

# PHYSICAL HEALTH

## 2022 MEDICAL PLANS



		Premier CDHP	Standard CDHP	Limited CDHP
<b>University's Contribution to Employee's HSA or HRA</b>	Employee only	\$200	\$200	\$200
	Employee + one or more covered family members	\$400	\$400	\$400
<b>Healthy Boiler Incentive to Employee's HSA or HRA</b> <small>(see page 16 for new incentive structure)</small>	Employee only	\$450	\$450	\$450
	Employee + one or more covered family members	\$900	\$900	\$900
<b>Deductible</b> Medical & Rx Combined	Employee only	<b>\$1,450</b> (Tier 1/HealthSync) \$2,000 (Tier 2/in) \$3,500 (Tier 3/out)	<b>\$2,000</b> (Tier 1/HealthSync) \$2,750 (Tier 2/in) \$5,000 (Tier 3/out)	<b>\$3,000</b> (Tier 1/HealthSync) \$4,000 (Tier 2/in) \$6,500 (Tier 3/out)
	Employee + one or more covered family members	<b>\$2,900</b> (Tier 1/HealthSync) \$4,000 (Tier 2/in) \$7,000 (Tier 3/out)	<b>\$4,000</b> (Tier 1/HealthSync) \$5,500 (Tier 2/in) \$10,000 (Tier 3/out)	<b>\$6,000</b> (Tier 1/HealthSync) \$8,000 (Tier 2/in) \$13,000 (Tier 3/out)
<b>Coinsurance</b>		<b>90%/10%</b> (Tier 1/HealthSync) 80%/20% (Tier 2/in) 60%/40% (Tier 3/out)	<b>90%/10%</b> (Tier 1/HealthSync) 80%/20% (Tier 2/in) 60%/40% (Tier 3/out)	<b>90%/10%</b> (Tier 1/HealthSync) 75%/25% (Tier 2/in) 55%/45% (Tier 3/out)
<b>Out-of-Pocket Maximum</b> Medical & Rx Combined (includes deductible & coinsurance)	Employee only	<b>\$2,250</b> (Tier 1/HealthSync) \$3,250 (Tier 2/in) \$6,000 (Tier 3/out)	<b>\$4,250</b> (Tier 1/HealthSync) \$5,250 (Tier 2/in) \$10,000 (Tier 3/out)	<b>\$5,500</b> (Tier 1/HealthSync) \$7,000 (Tier 2/in) \$13,000 (Tier 3/out)
	Employee + one or more covered family members	<b>\$4,500</b> (Tier 1/HealthSync) \$6,500 (Tier 2/in) \$12,000 (Tier 3/out)	<b>\$8,500</b> (Tier 1/HealthSync) \$10,500 (Tier 2/in) \$20,000 (Tier 3/out)	<b>\$11,000</b> (Tier 1/HealthSync) \$14,000 (Tier 2/in) \$26,000 (Tier 3/out)
<b>Center for Healthy Living Office Visit</b>	West Lafayette	\$25 towards ded.; coins. applies after ded.	\$25 towards ded.; coins. applies after ded.	\$25 towards ded.; coins. applies after ded.
	Fort Wayne	Ded. & coins.	Ded. & coins.	Ded. & coins.
<b>Primary Care Office Visit</b>		Ded. & coins.	Ded. & coins.	Ded. & coins.
<b>Specialty Care Office Visit</b>		Ded. & coins.	Ded. & coins.	Ded. & coins.
<b>Preventive Care</b>		100% coverage (in) Ded. & coins. (Out)	100% coverage (in) Ded. & coins. (Out)	100% coverage (in) Ded. & coins. (Out)
<b>Emergency Room</b>		Ded. & coins.	Ded. & coins.	Ded. & coins.
<b>Urgent Care Facility</b>		Ded. & coins.	Ded. & coins.	Ded. & coins.

Employees may contribute to their HSAs if eligible, up to a combined University and employee limit of **\$3,650/employee and \$7,300/employee plus one or more covered family members**. Additional rules apply to employees with spouses who also have HSAs, HRAs and FSAs.