When you elect a health care plan, you get to choose which Third-Party Administrator (TPA) will administer your plan—either Aetna or Excellus BlueCross BlueShield (Excellus). You may want to consider the network availability when choosing your TPA. The TPAs have each contracted with in-network providers to offer health care services at negotiated fees. To find out if your physician or other providers and facilities are members of either the Aetna or Excellus network, visit their network directories online at:

**Aetna**

**Excellus**
Go to [www.excellusbcbs.com](http://www.excellusbcbs.com) and select Find a Doctor or Hospital and then Upstate New York Provider Network to find a local provider.

**Accountable Health Partners (AHP)**
To find an Accountable Health Partners Provider in your area, use the Provider Search tool on the AHP website ([www.ahpnetwork.com](http://www.ahpnetwork.com)) or call AHP customer service toll free at (888) 457-7463 or direct at (585) 784-8855.
### Overall Coverage (Single)

<table>
<thead>
<tr>
<th>Service Type</th>
<th>YOUR PPO Plan</th>
<th>YOUR HSA-Eligible Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescriptions</td>
<td>Plan pays 65% after Tier 1 deductible</td>
<td>Plan pays 75% after Tier 1 deductible</td>
</tr>
<tr>
<td>Maternity Services</td>
<td>Plan pays 100% after deductible</td>
<td>Plan pays 100% after deductible</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>Plan pays 90% after Tier 1 deductible</td>
<td>Plan pays 90% after Tier 1 deductible</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>Plan pays 90% after the Tier 1 deductible is met.</td>
<td>Plan pays 90% after the Tier 1 deductible is met.</td>
</tr>
<tr>
<td>Mental Health and Chemical Dependence Services</td>
<td>Plan pays 100% after deductible</td>
<td>Plan pays 100% after deductible</td>
</tr>
<tr>
<td>Other Services</td>
<td>Plan pays 75% after deductible</td>
<td>Plan pays 75% after deductible</td>
</tr>
</tbody>
</table>

### Preventive Care Services

- **Prescription Drugs**
  - Not Covered

- **Physicians’ Office and Diagnostic/Lab Services**
  - Plan pays 65% after deductible
  - Plan pays 75% after deductible
  - Plan pays 60% after deductible

- **Inpatient Hospital Services**
  - Plan pays 90% after deductible

- **Outpatient Hospital Services**
  - Plan pays 90% after deductible

- **Emergency Care**
  - Plan pays 90% after Tier 1 deductible

- **Maternity Services**
  - Plan pays 100% after deductible

### Overall Coverage (Employee and Spouse or Domestic Partner, Employee and Child(ren), or Family Coverage)

<table>
<thead>
<tr>
<th>Service Type</th>
<th>YOUR PPO Plan</th>
<th>YOUR HSA-Eligible Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescriptions</td>
<td>Plan pays 65% after Tier 1 deductible</td>
<td>Plan pays 75% after Tier 1 deductible</td>
</tr>
<tr>
<td>Maternity Services</td>
<td>Plan pays 100% after deductible</td>
<td>Plan pays 100% after deductible</td>
</tr>
<tr>
<td>Outpatient Facility</td>
<td>Plan pays 90% after Tier 1 deductible</td>
<td>Plan pays 90% after Tier 1 deductible</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>Plan pays 90% after the Tier 1 deductible is met.</td>
<td>Plan pays 90% after the Tier 1 deductible is met.</td>
</tr>
<tr>
<td>Mental Health and Chemical Dependence Services</td>
<td>Plan pays 100% after deductible</td>
<td>Plan pays 100% after deductible</td>
</tr>
<tr>
<td>Other Services</td>
<td>Plan pays 75% after deductible</td>
<td>Plan pays 75% after deductible</td>
</tr>
</tbody>
</table>

### Preventive Care Services

- **Prescription Drugs**
  - Not Covered

- **Physicians’ Office and Diagnostic/Lab Services**
  - Plan pays 65% after deductible
  - Plan pays 75% after deductible
  - Plan pays 60% after deductible

- **Inpatient Hospital Services**
  - Plan pays 90% after deductible

- **Outpatient Hospital Services**
  - Plan pays 90% after deductible

- **Emergency Care**
  - Plan pays 90% after Tier 1 deductible

- **Maternity Services**
  - Plan pays 100% after deductible

---

1. YOUR PPO Plan is a comprehensive benefits package that includes medical, dental, vision, and prescription drug coverage. It is available to all employees.  
2. YOUR HSA-Eligible Plan is a high-deductible health plan that is eligible for a Health Savings Account (HSA). It is available to full-time employees earning less than $50,000 per year and all part-time employees.  
3. The University of Rochester Health Plans offer coverage to help meet the health care needs of you and your family. This chart is designed to help you understand the features of each health plan so that you can make informed decisions.  
4. Includes women’s health screening; breast feeding support, supplies, and equipment; breast care services; and prescription drugs for pregnancy-related conditions.  
5. If you are prescribed a brand name drug when a generic equivalent exists, you may be eligible for a discount.  
6. 90-day supplies of maintenance drugs filled at the URMC Employee Pharmacy are eligible for a discount.  
7. Services provided at the Tier 3 Benefit Level will be capped at the Reasonable and Customary levels; you may be balance billed.  
8. Prenatal services are covered 100%. \footnote{Note: Check with your third-party administrator (Aetna or Excellus) before seeking preventive care to ensure the service is considered preventive. View the 2018 Health Program Guide for additional information.}  
10. Covered under the School of Medicine and Dentistry Faculty Compensation plan, and all part-time employees earning a regular annual salary means the “Targeted Salary.”  
11. Faculty and staff members are eligible for a Tier 2 prescription plan. \footnote{Note: Check with your third-party administrator (Aetna or Excellus) before seeking preventive care to ensure the service is considered preventive. View the 2018 Health Program Guide for additional information.}  
12. Covered under the School of Medicine and Dentistry Faculty Compensation plan, and all part-time employees earning a regular annual salary means the “Targeted Salary.”  
13. Covered under the School of Medicine and Dentistry Faculty Compensation plan, and all part-time employees earning a regular annual salary means the “Targeted Salary.”  
14. Covered under the School of Medicine and Dentistry Faculty Compensation plan, and all part-time employees earning a regular annual salary means the “Targeted Salary.”