

COST COMPARISONS TO HELP YOU **CHOOSE**



2021
OPEN
ENROLLMENT



UNIVERSITY
of VIRGINIA

Human Resources



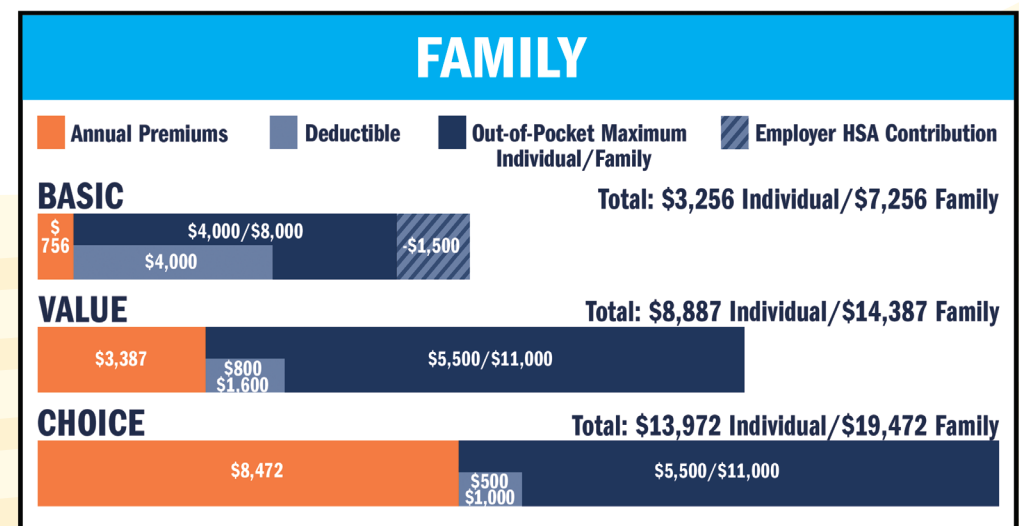
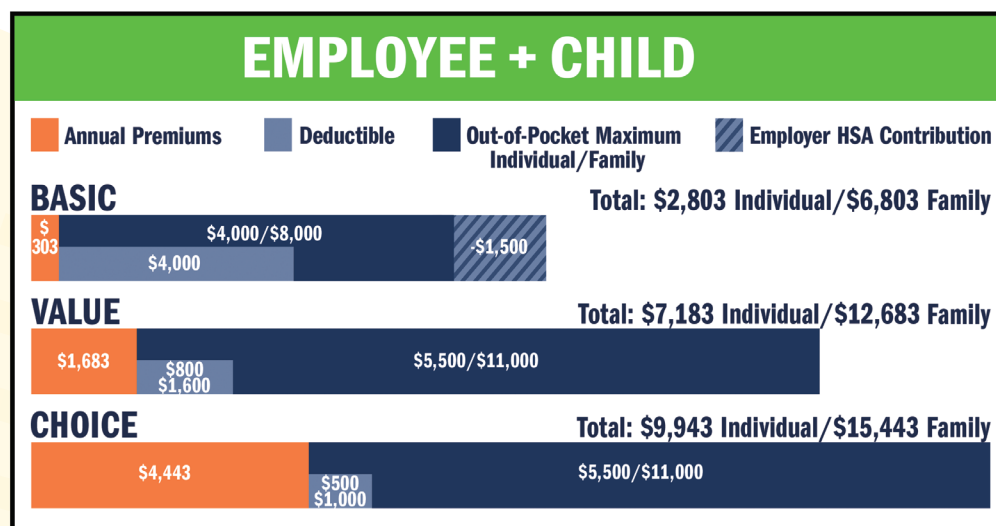
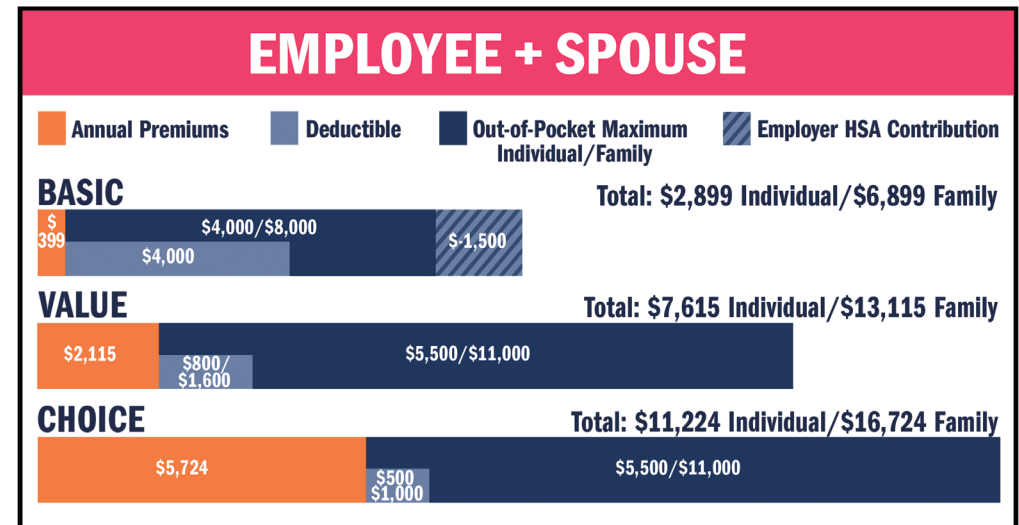
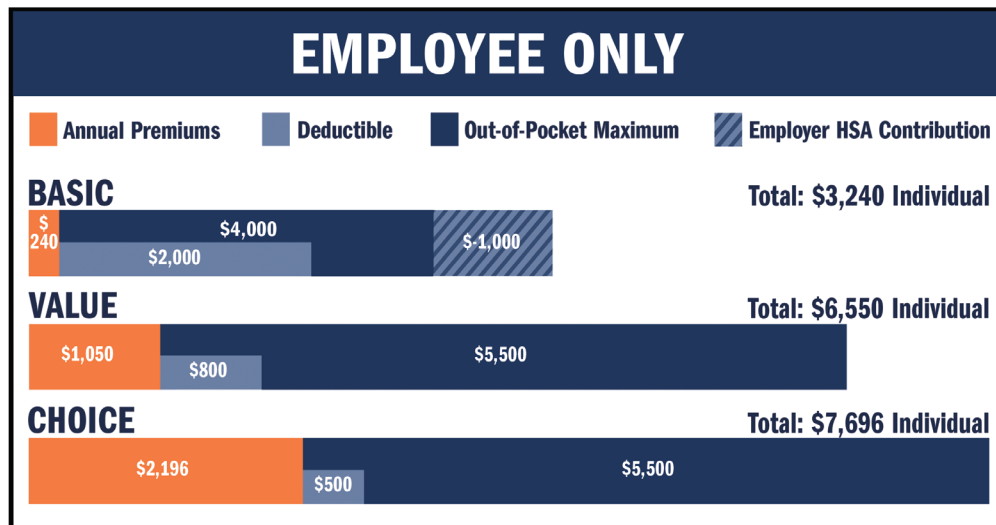
HEALTH PLAN OPTIONS AT A GLANCE

