

# 2024 MEDICAL PLANS

## ► It's time to understand your options.

### Consumer-Driven Health Plan (CDHP) Overview

- Highest deductible, lowest premium
- Deductible applies to medical and prescription costs
- Offers both in-network and out-of-network coverage
- Employer contribution to an HSA (Bonus — you can contribute pre-tax dollars, too!)
- Free preventive care with in-network providers

**The bottom line:** You pay the full costs of services, including prescriptions, until you meet the deductible.

### Health Fund Plan Overview

- Lowest out-of-pocket maximum, highest premium
- Deductible applies to prescriptions
- Offers both in-network and out-of-network coverage
- Employer contribution to an HRA
- Qualifies for a Flexible Spending Account (FSA)
- Free preventive care with in-network providers

**The bottom line:** You pay the full costs of services, including prescriptions, until you meet the deductible. Eligible HRA expenses will apply toward your deductible.

### Select Plan Overview

- Some medical services are available at a copay without deductible; there is no deductible for prescriptions
- Coverage only available for in-network providers
- Out-of-network claims only covered in an emergency situation
- Qualifies for a Flexible Spending Account (FSA)
- Free preventive care with in-network providers

**The bottom line:** You pay copays for some medical services and prescriptions with no deductible.



### Easy Access to Your Medical Resources

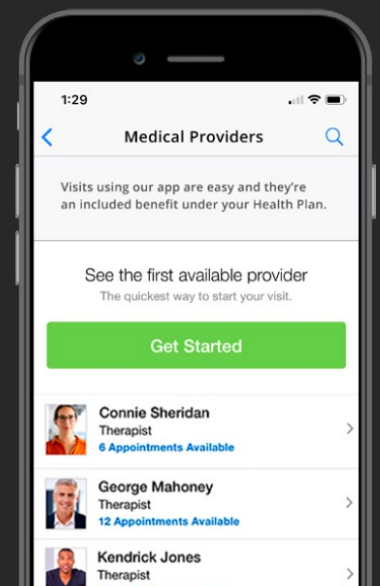
With [UMR.com](https://www.UMR.com), you can manage your health with the help of a simple, convenient platform.

What you'll find:

- Claims information
- Details on your benefits
- A network provider directory
- Information about your financial activity
- Tools to improve your health

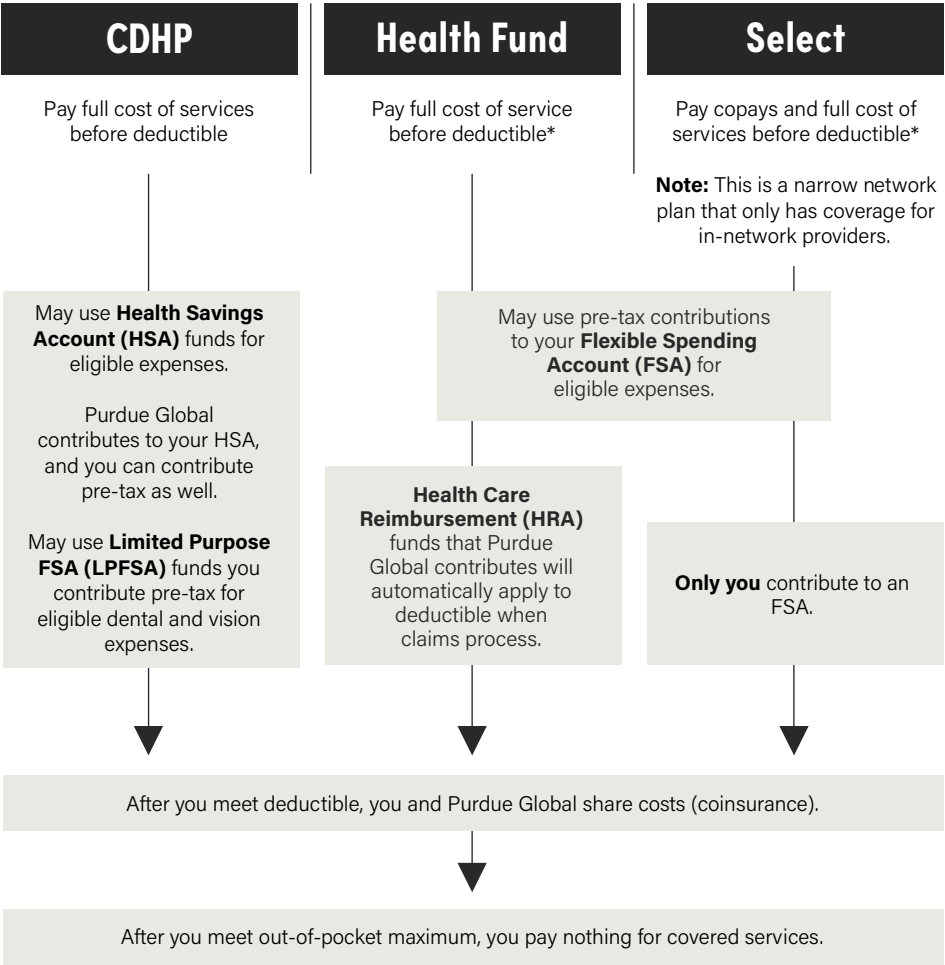
### Don't have an account?

