.iu.edu/benefits**.
In the event of a conflict with this document, the terms of the Plan Booklet will prevail.