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Hi, my name is Caitlin Couch, I'm an HR representative with Inquiry. When I first joined UVA HR, I ended up choosing the Basic plan after reviewing the "Health Plan Options at a Glance" and the Schedule of Benefits, because it had the lowest premium as well as the HSA that UVA puts funds into.

When I first started, I knew I had something medically going on for years, but my symptoms were not severe and they were vague, and over the course of that year I wasn't expecting my symptoms to progress like they did. And it got to the point where I couldn't ignore them anymore and I had to go and get a diagnosis.

My doctor started doing blood work, which I wasn't prepared for the cost of the blood work. Luckily, I was able to use my HSA to help cover those costs. I was contributing a little bit to it at that time and then with the funds that UVA had put in, I was able to cover the cost of the blood work. I was then sent for an MRI and very quickly met my deductible. They then sent me to specialists and because I met my deductible, I was then paying 20% of the bills instead of the full amount.

Just before Open Enrollment of that year, I saw one specialist who told me that I very likely have a genetic condition and if they were right, I would need a lot more testing done. During those initial six tests, I managed to meet my out-of-pocket max, which was a relief, knowing that the rest of the tests that I had coming up was covered. When I sat down to choose my plan for Open Enrollment, I knew I was going to have more testing over the course of that year and was very likely going to be put on medicine to help control my symptoms.

And when I was looking at the plans, I knew all three plans covered the same thing, so I didn't have to worry whether one plan would cover one thing versus not being covered under another plan. And then with the information that the doctors were giving me, I knew I was very likely going to meet my out-of-pocket max again. Having those two things made my decision a lot easier. It came down to which plan would save me the most money. Looking at the plans, I knew all three plans covered the same thing and they all had the same out-of-pocket max, so it really came down to which plan was the cheapest, which ended up being the Basic because of the premiums.

For more information, visit the UVA Health Plan webpage, hr.virginia.edu/benefits/uva-health-plan, or the Schedule of Benefits Comparison, <https://bit.ly/30j94114>. For questions, email AskHR@virginia.edu, or call 434.243.3344. Thank you!