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For Your Benefit: Schedule of Benefits

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Hi, I'm Sarah McComb, a Senior Business Partner here at UVA. Choosing the right health plan option can feel overwhelming, but it doesn't have to be. Ready to gain a better understanding of your UVA health plan?

Throughout your health care planning, you may hear the term "Schedule of Benefits." This is a document providing a list of common covered services under the UVA Health Plan. You can easily find the Schedule of Benefits on our HR website. You can use the Health Plan Comparison Schedule of Benefits to view the in-network benefits of the health plan options side by side, or you can use the helpful health plan option Schedule of Benefits to separately view the in-network and out-of-network benefits and costs of the health plan option you choose.

Let's take a closer look.

The first column lists covered services by the UVA Health Plan, and the next columns list your UVA Health Plan in-network and out-of-network benefits. Let's say you wanted to know how much you'll pay for a visit to your primary care doctor. First you will find this here under the "covered services" column. As you move across horizontally from this column, you will find the member cost share for your in-network and out-of-network benefits. Your deductible can also be found right at the top of this document. And be sure to check your maximum out-of-pocket costs right here, just below the calendar year deductible.

Hopefully, this has helped you understand and feel more comfortable with your Schedule of Benefits. Now you're ready to take better advantage of your health plan!

You can contact us at AskHR@virginia.edu or call 434.243.3344.