

# Andrews University

2015 - 2016 Plan Year

Benefits	Premier Plan		Standard Plan		High Ded/HSA Plan	
Deductible*	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Per Covered Person	\$500	\$3,000	\$650	\$3,000	\$1,450	\$3,000
Per Family	\$1,000	\$6,000	\$1,300	\$6,000	\$2,900	\$6,000
General Benefit Percentage / Co-insurance*	90%	60%	80%	60%	80%	60%
(Unless specifically stated otherwise)						
Co-Insurance Maximum	\$2,850/\$5,700	\$5,000/\$10,000	\$3,700/\$7,400	\$5,000/\$10,000	N/A	N/A
Total Max Out-of-Pocket (does not include RX co-pays)	\$4,350/\$8,700	N/A	\$5,350/\$10,700	N/A	\$3,250/\$6,500	\$8,000/\$16,000
Physician Care						
Office Visits	\$20 co-pay	60%	\$30 co-pay	60%	80%	60%
Specialist Office Visit	\$20 co-pay	60%	\$30 co-pay	60%	80%	60%
Hospital Care*						
Inpatient Services	90%	60%	80%	60%	80%	60%
Outpatient Services	90%	60%	80%	60%	80%	60%
Diagnostic, X-ray & Lab Charges*	100%	60%	100%	60%	80%	60%
Wellness	100%	Not Covered	100%	Not Covered	100%	Not Covered
Prescription Drugs - Generic/Brand	25% - Min \$0/Max \$60		35% - Min \$0/Max \$60		20% after ded	
Emergency Room (Physician/Provider Charge)*	90%	90%	80%	80%	80%	80%
Emergency Room (Facility Charge)	\$250 copay, then 100%	\$250 copay, then 100%	\$250 copay, then 100%	\$250 copay, then 100%	80%	80%

\*Deductible Applies

2015/2016	AU Employee Contributions				Opt-Out Benefit
Benefit Selection	Premier	Standard	QHDHP	Dental/Vision	
Employee Only	<b>\$96</b>	<b>\$67</b>	<b>\$27</b>	\$7.00	\$87.50
	\$194	\$165	\$50		
Employee Plus One	<b>\$143</b>	<b>\$102</b>	<b>\$46</b>	\$15.00	\$87.50
	\$241	\$200	\$144		
Employee Plus Two or more	<b>\$190</b>	<b>\$135</b>	<b>\$46</b>	\$22.00	\$87.50
	\$288	\$233	\$144		

The Bolded number indicates wellness requirements have been met

The above numbers may be rounded/Based On 24 Bi-Weekly Pays