**Sign up today!** You can also use UMR on the go with your smart phone or mobile device.



# HOW THE MEDICAL PLANS WORK

► It’s time to understand your options.



\*Deductible does not apply for primary care, specialist, urgent care, emergency room, hospital stays or prescriptions



## Terms To Know

**Coinsurance:** Percentage of costs you pay for covered services after you meet your deductible

**Copays:** A fixed out-of-pocket amount you pay at the time of service for doctor visits or medical services

**Deductible:** Amount you pay before the plan covers any medical benefits or copays take effect

**Embedded:** Each member will only need to meet their own individual deductible and out-of-pocket. If you select family coverage, each member meets their individual deductible and out-of-pocket, not to exceed the overall family limit.

**Out-of-pocket maximum:** Highest amount you would pay for covered medical and prescription expenses annually

**Premium:** Amount you pay each pay period for coverage



## Network Options

**In-network:** Provider or facility in the UMR network; highest level of benefits available

**Out-of-network:** Provider or facility not in the UMR network; lowest level of benefits



# 2024 MEDICAL PLAN OPTIONS

► This is how you maintain your health and well-being. All three health plans cover preventive services at 100%.

		CDHP	Health Fund	Select
Purdue Global Contributions	Employee Only	\$300	\$250	N/A
	Employee +1	\$400	\$500	N/A
	Employee & Family	\$500	\$750	N/A
Health Fund Coinsurance		N/A	100%/0% (in)	N/A
Deductibles	Employee Only	\$3,200 (in)/\$3,700 (out)	\$1,500 (in)/\$2,000 (out)	\$500 (in)
	Employee +1	\$6,400 (in)/\$7,400 (out)	\$3,500 (in)/\$4,000 (out)	\$1,500
	Employee & Family	\$6,400 (in)/\$7,400 (out)	\$3,500 (in)/\$4,000 (out)	\$1,500
Coinsurance		75%/25% (in) 50%/50% (out)	80%/20% (in) 60%/40% (out)	80%/20% (in) 0%/100% (out)
Out-of-Pocket Maximums	Employee Only	\$6,550 (in)/\$12,000 (out)	\$4,000 (in)/\$8,000 (out)	\$5,000 (in)
	Employee +1	\$13,100 (in)/\$24,000 (out)	\$8,000 (in)/\$16,000 (out)	\$12,700 (in)
	Employee & Family	\$13,100 (in)/\$24,000 (out)	\$8,000 (in)/\$16,000 (out)	\$12,700 (in)
Preventive Care		Covered in full	Covered in full	Covered in full
Primary Care Physician		25% coinsurance	20% coinsurance	\$30 copay**
Specialist		25% coinsurance	20% coinsurance	\$60 copay**
Emergency Room		25% coinsurance	20% coinsurance	\$300 copay**
Urgent Care		25% coinsurance	20% coinsurance	\$75 copay**
Hospital Stay		25% coinsurance	20% coinsurance	20% coinsurance
Eligible Health Care Spending Accounts		Health Savings Account, Limited Purpose FSA	Health Reimbursement Account, Health Care FSA	Health Care FSA

[For medical plan details, click here.](#)

\*\*Deductible doesn't apply



# 2024 BI-WEEKLY MEDICAL PREMIUMS

► There is no employee premium increase for 2024. You'll pay the same as you did in 2023.

	CDHP	Health Fund	Select
Employees earning <\$45,000			
Employee Only	\$38.84	\$90.12	\$64.22
Employee & Child	\$103.58	\$144.50	\$110.84
Employee & Spouse	\$169.88	\$242.90	\$182.31
Family	\$212.86	\$302.98	\$228.40
Employees earning \$45,000 - \$90,000			
Employee Only	\$38.84	\$136.73	\$103.07
Employee & Child	\$169.88	\$227.37	\$182.31
Employee & Spouse	\$280.19	\$384.81	\$299.35
Family	\$358.91	\$477.00	\$383.77
Employees earning >\$90,000			
Employee Only	\$38.84	\$178.68	\$128.44
Employee & Child	\$212.35	\$297.80	\$227.37
Employee & Spouse	\$350.63	\$506.52	\$374.45
Family	\$455.24	\$625.12	\$487.87



## Find a Provider

- Go to [UMR.com](https://www.UMR.com). Select **Find a provider**
- Type **UnitedHealthcare Choice Plus Network** in the search bar or find the plan name using the alphabet navigation.
- For medical providers: Choose **View Providers**. For behavioral health providers (including counseling and substance abuse): Select **Behavioral health directory**.

For each provider, you will see:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations\*
- Average costs for care in your area and how different providers compare to the local average
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office

*\*This highlights physicians by quality of care and cost standards in their specialty.*

