FREQUENTLY ASKED QUESTIONS

In 2020, Purdue is offering HealthSync, a groundbreaking new health plan with a network of high-performing healthcare providers dedicated to personalized, value-based care.

WHAT IS HEALTHSYNC?

Things that work together, work better -- like musicians in an orchestra playing their parts from a score of music under the direction of a leader. That's how HealthSync works. It's health care synchronized, with all the parts working together to orchestrate care delivery for better outcomes, better value, better health care.

HealthSync is the next step in Anthem's investment in value-based care. Building on the positive results we've seen as we shift the focus from volume to value, this network of high-performing practices synchronizes end-to-end coordinated care with a focus on total population management for reduced cost and a better patient experience.



WHEN IS HEALTHSYNC AVAILABLE?

HealthSync will be available to Purdue employees starting on January 1, 2020.

WHY HEALTHSYNC?

- Purdue's goal is for employees and their family members to have strong relationships with topperforming doctors and to experience better health outcomes.
- HealthSync providers have been successful in increasing the quality and affordability of care they deliver through a more personalized, patient-focused approach.

WHAT CARE PROVIDERS ARE IN THE HEALTHSYNC NETWORK?

The HealthSync network includes more than 10,000 healthcare providers and 45 top hospitals throughout Indiana, including Purdue's Center for Healthy Living located on the West Lafayette and Fort Wayne campuses.

<u>View a list of providers in the HealthSync network here.</u> To find out if your provider is in the HealthSync network, see the <u>"How to Find a HealthSync Provider"</u> instructions.



WHAT ARE THE FINANCIAL ADVANTAGES OF HEALTHSYNC?

Purdue employees can expect to pay less for services when using a HealthSync provider. In addition, you will have lower plan costs including:

- Lower deductibles
- Lower co-insurance
- Lower out-of-pocket maximums



MAXIMIZE YOUR SAVINGS

Your medical expenses will count toward your HealthSync and in-network deductible.

- This includes charges from HealthSync providers, in-network Anthem providers and prescriptions.
- Once you reach your HealthSync deductible, **coinsurance for HealthSync providers is 90/10.**
- Once you reach your HealthSync out-of-pocket maximum, HealthSync providers will be covered 100%.
- In-network providers and prescriptions will continue to apply toward your in-network deductible and innetwork out-of-pocket maximum.

WHAT HAPPENS IF I GO TO A NON-HEALTHSYNC PROVIDER?

Beginning in January 2020, Purdue employees will have three tiers of coverage in each of our health plans – HealthSync, In Network and Out of Network. The least expensive costs are achieved when you stay in the HealthSync network. You may still access care from providers in the Anthem PPO network, just as before, and those expenses will be considered in network.





WILL I HAVE TO CHOOSE A PRIMARY CARE PHYSICIAN IN THE HEALTHSYNC NETWORK?

Yes. Any Purdue employee or covered family member who wants to take advantage of HealthSync's benefits, including lower costs, must choose a primary care physician in the network.

HOW DO I CHOOSE A HEALTHSYNC PRIMARY CARE PHYSICIAN?

Purdue employees will receive support from Anthem to choose a primary care physician in the HealthSync network. Instructions for how to choose your HealthSync primary care physician will be published following this fall's open enrollment period. In the meantime, if you would like to see a list of providers in the HealthSync network you may view them here. (insert link to map).

WHAT IF I DON'T SELECT A PRIMARY CARE PHYSICIAN?

If you don't select a HealthSync primary care physician, Anthem will pair you with one in your area. However, you can change your primary care physician at any time.

DO I NEED A REFERRAL FROM MY PRIMARY CARE PHYSICIAN TO SEE A SPECIALIST?

HealthSync plans are open access, meaning that referrals, while encouraged, are not required.