The University of Virginia offers three UVA Health Plan options to choose from for your medical coverage: Basic, Value, and Choice Health.

Choosing the best UVA Health Plan option for your needs means you’ll have appropriate coverage and get the best value for your investment. Knowing your needs and understanding the different UVA Health Plan options helps you make an informed decision.

2019 UVA Health Plan Options at a Glance

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KNOW YOUR NEEDS

Here are some things to consider, for you and any family covered on your plan, as you review your options:

1. How frequently do you visit health care providers?
2. How often do you have unexpected medical costs?
3. What costs can you anticipate continuing (prescriptions, ongoing provider visits, etc.)?
4. Do you have any planned medical expenses coming up?
5. How do you prefer to pay for health care costs—on premiums up front with lower costs when you go to providers? Or do you prefer to have lower premiums but potentially higher costs if you have to seek care?
6. Are you interested in additional pre-tax deferrals through a health savings account (HSA)?

Remember that you can view your health care and prescription spending and use on the Aetna and/or OptumRx websites.

Your Potential Annual In-Network Costs
(employee-only coverage shown/assumes out-of-pocket max met; your costs may be lower)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Annual Premiums</th>
<th>Deductible*</th>
<th>Out-of-Pocket Maximum</th>
<th>Employer HSA Contribution</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>BASIC</td>
<td>$228</td>
<td>$2,000</td>
<td>$5,500</td>
<td>-$1,000</td>
<td>$4,728</td>
</tr>
<tr>
<td>VALUE</td>
<td>$912</td>
<td>$1,000</td>
<td>$5,500</td>
<td>Total: $6,412</td>
<td></td>
</tr>
<tr>
<td>CHOICE</td>
<td>$1,630</td>
<td>$400</td>
<td>$5,500</td>
<td>Total: $7,330</td>
<td></td>
</tr>
</tbody>
</table>

*Deductible contributes toward out-of-pocket max, as do copays and coinsurance amounts for covered prescriptions and services.

Note: Only Basic Health members may have a health savings account, into which UVA contributes each year. See eligibility information about Basic Health with HSA. To open an HSA, your FSA must have a balance of $0.00 by Dec. 31, 2018.

For more information, visit hr.virginia.edu