

# Scenarios of Utilization for FY2019

## Scenario #1: Single Coverage (all in-network)

Type of Service	Negotiated Rate of Service	Traditional	HDHP
Two (2) Primary Care Doctor's Office Visits (\$100 each)	\$200	\$70	\$200
Secondary Care Doctor's Office Visit (\$100 was labs)	\$250	\$65	\$250
Annual Preventative/Routine Exam	\$300	\$0	\$0
Four (4) prescriptions per month:			
• 2 generic medications (average \$25 each)	\$600	\$240	\$135
• 1 preferred-brand medications (\$200 each)	\$2,400	\$660	\$720
• 1 Tier-1 Specialty medication (\$1,000 each)	\$12,000	\$1,650	\$1,695
Inpatient Hospitalization - Emergency Surgery (May)	\$25,000	\$815	\$0
Secondary Care Doctor's Office Visit (post-surgery)	\$250	\$0	\$0
<b>Total Out-of-Pocket Expenses based on plan design (\$41,000 total)</b>		<b>\$3,500</b>	<b>\$3,000</b>
Premiums Paid to Insurance Company OR contribution to HSA		\$1,320	\$528
HSA Funds Available for use (\$200 rollover from FY18)		\$0	(\$728)
<b>Remaining Balance in HSA that is rolled to next plan year</b>		<b>\$0</b>	<b>\$0</b>
<b>Actual Out-of-Pocket Expenses (including Premiums)</b>		<b>\$4,820</b>	<b>\$2,800</b>

# Scenarios of Utilization for FY2019

## Scenario #2: Two-Party Coverage (all in-network) –single parent + one child

Type of Service	Negotiated Rate for Service	Traditional	HDHP
Five Pediatrician Office Visits (\$200 each, \$50 of which was lab work)	\$1,000	\$225	\$1,000
Primary Care Doctor's Office Visit (\$100 each)	\$100	\$45	\$100
Annual Preventative/Routine Exam	\$300	\$0	\$0
Well-Child Visit	\$250	\$0	\$0
Instacare Facility Visit (\$100 was labs)	\$300	\$65	\$300
Four (4) generic prescriptions during the year for Antibiotics (\$4 each on pharmacy's list). Called TeleMedicine doctor twice for Rx order (\$30 each time; doesn't count towards deductible on either plan)	\$76	\$76	\$76

<b>Total Out-of-Pocket Expenses based on plan design (\$2,026 total)</b>	<b>\$411</b>	<b>\$1,476</b>
Premiums Paid to Insurance Company OR contribution to HSA	\$3,000	\$1,512
HSA Funds available for use (\$288 rolled over from FY18)	\$0	(\$1,800)
<b>Remaining Balance in HSA that is rolled to next plan year</b>	<b>\$0</b>	<b>\$324</b>
<b>Actual Out-of-Pocket Expenses (including Premiums)</b>	<b>\$3,411</b>	

# Scenarios of Utilization for FY2019

Scenario #3: Two-Party Coverage (all in-network) – married couple; no kids on plan

Type of Service	Negotiated Rate for Service	Traditional	HDHP
Two Annual Preventative Exams (\$300 each)	\$600	\$0	\$0
Total Knee Replacement for Husband - November	\$24,000	\$4,000	\$5,820
Ten Physical Therapy + Follow-up Visits – Dec/Jan	\$1,500	\$450	\$0
3-day Pneumonia Hospital Visit for Wife - February	\$9,000	\$2,135	\$0
Three Monthly Generic Medications (\$15 each)	\$540	\$170	\$180
Four Secondary Dr. Office Visits (\$300 each; \$100 lab work)	\$1,600	\$210	\$0
Two (2) Primary Care Office Visits (\$100 each)	\$200	\$35	\$0

<b>Total Out-of-Pocket Expenses based on plan design (\$37,440 total)</b>	<b>\$7,000</b>	<b>\$6,000</b>
Premiums Paid to Insurance Company OR contribution to HSA	\$3,000	\$1,512
HSA Funds used during the current plan year (new – no rollover)	\$0	(\$1,512)
Remaining Balance in HSA that is rolled to next plan year	\$0	\$0
Actual Out-of-Pocket Expenses (including Premiums)	\$10,000	\$6,000

# Scenarios of Utilization for FY2019

## Scenario #4: Family Coverage (all in-network)

Type of Service	Negotiated Rate for Service	Traditional	HDHP
Primary Care Doctor's Office Visit	\$100	\$35	\$100
Two Annual Preventative Exams (\$300 each)	\$600	\$0	\$0
Two Well-Child Visits (\$250 each)	\$500	\$0	\$0
Four generic prescriptions during the year for antibiotics and child supplements (\$10 each)	\$40	\$40	\$40

