

(To translate this text, copy/paste into [Google Translate](#).)

For Your Benefit: Differences Between UVA Health Plan Options
Tara Woodson, Benefits Counselor

TRANSCRIPT

♪ ♪

Hi, I'm Tara Woodson, a Benefits Counselor here at UVA. Do you like options? Well, you're in luck! You have three health plan options here at UVA: Basic, Value, and Choice. While considering your options, keep in mind that while these different plans provide the same coverage for medical services, they each offer different ways of paying for services.

The schedule of benefits provides a side-by-side comparison of each health plan option. Notice where the plans differ in premiums, deductibles, copays, coinsurance, and maximum out-of-pocket expenses.

Let's say you want to see your doctor for a preventive office visit. All three plan options will pay for that visit in full. But if you need to see your doctor for a sick visit, each plan will pay differently.

Let's take a closer look at in-network individual costs to help you get a better idea of what might be best for you.

Under a Basic Health plan, the cost of a doctor visit goes towards your deductible and 20% coinsurance. That means you'll pay the cost of the visit in full until you meet your deductible.

If you have a Value Health plan, you'll have a set copay for a doctor visit and no deductible.

With a Choice Health plan, the cost of a doctor visit goes towards your \$500 deductible and 15% coinsurance. Like the Basic Health plan, that means you'll pay the cost of the visit in full until you meet your deductible.

Always remember to factor in your annual premium when looking at the bigger picture of your health care planning.

For Basic Health participants, your HSA contribution from UVA will offset your higher deductible.

Want to learn more? You can always visit the Health Plan comparison tools listed on the Health Plan webpage. You can also click on the Live Chat option on the bottom of every Open Enrollment webpage if you need any additional assistance.

There's a perfect health plan option for you. Get to know your options better on the comparison schedule of benefits!

♪ ♪