For In-Network Services

UVA offers the UVA Health Plan, which includes three health plan options to choose from for your medical coverage: **Basic Health**, **Value Health**, and **Choice Health**. Choosing the best health plan option for your needs means you'll have appropriate coverage and receive the best value for your investment. Knowing your needs and understanding the different health plan options will help you make an informed decision. These tables offer a comparison of deductible and out-of-pocket maximum for in-network services only. Annual premiums and UVA's HSA employer contribution for Basic Health participants are also included.

How to Use the Health Plan Options at a Glance Tables

1. Find the table specific to which people in your family need coverage. View the premiums, deductible, and out-of-pocket expenses for each plan type.
2. For Basic Health coverage, you'll see the employer contribution to your HSA, reducing your total out-of-pocket expense.
3. The maximum out-of-pocket amount and deductible list two values: for an individual and for coverage of multiple family members.
4. The maximum out-of-pocket amount includes coinsurance, deductible, copayments and covered prescriptions; it excludes amounts above allowable amount and penalties.
5. The total assumes that the out-of-pocket max has been met; your costs may be lower.



Health Plan Services Compared

Last year, many of you found the UVA Health Plan Options at a Glance tables for individuals and families to be the most valuable resource in choosing the appropriate health plan option. Now you can also compare commonly used medical services on Aetna's Schedule of Benefits Comparison below. This table compares in-network services only.

To see the full **Schedule of Benefits comparison chart**, visit the **Open Enrollment website hr.virginia.edu/oe2021** and **Health Plan webpage**.

2021 SCHEDULE OF AETNA NATIONAL IN-NETWORK BENEFITS

COVERED SERVICES	BASIC HEALTH	VALUE HEALTH*	CHOICE HEALTH
PLAN INSURANCE – Applies to all expenses unless otherwise stated.			
	Deductible & 20% Coinsurance	Deductible & 20% Coinsurance	Deductible & 15% Coinsurance
ANNUAL DEDUCTIBLE – Deductible is applicable to services and covered prescriptions that have coinsurance; deductible is not applicable to services or prescriptions that have copayments or to amounts above the allowable amount or to penalties. ²			
	\$2,000 for employee only	\$800 per individual	\$500 per individual
	\$4,000 for E+spouse, E+children, family	\$1,600 per family	\$1,000 per family
OUT-OF-POCKET MAXIMUM – Includes coinsurance, deductible, copayments and covered prescriptions; Excludes amounts above allowable amount and penalties. ²			
Per Individual	\$4,000	\$5,500	\$5,500
Per Family	\$8,000	\$11,000	\$11,000
PROFESSIONAL SERVICES IN OFFICE OR OUTPATIENT			
Primary Care Physician Visit	Deductible & 20% Coinsurance	\$40 Copayment	Deductible & 15% Coinsurance
Maternity Visit (routine prenatal)	Paid in Full ¹	Paid in Full ¹	Paid in Full ¹
TELADOC CONSULTATIONS – Using Teladoc provider network only			
Virtual access to doctors for general medicine, behavioral health care, dermatology, and caregiving	Deductible & 20% Coinsurance	\$40 Copayment	Deductible & 15% Coinsurance
PREVENTIVE CARE AND IMMUNIZATIONS			
Preventive General Physical Examination (PCP Only)	Paid in Full	Paid in Full	Paid in Full
Preventive Diagnostic Tests, Laboratory Services and X-Ray Procedures (Non-Urgent Only)	Paid in Full ¹	Paid in Full ¹	Paid in Full ¹
MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES			
Inpatient Hospital and Residential Treatment	Deductible & 20% Coinsurance	Deductible & 20% Coinsurance	Deductible & 15% Coinsurance
Outpatient Treatment	Deductible & 20% Coinsurance	\$40 Copayment	Deductible & 15% Coinsurance

