

PREPARED BY WORKFORCE MANAGEMENT ORGANIZATION

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Specific questions regarding how the plan works for a specific treatment, procedure, medical equipment, other specific services, or access to www.myuhc.com website please contact United Healthcare at 1-888-321-0369.

I. MEDICAL PLANS FAQs:

1. What are the medical plan options available in 2015?

For 2015, you will continue to have two medical plan options with United Healthcare (UHC): a Health Reimbursement Account (HRA), and a Point of Service (POS) plan.

2. Will preventive care remain free under both plans?

Yes, preventive care will remain at no extra cost for either medical plan.

3. Is there a separate prescription drug deductible?

Yes. Under both plans there is a \$100 prescription drug deductible. The deductible is per person, three per family must satisfy. Using a Health FSA (Flexible Spending Account) can help manage this cost.

4. What is the difference between deductible and out-of-pocket maximum?

A deductible is the amount you must pay before your insurance starts to pay its portion of costs for a covered health expense. The deductible could be as low as a few hundred dollars or as high as several thousand dollars. Out-of-pocket maximum is the total cost that would be incurred by the employee, including all deductibles, coinsurance, copays, etc.

5. Do my deductible, coinsurance, and copayments apply to my out-of-pocket maximum?

Yes. Under the Federal Health Care Reform Act, all payments including deductibles, coinsurance and copayments must be applied to your annual out-of-pocket maximum.

6. Any changes to doctors who are available to us?

No. Changes may occur anytime during the year with any plan based on agreements between physician and healthcare provider.

7. Do you need a referral from your primary physician to see a specialist?

No.

8. What if my Primary Care Physician is a specialist? (i.e. Diabetic specialist as the Primary Care Physician) What would be the copay?

You would pay the Specialist level copay.

9. Are psychologists always considered specialists?

Due to Mental Health Parity, psychologists fall under the Primary Care Physician copay.

10. Are physical therapists considered specialists?

Physical therapists would fall under the Primary Care Physician category.

11. Will the out-of-network benefit be posted online?

Yes.

12. There used to be minimal eye care with United Healthcare. Is this still in effect?

Yes. However, this benefit is limited to a one time per year eye exam. See UHC medical plan summaries in the WFMO Benefits website for more information.

If you have additional questions not covered here, please contact Workforce Management by email at wfmo@tulane.edu or by phone at (504) 865-5280.