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| Page Path | Benefits > Health and Wellness > Medical Plans Overview |
| Location | US |
| Article Title | Medical Plans Overview |
| Excerpt | A big part of taking care of you is making sure you and your family have the medical care you need. Facebook provides medical plan options so you can choose the best plan for you and your family. |
| Keywords | Medical plans, Aetna, Kaiser, medical coverage, medical benefits |

## Medical Plan Overview

A big part of taking care of you is making sure you and your family have the medical care you need. Facebook provides medical plan options so you can choose the best plan for you and your family.

## [Context]

## Who It’s For

**You:** You’re eligible if you’re regularly scheduled to work at least 20 hours per week and are a:

* Full-time employee
* Short-term employee
* Fixed-term contractor

**Your dependents:** If you enroll yourself, you can also enroll your:

* Spouse or domestic partner
* Children up to age 26, including:
  + Stepchildren
  + Court-ordered dependents
  + Your domestic partner’s children
  + Foster children (only eligible if you’re enrolled in an Aetna plan)

## [End context]

[Highlights]

**Overview**

US, except California

You have 2 medical plan options: the Aetna Preferred Provider Organization (PPO) and the Aetna Exclusive Provider Organization (EPO).

California

You have 3 medical plan options: the Aetna Preferred Provider Organization (PPO), the Aetna Exclusive Provider Organization (EPO) and the Kaiser HMO.

[Reviewer note: We aren’t planning on linking the plan names to deeper pages since the details needed to decide which plan to choose are on this page. The deeper pages provide information on using the plan once someone has elected it.]

[End highlights]

[Details]

[callout]

## Terms to Know

**Copay:** (All plans)A set dollar amount you pay for some healthcare expenses, such as doctor’s office and urgent care visits.

**Coinsurance:** (Aetna PPO)The percentage you pay for a service after Aetna kicks in its coverage.

**Deductible:** (Aetna PPO only) The amount you pay each year before the plan covers anything for services that don’t require a copay. You don’t have to meet the deductible before the plan pays for preventive care and some other services, such as those that require a copay.

**Out-of-pocket maximum:** (All plans) This is the most you ever have to pay for medical services during the year. If you hit this maximum, the plan will cover your in-network care at 100% for the rest of the plan year.

**Reasonable and customary (R&C) charges:** (Aetna PPO only) The amount Aetna usually charges for a medical service in a specific place. When you use network providers, you don’t have to worry about R&C charges. When you use out-of-network providers in the Aetna PPO, R&C charges are used to determine how much the Aetna PPO will cover.

[end callout]

## How the Plans Are Alike

* **Free Preventive Care:** All plans cover eligible preventive care, such as well-woman exams and well-child visits, at 100% when you use an in-network provider.
* **Out-of-Pocket Maximum:** Each plan has an annual in-network out-of-pocket maximum of $1,500 for individuals and $3,000 for families.

## How the Plans Are Different

* **Deductible:** Only the Aetna PPO has a deductible.
* **Provider Network:** Each plan has a different network of doctors and providers.
* **Out-of-Network Coverage:** Only the Aetna PPO provides out-of-network coverage (unless it’s emergency care—all the plans cover emergencies).

California

* **Prescriptions:** With the Aetna PPO or EPO, preventive medicines are covered in full. With the Kaiser plan, you’ll pay a small copay. In all plans, you’ll pay a small copay for all other types of medicine.

## Compare the Plans

Below are a few details about what you pay in each of the plans. For more information, check out the full 2017 Medical Plan Comparison Chart [link to PDF].

|  |  |  |  |
| --- | --- | --- | --- |
|  | **AETNA PPO** | **AETNA EPO** | **KAISER HMO** California |
| **Annual Deductible**  **(Individual/Family)** | In-Network: **$250/$500**  Out-of-Network: **$500/$1,000** | **None** | **None** |
| **Calendar Year Out-of-Pocket Maximum** **(Individual/Family)** | In-Network: **$1,500/$3,000**  Out-of-Network: **$2,500/$5,000** | **$1,500/$3,000** | **$1,500/$3,000** |
| **Office Visit Copay** | In-Network: **$10** | $10 | $10 |
| **Urgent Care Copay** | In-Network: **$20** | $20 | $20 |
| **Emergency Room Copay** | In-Network or Out-of-Network (for true emergency care): $100 | $100 | $100 |
| **Preventive Care Coverage** | In-Network: **100%** | 100% | 100% |
| **Coinsurance** | In-Network: **10%** Out-of-Network: **30%** | **None** | **None** |