*Reduced cost-sharing is available for some services when participants enrolled in Value Health use the UVA Provider Network. ¹All options will pay 100% of in-network preventive diagnostic, laboratory, and x-ray procedures. The plan coinsurance will be applied for in-network non-preventive diagnostic, laboratory, and x-ray procedures after the annual deductible has been met. ²When a generic equivalent exists for a brand name prescription and the enrollee selects the brand name drug, the brand name prescription cost-sharing and the difference in the cost between the brand name drug and the generic drug are not included in the deductible or out-of-pocket amount. Neither is cost-sharing for non-covered prescriptions or services.

Health Plan Medical Scenarios

You told us in the Open Enrollment survey that you wanted to compare costs for common medical procedures across the three health plan options.

We heard you! This year, you can see six common medical scenarios that UVA employees experience. Each scenario provides estimates for what you would pay for each service (keep in mind that the real costs depend on the services you receive and how the doctor or health care facility bills Aetna). The scenarios use different employee tiers: employee only, employee + spouse, employee + child, and family. You can also see how annual premiums impact your annual bottom line.

Visit the **Open Enrollment website hr.virginia.edu/oe2021** and the **Medical Scenarios webpage** to review these common medical scenarios.



DENTAL PLAN OPTIONS

This year, you can also compare the two dental plan options: **Basic Dental** and **Enhanced Dental**. Both of these dental plan options are administered by United Concordia.

- **Full-time employees:** No premium changes for the 2021 plan year
- **Part-time employees:** Premiums for part-time Academic and Medical Center employees in 2021 have been harmonized so they are the same

Visit the Open Enrollment website hr.virginia.edu/oe2021 and the Dental Plan webpage for more detailed information about premiums, covered services, and costs.

	BASIC DENTAL	ENHANCED DENTAL
Premiums	Same as 2020 plan year; visit the Dental Plan webpage for rates	Same as 2020 plan year; visit the Dental Plan webpage for rates
Deductible	\$50.00 , applies to Type B and Type C Services (Primary and major restorative services); dental services are listed on the Dental Options Comparison Chart on the Dental Plan webpage	\$50.00 , applies to Type B and Type C Services (Primary and major restorative services); dental services are listed on the Dental Options Comparison Chart on the Dental Plan webpage
Annual Maximum Benefit	\$1,000.00 per person	\$2,000.00 per person
Complex Restorative Services	Plan pays 50% of eligible expenses for in-network	Plan pays 60% of eligible expenses for in-network
Routine and Preventive Care	Plan pays 100% of eligible expenses for in-network	Plan pays 100% of eligible expenses for in-network



PLAN FOR YOUR VISION NEEDS

Unlike the health and dental plan options, **UVA only offers one vision plan: Davis Vision**. Davis Vision offers free annual eye exams and basic lenses, an allowance for frames and contacts, and copays for other options and upgrades.

Visit the Open Enrollment website hr.virginia.edu/oe2021 and the Vision Plan page for more details.

Other Resources to Help You Choose

In addition to the tables in this document, here are other tools you will find online to help compare and choose the correct health and dental plan options for you:

- Complete Schedule of Benefits for each health plan option
- Payment and cost estimator tools by Aetna
- Picwell and ALEX virtual assistants
- Podcasts
- Videos
- Live virtual presentations including an Open Enrollment Town Hall
- Virtual UVA Benefits and Well-Being Expo

Visit the Open Enrollment website hr.virginia.edu/oe2021 and the Resources webpage for a complete list of resources.

Enroll in Workday

Visit the Open Enrollment website hr.virginia.edu/oe2021 for instructions on every page.



KEY DATES

- SEP 1** Open Enrollment website is open
- SEP 28** Virtual presentation • 10 am
- OCT 1** Virtual presentation • 3 pm
- OCT 5** Open Enrollment period opens
- OCT 5-16** Virtual UVA Benefits and Well-Being Expo
- OCT 5** Virtual presentation • 9 am
- OCT 7** Virtual Town Hall • 12 pm
- OCT 9** Virtual presentation • 1 pm
- OCT 14** Virtual presentation • 11 am
- OCT 16** Open Enrollment closes





Human Resources

2420 Old Ivy Road
Charlottesville, VA 22904

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Open Enrollment for Plan Year 2021

