

Medical Plans



Benefits Design and Management

<https://cfo.asu.edu/new-employee-orientation>

Benefits eligibility

Faculty and staff

- Regularly scheduled to work 20 hours or .5 FTE or more per week for at least 90 consecutive days.

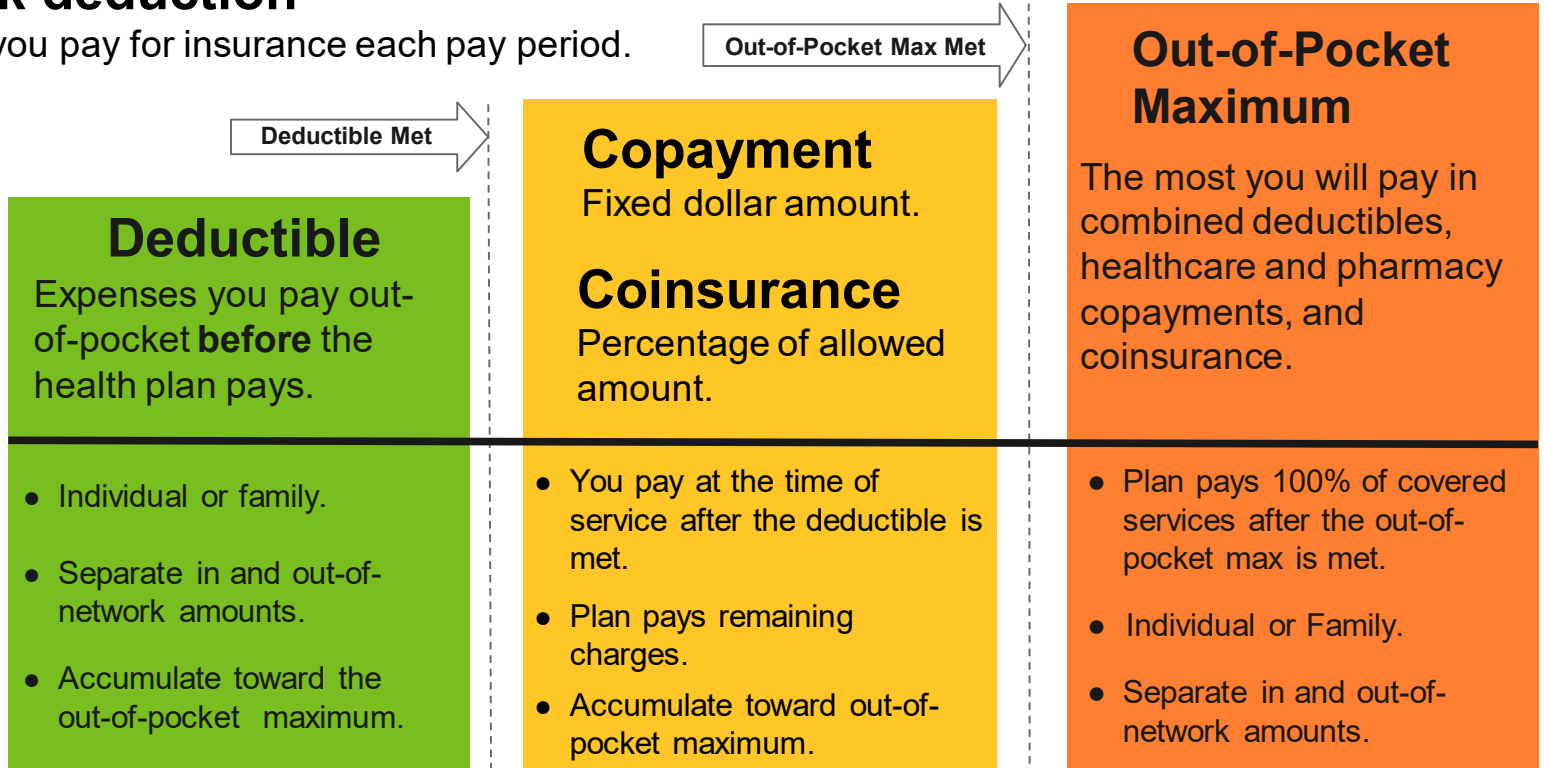
Eligible dependents

- Your child(ren) under age 26.
- Your disabled child age 26 or older, if eligible.
- Legal spouse.

