# IU Medical Plans Comparison

## IU Health HDHP, Anthem PPO HDHP, and Anthem PPO $500 Deductible

<table>
<thead>
<tr>
<th>HSA Contributions (IU’s full contribution is deposited with your 2nd paycheck in January)</th>
<th>IU Health HDHP</th>
<th>Anthem PPO HDHP</th>
<th>Anthem PPO $500 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>IU Contribution:</td>
<td>$1,600 employee-only $3,200 all other coverage levels</td>
<td>$1,300 employee-only $2,600 all other coverage levels</td>
<td>Not Eligible</td>
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<tr>
<td>Employee Contribution:</td>
<td>Minimum $300 ($25 monthly) Maximum $2,000 employee-only / $4,000 all other coverage levels For those age 55+, additional $1,000 catch-up</td>
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## Medical Plan Summary

### Network Availability
- **IU Health HDHP**: Most Indiana counties. Visit iuhealthplans.org for a provider list.
- **Anthem PPO HDHP**: Nationwide and Overseas
- **Anthem PPO $500 Deductible**: Nationwide and Overseas

### Provider Network
- **IU Health HDHP**: Only from IU Health network providers
- **Anthem PPO HDHP**: Anthem Blue Access PPO and BCBS Global Core providers
- **Anthem PPO $500 Deductible**: Anthem Blue Access PPO and BCBS Global Core providers

### HSA Contributions
- **IU Contribution**: $1,600 employee-only $3,200 all other coverage levels
- **Employee Contribution**: Minimum $300 ($25 monthly) Maximum $2,000 employee-only / $4,000 all other coverage levels For those age 55+, additional $1,000 catch-up
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- **Employee Contribution**: Minimum $300 ($25 monthly) Maximum $2,300 employee-only / $4,600 all other coverage levels For those age 55+, additional $1,000 catch-up
- **Not Eligible**

### Deductibles
- **IU Health HDHP**: $2,700 employee-only $5,400 all other coverage levels
- **Anthem PPO HDHP**: $1,700 employee-only $3,400 all other coverage levels
- **Anthem PPO $500 Deductible**: $500 individual $1,500 family

### Out-of-Pocket (OOP) Maximum
- **IU Health HDHP**: $3,400 employee-only $6,800 all other coverage levels
- **Anthem PPO HDHP**: $3,400 employee-only $6,800 all other coverage levels
- **Anthem PPO $500 Deductible**: $2,400 individual $7,200 family

### Office Visits
- **20% after deductible**
- **No out-of-network benefits, except emergency**
- **20% after deductible**
- **20% after deductible**
- **Not Eligible**

### Coinsurance
- **20% after deductible**
- **20% after deductible**
- **40% after deductible**
- **Not Eligible**
- **Not Eligible**

### Preventive Services
- **$0 no deductible**
- **$0 no deductible**
- **$0 no deductible**
- **40% after deductible**

### Mental Health
- **Covered as any other condition through IU Health network.**
- **Covered as any other condition through Anthem Behavioral Health.**
- **Covered as any other condition through Anthem Behavioral Health.**

### Emergency Room
- **20% after deductible**
- **Paid as in-network if an emergency**
- **20% after deductible**
- **Paid as in-network if an emergency**
- **40% after deductible**
- **$150 copay (waived if admitted)**

### Urgent Care
- **20% after deductible**
- **20% after deductible**
- **40% after deductible**
- **$75 copay**
- **40% after deductible**

### Prescriptions

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
<th>50% plus amounts above the network’s discounted price</th>
</tr>
</thead>
<tbody>
<tr>
<td>$8</td>
<td>$25</td>
<td>$45</td>
<td></td>
</tr>
<tr>
<td>$20</td>
<td>$62</td>
<td>$112</td>
<td></td>
</tr>
<tr>
<td>$20</td>
<td>$62</td>
<td>$112</td>
<td>No coverage</td>
</tr>
</tbody>
</table>

### Preventive Prescriptions
- All plans pay 100% for generic contraceptives, pediatric sodium fluoride, low dose aspirin, folic acid, Vitamin D for age 65 and older, Tamoxifen, Raloxifene, and iron. 100% coverage for tobacco cessation products & nicotine replacement (up to 180-day supply each year). OTC products require a prescription for coverage.

### Vision Care

<table>
<thead>
<tr>
<th>Eye Exams &amp; Eyewear</th>
<th>Routine eye exam ($10 copay) and eyewear (frames, lenses, contacts) at specific allowances. IU Health HDHP members through EyeMed; Anthem members through Anthem Blue View Vision.</th>
</tr>
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</table>