<b>Total Out-of-Pocket Expenses based on plan design (\$1,240 total)</b>	<b>\$75</b>	<b>\$140</b>
Premiums Paid to Insurance Company OR contribution to HSA	\$4,320	\$1,512
HSA Funds available for use (\$1,500 rolled over from FY18)	\$0	(\$3,012)
<b>Remaining Balance in HSA that is rolled to next plan year</b>	<b>\$0</b>	<b>\$2,872</b>
<b>Actual Out-of-Pocket Expenses (including Premiums)</b>	<b>\$4,395</b>	

# Scenarios of Utilization for FY2019

## Scenario #5: Family Coverage (all in-network)

Type of Service	Negotiated Rate for Service	Traditional	HDHP
Eight Pediatrician Office Visits (\$200 each; \$50 of which was lab work)	\$1,600	\$360	\$1,600
Four Primary Care Dr's Office Visits (\$100 each)	\$400	\$140	\$400
Three Annual Preventative Exams (\$300 each)	\$900	\$0	\$0
Three prescriptions per month:			
• 2 generic medications (average of \$20 each)	\$480	\$240	\$360
• 1 preferred-brand medications (\$200 each)	\$2,400	\$720	\$1,500
Two Instacare Facility Visits (\$300 each; \$80 of which was lab work)	\$600	\$122	\$120
Two (2) Emergency Room Visits (\$2,500 each)	\$5,000	\$600	\$1,000
<b>Total Out-of-Pocket Expenses based on plan design (\$11,380 total)</b>		<b>\$2,182</b>	<b>\$4,980</b>
Premiums Paid to Insurance Company OR contribution to HSA		\$4,320	\$1,512
HSA Funds used during the current plan year (\$0 rolled over)		\$0	(\$1,512)
<b>Remaining Balance in HSA that is rolled to next plan year</b>		<b>\$0</b>	<b>\$0</b>
<b>Actual Out-of-Pocket Expenses (including Premiums)</b>		<b>\$6,502</b>	<b>\$4,980</b>

# Scenarios of Utilization for FY2019

## Scenario #6: Family Coverage (all in-network)

Type of Service	Negotiated Rate for Service	Traditional	HDHP
Two Annual Preventative Exams (\$300 each)	\$600	\$0	\$0
Inpatient Hospitalization (Maternity) - November	\$4,250	\$1,250	\$3,250
Dr's services in conjunction with Maternity	\$3,500	\$550	\$700
Inpatient Hospitalization (Newborn)	\$2,250	\$850	\$450
Monthly Generic Medication (\$5 each)	\$600	\$60	\$60
Four Well-Baby Preventative Visits (\$250 each)	\$1,000	\$0	\$0
Two Primary Care Dr's Office Visits (\$100 each)	\$200	\$70	\$70

<b>Total Out-of-Pocket Expenses based on plan design (\$12,400 total)</b>	<b>\$2,780</b>	<b>\$4,530</b>
Premiums Paid to Insurance Company OR contribution to HSA	\$4,320	\$1,512
HSA Funds used during the current plan year (new – no rollover)	\$0	(\$1,512)
Remaining Balance in HSA that is rolled to next plan year	\$0	\$0
<b>Actual Out-of-Pocket Expenses (including Premiums)</b>	<b>\$7,100</b>	<b>\$4,530</b>

# MORE INFORMATION!

HR EMPLOYEE BENEFITS WEBPAGE (SUU.EDU/AD/HR/BENEFITS.HTML)

- Plan Summary Documents for both Traditional & High Deductible Health Plans
- Member Handbook of Covered Benefits
- Summary of Benefits & Coverage (plus glossary)
- How to retrieve your claims (medical, dental vision, and prescription)
- Links to HSA information

## Employee Benefits

- [SUU Summary of Benefits](#)