Health insurance terminology

Paycheck deduction

The amount you pay for insurance each pay period.



Health insurance terminology

- **Health Savings Account, HSA:** A savings account that allows employees to put aside pretax dollars to pay for out-of-pocket medical expenses.
- **In-network:** Providers or healthcare facilities that are part of a health plan's network. The insurance negotiates a discount with these providers which usually results in lower costs to the member.
- **Out-of-network:** A provider that is outside of the network of doctors, hospitals, or health care providers. Usually results in higher costs to the member.
- **Plan Year:** Period of coverage under a group health plan. ASU's plan year runs from January 1 through December 31.

Medical and pharmacy plans

Benefits guide | Employee healthcare
cfo.asu.edu/benefits-guide-health

See plan document for exclusions and limitations.



Overview of medical plans



The networks available for both plans are Blue Cross Blue Shield and United Healthcare.

Triple Choice Plan | TCP

- Copayments for non-preventative services.
- In and out-of-network providers available.
- This is a single plan with three tiers.

High Deductible Health Plan with HSA

- Allows participants to use in or out-of-network providers.
- Coinsurance after deductible is met.
- Out-of-pocket expenses can be paid with funds in the HSA account.



Pay medical expenses using tax-free dollars!

TCP: Flexible Spending Account (FSA)

HDHP: Health Savings Account (HSA)

Triple Choice Plan



Triple Choice Plan | TCP

Tiers

Tier 1	In-Network Providers	Choose doctors and facilities from Tier 1 to get the highest level of benefits.
Tier 2	In-Network Providers	Receive in-Network benefits for using participating network providers. For some services, it is a higher out-of-pocket cost with a Tier 2 provider than a Tier 1 provider. * Please Note: All BCBS providers outside of Arizona will be classified as either Tier 2 or Tier 3.
Tier 3	Out-of-Network Providers	You will pay the highest cost for using out-of-Network providers and may be responsible for paying the total provider-billed charges.

Tier 1 providers will have the following designations:



Triple Choice Plan | TCP



Benefits

- In-network and out-of-network provider options.
- Nationwide coverage.
- No pre-existing condition restrictions.
- Mayo Clinic is in-network for UHC and BCBS.

Copays and deductibles

- Copays apply after the plan deductible is met.
- Copays and deductibles apply to the out-of-pocket maximum.
- Payments toward Tier 1 deductible apply towards Tier 2 deductible, conversely funds paid toward Tier 2 deductible apply to Tier 1.
- Plan pays 100% after the out-of-pocket maximum is met.
- Prescription drug copays do not count toward the medical deductible.
- Please Note: All BCBS providers outside of Arizona will be classified as either Tier 2 or Tier 3.

Triple Choice Plan | TCP



BlueCross
BlueShield
of Arizona



United
Healthcare

Triple Choice Plan (TCP)

		In-Network		Out-of-Network
		Tier 1	Tier 2	Tier 3
Deductibles	Employee only	\$200	\$1,000	\$5,000
	Employee + spouse Employee + child Family	\$400	\$2,000	\$10,000
Out-of-pocket maximum	Employee only	\$7,350		\$8,700
	Employee + spouse Employee + child Family	\$14,700		\$17,400

Triple Choice Plan —TCP

Blue Cross Blue Shield or United Healthcare



BlueCross
BlueShield
of Arizona



United
Healthcare®

COPAYMENT/COINSURANCE

Apply After Deductibles

	Tier 1	Tier 2	Tier 3
Primary Care Physician (PCP),OB/GYN,Telehealth	\$20	\$20	50%
Specialist	\$40	\$40	50%
Emergency Room	\$200	\$200	\$200
Urgent Care	\$75	\$75	50%
Inpatient Hospital Admission	\$250	\$250	50%
Laboratory and X-Ray Services	\$0	\$0	50%
Preventative Services, Durable medical equipment, lab and x-ray services	\$100	\$100	50%

How to use the Triple Choice plan

1 Choose a provider

Look for the Tier 1 symbol for the lowest cost.



