

Medical Plan Comparison

	HSA PLAN				POS PLAN			
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Emory Contribution	\$300/\$600 ¹				None			
Earned Incentives	\$775/\$950 ²				\$775/\$950 ²			
Health Savings Account (HSA)	Yes				No			
	TIER 1	TIER 2	TIER 3 ³	TIER 1	TIER 2	TIER 3 ³		
Annual Deductible - Single	\$1,350	\$1,500	\$2,500	\$850	\$1,000	\$2,000		
Annual Deductible - Family	\$2,700 ⁴	\$3,000 ⁴	\$5,000 ⁴	\$2,550	\$3,000	\$6,000		
Out-of-Pocket Maximum ⁵ - Single	\$3,500	\$4,750	\$10,000	\$3,000	\$4,500	\$11,250		
Out-of-Pocket Maximum ⁵ - Family	\$7,000	\$9,500	\$20,000	\$6,000	\$9,000	\$22,500		
Out-of-Pocket Maximum ⁵ - Aggregate	Yes	Yes	Yes	Yes	Yes	Yes		
Primary Care Office Visits ⁶	15% after deductible	25% after deductible	50% after deductible	\$25 co-pay	\$35 co-pay	50% after deductible		
Pediatrician or Mental Health Physician Visit	15% after deductible	25% after deductible	50% after deductible	\$25 co-pay	\$25 co-pay	50% after deductible		
Specialist Office Visits	15% after deductible	25% after deductible	50% after deductible	\$35 co-pay	\$50 co-pay	50% after deductible		
Diagnostic Labs & X-Ray	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible		
Durable Medical Equipment	15% after deductible	25% after deductible	50% after deductible	15% co-insurance	25% co-insurance	50% after deductible		
Routine Preventive Care ⁷	Plan pays 100%	Plan pays 100%	50% after deductible	\$0 co-pay	\$0 co-pay	50% after deductible		
Emergency Room Visits ⁸	15% after deductible	25% after deductible	25% after deductible	\$250 co-pay	\$250 co-pay	\$250 co-pay		
Hospitalizations: Inpatient/Outpatient Coverage	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible		
Behavioral Health Inpatient	15% after deductible	25% after deductible	50% after deductible	15% after deductible	25% after deductible	50% after deductible		
Behavioral Health Outpatient	15% after deductible	25% after deductible	50% after deductible	\$25 co-pay	\$25 co-pay	50% after deductible		

¹ \$600 is contributed annually to the HSA by Emory when Employee+Spouse, Employee+Children or Family level coverage is elected. ² An annual maximum of \$775 in incentives can be earned (for Single level coverage) or \$950 (for Employee+Spouse or Family level coverage). ³ Amounts applied to deductible and out-of-pocket maximums are limited to the Reasonable and Customary charges. ⁴ Family deductible applies in the HSA plan when Employee+Spouse, Employee+Children or Family level coverage is elected. ⁵ Out-of-Pocket maximum includes co-pays. ⁶ Includes services of an internist, general physician, family practitioner, dermatologist and/or allergist. ⁷ Routine Preventive Care services ONLY are covered at 100% under the plan at the Tier 1 and Tier 2 Network levels. Diagnostic services are subject to the deductible and co-insurance. ⁸ Co-pay waived if admitted. **DISCLAIMER:** Every attempt has been made to ensure the chart and information above accurately reflects the details of the plan. Should there be any errors, the terms and conditions of the Summary Plan Description (SPD) prevail.