

Frequently Asked Questions - Employee Health Plans

All Travis County Health Plans		
	Question	Answer
1	What is a Calendar Year Deductible and how does it affect me?	The Calendar year deductible is the amount of eligible charges you are responsible for paying <u>before</u> the plan pays coinsurance. If there is a copay shown for a service, the copay does not apply towards the deductible. Calendar year deductibles are January 1 st through December 31 st .
2	What is the Medical Out of Pocket maximum and how does it affect me?	The Medical Out of Pocket Maximum (OOPM) is the maximum out of pocket expenses you could incur in a calendar year. If you meet the OOPM, the plan will pay 100% for the remainder of the calendar year. You can think of it as your “safety net”. Deductibles, copays, and coinsurance all apply to your out of pocket maximum.
3	Are Pharmacy expenses included in the Medical Out of Pocket Maximum?	The EPO, PPO and Consumer Choice have a separate Pharmacy OOPM. Pharmacy on these 3 plans do NOT apply to the Medical OOPM. The High Deductible Plan does NOT have a separate Pharmacy OOPM. Pharmacy expenses on the HDHP apply to the Medical OOPM.
4	Which of the 4 plans have the best services and providers?	All 4 plans cover the same services, and doctors, just the level of coverage and how the plan pays vary. For example, let’s say you have a primary care office visit. On the EPO and PPO, a copay would apply. On the Consumer or HDHP, the visit would apply to your deductible, there are no copays on these 2 plans. The member would pay the contracted rate for the provider.
5	Do all 4 plans have in and out of network coverage?	No, the EPO has no out-of-network coverage. If enrolled in the EPO, you can only use in-network providers. If you use an out-of-network provider, you are responsible for the entire bill. The PPO, Consumer and HDHP have both in and out-of-network benefits. However, you save money if you use in-network providers.
6	What is Case and Disease Management?	Case and Disease Management are unique programs for individuals who are living with a chronic condition or dealing with complex health care needs. The program provides a high level of support, educational tools, and telephone access to a registered nurse who is assigned to employees and their families. Case Management can tell employees more about the benefits available to them, offer information about a wide range of health issues and direct them to UnitedHealth Premium® and Centers of Excellence network physicians and facilities. These resources can help individuals better manage chronic conditions such as diabetes or asthma, or other serious illnesses, including cancer.
7	Is coverage for the Travis County Employee Health Clinic included when I enroll in a Travis County health plan?	Yes. If you receive services from the Travis County Employee Health Clinics, you are not required to pay any copay, coinsurance or deductible on the EPO, PPO or Consumer Choice. For the High Deductible, there is a \$50 fee until the deductible is met. You can begin using the clinics the day your health insurance starts.

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8	Are preventive services covered at 100% on all four health plans?	<p>Yes. The Affordable Care Act requires plans to make certain preventive services available without copays, coinsurance or deductibles. Some examples of preventive services covered by this provision include well baby and well child care, blood pressure, diabetes and cholesterol screenings. Screenings for health issues such as smoking, depression and alcohol abuse, routine vaccinations and immunizations, and even hearing screenings. The provision also covers screening mammograms and colonoscopies. To find specific care guidelines for you and your family click on the following links.</p> <p>http://www.uhcpreventivecare.com/ https://www.healthcare.gov/preventive-care-benefits/</p>
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Consumer Choice Plan		
	Questions	Answers
1	Since this is a deductible first plan, how can I find out how much services cost?	UHC has tools and resources available to search and shop for healthcare services. The UHC Cost Estimator allows you to search for cost by provider or facility and will show you the estimated out-of-pocket expense. You can access the estimator through the Advocate4Me phone line, www.myuhc.com or through the Health4Me mobile app.
2	Can I use the Healthcare Flex Spending Account (FSA) to pay for the deductible and coinsurance?	Yes, you can elect to set aside money in a Flexible Spending Account (FSA). The money is deducted on a pre-tax basis and you are eligible to use your full annual election beginning on the first day of the plan year (Oct 1). The funds can be used for eligible out-of-pocket medical, dental, vision or other eligible IRS expenses. Keep in mind, the flex rules have a use-it or lose-it provision so it is important to properly estimate your health spending for the plan year.
3	How does the pharmacy program work?	<p>EnvisionRx is the Pharmacy Benefit Manager (800.361.4542)</p> <p>Pharmacy costs are not subject to the medical calendar year deductible or medical out of pocket limits but have a separate out of pocket limit. \$2,500 per Individual \$5,000 per Family</p> <p>There are no pharmacy copays, but there are minimum and maximum amounts that you would pay.</p> <p>Minimums and maximums</p> <ul style="list-style-type: none"> • Tier 1 20% (\$5 min/\$35 maximum) • Tier 2 20% (\$20 min/\$100 maximum) • Tier 3 20% (\$40 min/\$200 maximum)
4	How do I find out what the medication will cost before I fill it?	Once enrolled on the Consumer Choice plan, you will be able to search the medication cost by pharmacy by logging in to your account at www.envisionrx.com or by calling Envision at 800.361.4542. Since medications have different prices at different pharmacies, researching the cost beforehand may save you on your pharmacy copays.

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High Deductible Health Plan		
	Questions	Answers
1	Since this is a deductible first plan, how can I find out how much services cost?	UHC has tools and resources available to search and shop for healthcare services. The UHC Cost Estimator allows you to search for cost by provider or facility and will show you the estimated out-of-pocket expense. You can access the estimator through the Advocate4Me phone line, www.myuhc.com or through the Health4Me mobile app.
2	Could I use the Healthcare Flex Spending Account (FSA) to pay for the deductible and coinsurance?	No, you cannot enroll in the Healthcare FSA with this plan. This plan includes a Health Savings Account (HSA). The IRS does not allow an employee to enroll in both the Healthcare FSA and an HSA. However, you can enroll in the Limited FSA and also have an HSA. A limited FSA is used only for dental and vision expenses.
3	What is a Health Savings Account (HSA) and what can I use it for?	You can use your HSA to pay for eligible IRS expenses such as medical, dental and vision expenses. Funds are contributed pre- tax by the employer and active employee into the account.
4	Is the HSA a use it or lose it account?	No, any unused funds in your HSA will rollover at the end of the year. The account is also portable, meaning if you leave employment or retire, you keep the funds in your HSA and can continue to use it to pay for eligible expenses.
5	Can I have a HSA with the EPO or PPO?	No, you must be enrolled in a High Deductible Health Plan in order to have the Health Savings Account.
6	How does the pharmacy program work?	EnvisionRx is the Pharmacy Benefit Manager (800.361.4542) Pharmacy costs are subject to the medical calendar year deductible and medical out of pocket limits. There are no pharmacy copays or minimums and maximums amounts that you would be required to pay. All prescriptions apply to the deductible and coinsurance.

For more detailed information about each medical plan, please view the summaries in the Employee Benefits Guide.