Providers:

- Hospitals
- Physicians
- Radiology and Laboratory
- Rehabilitation centers
- Surgical centers
- Urgent care facilities

2 Meet the deductible

Pay out of pocket or enroll in the Healthcare FSA.

3 Pay a copayment

You pay a flat fee



Your plan pays the rest

4 Pay up to out-of-pocket max

Your plan pays 100% of services for remainder of the year.

High Deductible Health Plan



High Deductible Health Plan | HDHP



Benefits

- In-network and out-of-network provider options.
- Nationwide coverage.
- No pre-existing condition restrictions.
- Works in conjunction with a health savings account.
- Mayo Clinic is in-network for both UHC and BCBS.

Coinsurance and deductibles

- Coinsurance applies after the plan deductible is met.
- Coinsurance and deductibles apply to out-of-pocket maximum.
- In-network and out-of-network deductibles must be met separately.
- Plan pays 100% after the out-of-pocket maximum is met.
- Prescription drug copays do not count toward the medical deductible.

High deductible health plan | HDHP



BlueCross
BlueShield
of Arizona



United
Healthcare

High deductible health plan (HDHP)

Deductibles		In-Network	Out-of-Network
	Employee only	\$1,600	\$5,000
	Employee + spouse Employee + child Family	\$3,200	\$10,000
Out-of-pocket maximum	Employee only	\$3,500	\$8,700
	Employee + spouse Employee + child Family	\$7,000	\$17,400



Use your HSA contributions to pay deductible and coinsurance expenses

High deductible health plan — HDHP

Blue Cross Blue Shield or United Healthcare



BlueCross
BlueShield
of Arizona



United
Healthcare

COINSURANCE

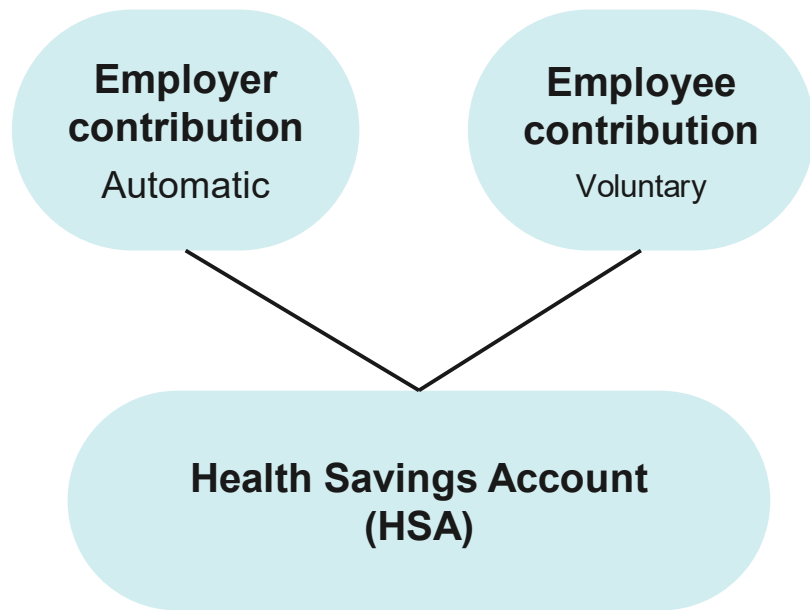
	Apply <u>After</u> Deductibles	
	In-Network	Out-of-Network
Preventative Services	\$0	50%
Primary Care Physician (PCP), OB/GYN, Telehealth	10%	50%
Specialist	10%	50%
Emergency Room	10%	10%
Urgent Care	10%	50%
Inpatient Hospital Admission	10%	50%
Laboratory and X-Ray Services	10%	50%

Health Savings Account



Health Savings Account | HSA

- University makes a biweekly contribution to the health savings account of each employee enrolled in the HDHP regardless of the employee's contribution.
- Can only use the available funds in the account.
- Funds can be used for eligible medical, dental and vision expenses.
- HSA administrator is Optum.
- HDHP enrollees are ineligible for the HSA if enrolled in any parts of Medicare or Tricare.
- Invest a portion of your funds after balance reaches \$1,000.