### Health Insurance & Health Savings/Flex Spending Accounts

- [Uniform Glossary of Terms](#)
- [HIPAA Privacy Notice \(9/23/13\)](#)
- [Health Care Exchange Notice](#)
- [Mental Health/Substance Abuse Notice](#)
- [EMI Health \(Customer Service 800-662-5850\)](#)
  - [EMI Health Traditional Medical Benefit Summary 2016 - 2017](#)
  - [EMI Health Traditional Medical Benefit Summary 2015 - 2016](#)
  - [Traditional Medical Plan Summary of Benefits & Coverage 2016-2017](#)
  - [Traditional Medical Plan Summary of Benefits & Coverage 2015-2016](#)
  - [EMI Member Basic AD & D Summary](#)
  - [EMI TeleMedicine \(TeleMed\) program](#)  
877-872-0370 - WellViaSolutions.com
  - [EMI Wellness Account Login and Monthly Newsletter](#)
  - [EMI Health HDHP Medical Benefit Summary 2016 - 2017](#)
  - [EMI Health HDHP Medical Benefit Summary 2015 - 2016](#)
    - [High Deductible Health Plan Information](#)
  - [High Deductible Medical Plan Summary of Benefits & Coverage 2016-2017](#)
  - [High Deductible Medical Plan Summary of Benefits & Coverage 2015-2016](#)
  - [EMI Dental Benefits Summary \(EMI 2016-2017\)](#)
  - [EMI Dental Benefits Summary \(EMI 2015-2016\)](#)
  - [EMI Medical and Dental Member Handbook \(Option 1 is the Traditional Plan, Option 2 is the HDHP\)](#)
  - [EMI Vision Benefits Summary \(EMI 2016-2017\)](#)
  - [EMI Vision Benefits Summary \(EMI 2015-2016\)](#)

### VRx - Pharmacy Benefits Manager

- [Medicare Part D Notice](#)
- [VRx Welcome Information](#)
- [Quick Reference Guide to Prescription Drug Coverage](#)
- [How to review Benefits Information in your myVRx online account](#)
- [How to set up a Mail Order Prescription in your my VRx online account](#)

### Tango Health - Health Savings Accounts (Customer Service 866-384-8549)

- [Tango Health Savings Account Login](#)
- [Tango Customer Support](#)
- [Tango Health HSA Best Practices](#)
- [Tango Health HSA Training Videos](#)
  - Username: health
  - Password: tangovid
- [Tango Health HSA Blog](#)
- [Optum Bank - Health Savings Account Card \(Customer Service 866-234-8913\)](#)
- [HSA Qualified Expenses \(pages 5-17\)](#)


### National Benefit Services - Flexible Spending Accounts

- [Flexible Spending Accounts \(Customer Service 800-274-0503\)](#)
  - [FSA Qualified Expenses \(pages 5-17\)](#)
  - [Flexible Spending Account Information](#)
- [Employee Assistance Program - Behavioral Healthcare Options \(Call 800-280-3782\)](#)
  - [EAP\\_TLC Quick Guide](#)
  - [EAP Employee Website Link](#)
  - [EAP Managers Toolkit Link](#)
- [Frequently Asked Questions - Medical & Dental Benefits, Flexible Spending](#)

# A Benefit connected to either Medical Plan

## Employee Assistance Program (EAP)

- Available to any employee, spouse, or child enrolled in the University's medical plan(s) AND anyone who lives in the household of an insured University employee. (aging parent, sibling, relative, roommate, etc.)
- Provides free confidential services with a certified counselor for a variety of topics and/or conditions:
  - Anxiety, Depression, Stress management
  - Addiction issues (drugs & alcohol)
  - Caring for an Aging Parent
  - Financial/Legal Counseling
  - Crisis Management Situations
  - Management Counseling for Supervisors
  - Campus Trainings
- The Life Connection Website ([www.behavioralhealthcareoptions.com](http://www.behavioralhealthcareoptions.com))
  - Company Code: SUU
  - Monthly Feature – different topic each month with webinar
  - Webinar Archive
  - Information on Work/Life Balance, a variety of services (adoption, child care, education, older adults, pets, etc.)
- Call 800-280-3782 to get connected to a counselor



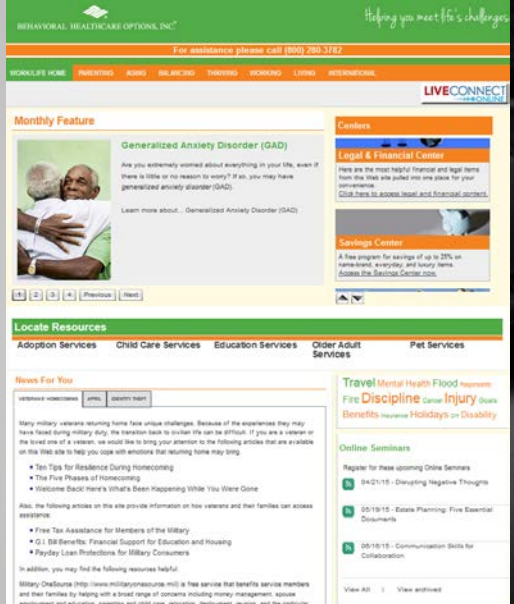
**The Life Connection (TLC)**  
Helping you meet life's challenges.  
A benefit for employees and their household members provided by Behavioral Healthcare Options, Inc.

