

# Frequently Asked Questions

## High Deductible Health Plan Option

### **Do I still have access to the network discounts on the HDHP?**

Yes. While the deductible is higher, you will still benefit from the discounts Anthem has negotiated with network providers.

### **Is the network the same?**

Yes, the HDHP is on the Health Keepers network.

### **What is the difference between embedded and non-embedded deductible?**

With an embedded deductible, **each** family member has an individual deductible in addition to the overall family deductible. If an individual in the family reaches his or her deductible before the family deductible is reached, his or her services will be paid by the insurance company at the applicable cost sharing. However, that only applies to that particular member.

Once multiple family members' medical expenses surpass the family deductible, the insurer begins to pay covered medical expenses for all members of the family, regardless of whether any one member has reached his or her individual deductible. The Tiered plan uses an embedded deductible.

With a non-embedded deductible, there is no individual deductible when more than one person is on the plan. The overall family deductible must be reached, either by an individual or by the family, before insurance will start to cover services. The HDHP uses a non-embedded deductible.

### **What about Out of network coverage on HDHP?**

It is available but the deductible and maximum out of pocket are separate so you would see significantly more expense for out of network services. If you experience an emergency while out of network, emergency room facility and professional services would be covered as in-network. Urgent care, the out of network deductible would apply and once met, you would have 30% co-insurance.

### **Can you explain prescription benefits on the HDHP?**

With the exception of preventative medications covered by the EnhancedRx program, the deductible must be reached before you would receive pharmacy benefits. Once you reach the deductible; you will have co-pays for drugs on Anthem's formulary. Specialty medications will have a co-insurance of 20% up to \$300 per month.

Savings are available for a 90-day supply of a medication.

Please see the list of medications covered on the EnhancedRx program in the Quick Resources box on the Open Enrollment Webpage

### **Is this new HDHP plan available for out of state employees also?**

The HDHP is on the Healthkeepers network which is Virginia based. The out of Network deductible for this HDHP would be \$4,000 for an individual and \$8,000 for a family before any services would be covered with the exception of preventative care and preventative prescriptions.

We are not opening this plan up to out of state.

During the open enrollment window of May 20-31 you will still need to log into Workday to elect the Anthem KeyCare plan (it will be the only option showing for you) or your current coverage will end as of June 30, 2024, and you will not be able to pick it back up until Open Enrollment of next year.

Because the HDHP is not available, you also will not be able to elect the new Health Savings Account, but can continue to take advantage of pretax savings plans under the FSA or Dependent Care plans.

## **Health Savings Account**

### **The employer contribution to the Health Savings Account is \$750 or \$1500 no matter how much employee contribute?**

Yes. You will receive the UPG contribution regardless of whether or not you contribute. Be sure to elect the HSA in your Workday event. If you do not want to contribute yourself, indicate zero contribution.

### **Is the employer contribution vested immediately?**

Employer contributions are fully vested and stay with you.

### **When are the employer funds available?**

Employer contributions will be seen after July 12<sup>th</sup> but can be used for services incurred after July 1.

### **Does the HSA program allow for employee contributions other than through payroll deduction?**

You can contribute to the HSA outside of payroll contributions and take the deduction on your personal taxes.

### **Does the balance roll over to the next fiscal year if you don't use it all in the year?**

An HSA is a savings account. All funds will remain in there, year to year, if unused. In this way, the account can grow year after year.

### **Is the employer contribution taxed?**

The employer contribution is NOT taxed.

### **Is the employer contribution to the HSA automatic if I enroll in the HDHP?**

No. If you are electing the HDHP and have determined that you are also eligible for the HSA, You MUST also elect the HSA in Workday to receive the employer funds. You do not need to contribute yourself to receive the employer contribution.

### **Will the UPG contribution to the HSA happen every year?**

The intent is for UPG to provide seed money for people electing the HDHP and HSA as long as we have the HDHP plan. However, plans are subject to change over time.

### **Do you get annual contribution amount up front like you do with the FSA?**

The employer HSA contribution is available upfront. Your contributions are not front loaded. Instead, they build overtime.

### **Can I open an HSA or FSA with the tiered plan?**

No: the only employees eligible for an HSA are those on the high deductible health plan. If you elect the tiered plan, or Key Care for out of state, you can still participate in the pre-tax savings of the full medical FSA and dependent care accounts.

### **Can you still have an FSA while having an HSA? You mentioned rolling over the FSA if enrolled, however, i thought you could not have both at once?**

You can have a LIMITED FSA or the Dependent care FSA. You cannot have both and HSA and full medical FSA. If you currently have an FSA and have a rollover amount at the end of the current plan year and elect to participate in the HSA, McGriff will place any applicable rollover into the limited FSA that can be used for dental and vision only.

## **What do I need to do in Workday?**

**If you wish to continue medical coverage on current plan or new plan, you must complete an open enrollment event in Workday. If you do not enroll, your medical and flexible spending will end June 30.**

**Open Enrollment kicks off May 20.** Use the link in the Workday Open Enrollment announcements or look in your Workday Inbox for the Open Enrollment event. You will notice your medical and flexible spending accounts, if applicable, have defaulted to waived. Click enroll on the Medical Tile, select plan and then continue through to add any dependents. Enrollment Instructions on right provide valuable information as you navigate through. Be sure to save your elections before moving on to the next benefit.

If you are electing the HDHP and have determined that you are also eligible for the HSA, You MUST also elect the HSA in Workday to receive the employer seed funds. The HSA employer contribution is not automatic. You do not need to contribute yourself to receive the employer contribution. You will be able to indicate your contribution on the second page of the Tile. Indicate zero if you do not wish to contribute.

Be sure to submit and sign off on your elections after you have reviewed all the Benefit tiles.

**Please be sure to review Plan Summaries, available on <https://hr.virginia.edu/benefits/upg-open-enrollment>**

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