HSA contribution limits

Coverage level	2024 voluntary employee before-tax contribution	2024 automatic university contribution	2024 combined IRS contribution limit
Single coverage	Up to \$3,430	\$720 \$27.70 per pay period	\$4,150
Other than single coverage	Up to \$6,860	\$1,440 \$55.39 per pay period	\$7,750
	Age 55 and older may contribute an additional \$1,000.		Age 55 and older may contribute an additional \$1,000.

Participants are responsible for managing contributions in accordance with federal guidelines and limits.
2024 automatic university contribution is based on 26 pay periods.

How to use the HDHP with HSA

1 Fund your Health Savings Account

Automatic payroll contributions by you and the University.


2 Choose a provider

Select an in-network provider for lower cost.

3 Meet the deductible

Use available HSA funds or pay out of pocket for services and some prescriptions.

4 Pay coinsurance


You pay 10%  Your plan pays 90%

5 Pay up to out-of-pocket max

Your plan pays 100% of services for the remainder of the plan year.

6 Build your HSA balance

Your funds will continue to grow and roll over.



HSA funds can help you pay for your expenses

Determine amount you want in your account

—
University contribution
÷
26 pay periods
=
Your contribution per paycheck

Pharmacy benefits



Pharmacy benefit for all medical plans

MedImpact

- Large national network of providers.
- Prescription drugs are covered in-network only.
- Prescription drugs cannot be shipped outside of the United States.

Birdi Inc. mail order pharmacy

- Mail Order 90-day mail order program is called "Birdi"
- Specialty prescription services.

Pharmacy benefit for all medical plans

	Generic	Preferred brand name	Nonpreferred brand name
Retail 30-day supply	\$15	\$40	\$60
Retail 90-day supply	\$37.50	\$100	\$150
Mail order 90-day supply	\$30	\$80	\$120

For HDHP participants: Subject to plan deductible before copay applies for non preventive prescriptions.

For all plans: Pharmacy costs apply to out-of-pocket maximum.

Paycheck deduction

Medical and pharmacy rates per pay period

Coverage level	Triple Choice Plan	HDHP
Employee only	\$26.17	\$10.15 + HSA
Employee plus spouse	\$71.49	\$30.46 + HSA
Employee plus one child	\$57.30	\$25.89 + HSA
Family	\$121.61	\$56.35 + HSA

Health care accounts comparison

Health care FSA

- \$3,050 annual before-tax employee contribution limit.
- TCP or no medical coverage.
- Medical, dental, and vision expenses.
- Minimum annual election of \$100.
- Requires enrollment each calendar year.
- **Use it or lose it** with \$610 carryover provision.

Limited health care FSA

- \$3,050 annual before-tax employee contribution limit.
- **Available only to HDHP participants.**
- Dental and vision expenses only.
- Minimum annual election of \$100.
- Requires enrollment each calendar year.
- **Use it or lose it** with \$610 carryover provision.

Online tools – Benefits Guides

Enrollment & Administration

- Affordable Care Act benefits.
- Glossary.
- HIPAA notice.
- Plan contacts.
- Qualified life events.

Employee Healthcare

- Dental plans.
- Healthcare accounts.
- Medical plans.
- Pharmacy plans.
- Vision program details.

Financial Security

- Disability insurance program.
- Life insurance program.
- Child and adult day care FSA.
- Voluntary benefits plan.

Retirement Resources

- Mandatory retirement programs
- Voluntary retirement programs: 403(b) and 457.
- Retirement advisor.

Family Resource Guide

- Employee discounts.
- Working Parent Network.
- Summer camp programs
- Mirabella ASU

Questions?

Employee services

855-278-5081

Monday – Friday

8 a.m. to 5 p.m.

Arizona time

Faculty services

480-727-9900

Monday – Friday

8 a.m. to 5 p.m.

Arizona time

Email: HRESC@asu.edu

#ForksUp. 