**The TLC Program includes:**  
Free EAP visits with a professional counselor

- ✓ Anxiety and depression
- ✓ Emotional/personal conflicts
- ✓ Grief and loss
- ✓ Managing stress and change
- ✓ Marital conflicts
- ✓ Parenting
- ✓ Questions about alcohol and drug use
- ✓ Work performance issues

**The TLC you need is just a phone call away. We are here to help.**  
All information is confidential.  
For eligibility information, please check with your Human Resources and/or Benefits office.  
Crisis help available 24 hours a day  
Telephonic and online access to legal and financial professionals  
Telephonic and online referrals to child and elder care professionals  
Online information and resources

**How Do You Get Help?**  
To arrange for a private and confidential appointment, call:  
**(800) 280-3782**



BEHAVIORAL HEALTHCARE OPTIONS, INC.  
Helping you meet life's challenges.  
For assistance please call (800) 280-3782

MONTHLY FEATURE: Generalized Anxiety Disorder (GAD)  
Are you extremely worried about everything in your life, even if there is little or no reason to worry? If so, you may have generalized anxiety disorder (GAD).  
Learn more about... Generalized Anxiety Disorder (GAD)

LOCATE RESOURCES: Adoption Services, Child Care Services, Education Services, Older Adult Services, Pet Services

NEWS FOR YOU: Military veterans returning home face unique challenges. Because of the experiences they may have faced during military duty, the transition back to civilian life can be difficult. If you are a veteran or the loved one of a veteran, we would like to bring your attention to the following articles that are available on the Web site to help you cope with emotions that returning home may bring.

- Ten Tips for Reconciliation During Homecoming
- The Five Phases of Homecoming
- Welcome Back Home's What's Been Happening While You Were Gone

Also, the following articles on this site provide information on how veterans and their families can access resources:

- Free Tax Assistance for Members of the Military
- G.I. Bill Benefits: Financial Support for Education and Housing
- Payday Loan Protections for Military Consumers

In addition, you may find the following resources helpful:  
Military OneSource (<http://www.militaryonesource.mil>) is a free service that benefits service members and their families by helping with a broad range of concerns including money management, resource employment and education, parenting and child care, relocation, deployment, reunion and the post-service.

TRAVEL Mental Health Flood Benefits Discipline Injury Benefits Holidays on Disability

Online Seminars:  
Register for these upcoming Online Seminars:  
04/21/15 - Disrupting Negative Thoughts  
05/19/15 - Estate Planning: Five Essential Documents  
06/19/15 - Communication Skills for Collaboration



# A Benefit connected to either Medical Plan

## EMI Health Wellvia Program

- Available to any employee, spouse, or child enrolled in the University's medical plan(s).
- Allows you to access a doctor 24 hours per day, 7 days a week and 365 days a year with nationwide coverage.
- Call a toll-free number, consult with a doctor, and the doctor can call in a prescription if necessary...all in less than a hour in most cases.
- Used for common conditions (pink eye, ear infections, sore throat, rashes, etc.)
- \$30 co-pay per time you use it
  - Does not apply to your deductible
  - Does not apply to out-of-pocket max
  - Can use HSA or FSA money to pay

WellVia and EMI Health are revolutionizing the way healthcare is purchased and delivered.

Now, with our telehealth solution, employers can offer employees healthcare 24/7/365 and significantly reduce the cost of claims!

**What Is Telehealth?**

Telehealth offers a 24/7/365 solution whereby many common conditions that would require a visit to a doctor's office or emergency care are managed over the phone.

**When Is It Appropriate?**

Many common conditions can be treated using Telehealth including:

- Asthma
- Cold & Flu
- Bronchitis
- Diabetes
- Depression
- Sinus Conditions
- High Blood Pressure
- Sore Throat

**Did You Know?**

70% of doctor visits can be handled over the phone.  
40% of urgent care visits can be managed with Telehealth.  
The average call back time is 16 minutes.  
Physicians are licensed in all 50 states.

**Get A Consultation For Only \$30!**

Visit [www.WellViaSolutions.com](http://www.WellViaSolutions.com) or call our Patient Care Center at (877) 872-0370

# Questions?



A link is available with FAQs and a place to ask any additional questions @ <http://suu.edu/ad/hr/hsa>