## Costs

The chart below shows your cost per pay period for each plan. These costs are deducted from your paychecks before taxes. That means you pay less in federal taxes (and in some cases, state taxes).

|  |  |  |  |
| --- | --- | --- | --- |
|  | **AETNA PPO** | **AETNA EPO** | **KAISER HMO**  California |
| **Employee Only** | $0 | $0 | $0 |
| **Employee + Spouse/Domestic Partner** | $84.46 | $83.08 | $66.46 |
| **Employee + Child(ren)** | $63.23 | $62.31 | $55.38 |
| **Family** | $133.85 | $132.92 | $111.23 |

Note: If you cover your domestic partner and his or her children, your cost for that portion of the coverage will be taxed. Please visit the Domestic Partner page [link to US Domestic Partnerships page] for details on requirements and tax specifics.

## Using Your Plan

US, except California

Once you’ve chosen which plan is right for you, learn more about how to use your plan [link to Aetna page].

California  
Once you’ve chosen which plan is right for you, learn more about how to use your plan:

* + Aetna PPO and Aetna EPO [link to Aetna page]
  + Kaiser HMO [link to Kaiser page]

## 1095 Tax Forms

The Affordable Care Act requires that employers and health insurers provide 1095 tax forms to all full-time employees. We’ll mail it by March 2. You don’t need this form to complete your tax filing, since you just need to check a box when you file to confirm you had health coverage. But this form will serve as proof that you had coverage, so you should keep it with your tax documentation for the year. If you had multiple employers during the year, you’ll receive multiple forms.

Make sure your address is accurate in Workday [link to Workday] by December 31 to ensure you’ll receive your form.

US, except California

There are three types of 1095 forms. The plan you enroll in will impact which form (or forms) you’ll receive.

* **1095-A:** If you purchased an individual marketplace plan from the Health Insurance Marketplace, you’ll receive this form from your provider. It won’t come from Facebook.
* **1095-B:** This form reports the type of coverage you have, your covered dependents and the period of coverage. You’ll receive it if you’re an expat and you have Geo-Blue health coverage.
* **1095-C:** This form reports that you were offered coverage by Facebook. Sometimes this will also indicate the type of coverage you have, your covered dependents and the period of coverage. You’ll receive this form from Facebook no matter what your medical plan enrollment decision is.

California

There are three types of 1095 forms. The plan you enroll in will impact which form (or forms) you’ll receive.

* **1095-A:** If you purchased an individual marketplace plan from the Health Insurance Marketplace, you’ll receive this form from your provider. It won’t come from Facebook.
* **1095-B:** This form reports the type of coverage you have, your covered dependents and the period of coverage. You’ll receive it from your insurance company if you’re an expat and you have Geo-Blue health coverage or if you enroll in the Kaiser HMO plan.
* **1095-C:** This form reports that you were offered coverage by Facebook. Sometimes this will also indicate the type of coverage you have, your covered dependents and the period of coverage. You’ll receive this form from Facebook no matter what your medical plan enrollment decision is.

[End details]

## Tools and Resources

2017 Medical Plan Comparison Chart [link to PDF]

## Related Reading

Second Medical Opinion [link to Second Medical Opinion page]

Virtual Visits (Aetna only) [link to Second Medical Opinion page]

Legal Notices and Plan Summaries [link to Legal Notices and Plan Summaries page]

## Contacts

**Aetna PPO and Aetna EPO**

Phone: 1-800-541-7967

Group Number: 469709

Aetna website

Find a Doctor: FB DocFind

California  
**Kaiser HMO**

Phone: 1-800-464-4000

Group Numbers:

* Northern CA: 643084
* Southern CA: 232796

Kaiser website