



Gallagher

Insurance | Risk Management | Consulting

VANDERBILT  UNIVERSITY
MEDICAL CENTER

80/60 MEDICAL INSURANCE

(October 1, 2023 – September 30, 2024)

Provided by

aetnaSM



What is a PPO Plan?

- The PPO plan offers more flexibility and choice than the HMO plan due to the In-Network and Out-of-Network selection you make at the time you seek services
- The In-Network benefits (copays/coinsurance) will be covered at a higher level than the Out-of-Network benefits
- At the time of service, you have the ability to seek care from a Specialist, without having to obtain a referral from a Primary Care Physician (PCP)
- The contractual agreement between the PPO Plan and the In-Network Provider is on a “discounted fee for service” basis
- You will pay more out-of-pocket when you seek services Out-of-Network because those physicians are not providing the same contracted discounts as the In-Network physicians

Aetna 80/60 Base Plan

- The Open Choice PPO 80/60 plan offers you comprehensive benefit coverage with an In-Network and Out-of-Network benefit as well as prescription drug benefits
- This plan is the base plan, or ‘default plan’ that the University offers *at no cost to the postdoc*
- Before enrolling your eligible dependents, please check with your Department Administrator to assure that your dependents are eligible for the plan

Postdoctoral Trainee Benefits Program

Aetna 80/60 <u>Base</u> Medical Plan		
Core Benefits	In-Network	Out-of-Network
Deductible	\$500 / Individual \$1,000 / Family	\$1,000 / Individual \$2,000 / Family
Annual Maximum Out-of-Pocket	\$3,000 / Individual \$6,000 / Family	\$7,500 / Individual \$15,000 / Family
Lifetime Maximum	Unlimited	Unlimited
Physician Office Visit	\$25 Copay	40%
Specialist Visit	\$40 Copay	40%
Walk-in Clinics	\$25 Copay	40%
Hospitalization	<i>Inpatient:</i> 20% + \$150 Copay AD* <i>Outpatient:</i> 20% AD* <i>Pregnancy:</i> 20% + \$150 Copay AD*	<i>Inpatient:</i> \$300 Copay + 40% AD* <i>Outpatient:</i> 40% AD* <i>Pregnancy:</i> \$300 Copay + 40% AD*
Prescription Drugs	<i>Generic:</i> \$10 Copay <i>Brand:</i> \$20 Copay <i>Non Brand:</i> \$35 Copay	<i>Generic:</i> \$10 + 50% <i>Brand:</i> \$20 + 50% <i>Non Brand:</i> \$35 + 50%

*AD = After Deductible

Postdoctoral Trainee Benefits Program

Aetna 80/60 <u>Base</u> Medical Plan		
Core Benefits	In-Network	Out-of-Network
Emergency Room Visits	\$150 Copay + 20%	\$150 Copay + 20%
Urgent Care	\$35 Copay	\$35 Copay
Routine Physical Exam	\$0	40% After Deductible
Routine Gynecological Exam	\$0	40% After Deductible
Routine Mammograms	\$0	40% After Deductible
Mental Health	<i>Inpatient:</i> 20% + \$150 Copay AD* <i>Outpatient:</i> \$40 Copay	<i>Inpatient:</i> 40% + \$300 Copay AD* <i>Outpatient:</i> 40% AD*

*AD = After Deductible

For more detailed plan design information go to: <https://clients.garnett-powers.com/pd/vumc/documents/>



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Postdoctoral Trainee Benefits Program

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AETNA Medical Plans	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
80/60 PPO Medical Plan			
Postdoc	\$834.80	\$834.80	\$0
Postdoc + Spouse	\$1,936.83	\$1,936.83	\$0
Postdoc + Child(ren)	\$1,711.42	\$1,711.42	\$0
Postdoc + Family	\$2,771.69	\$2,771.69	\$0
90/70 PPO Medical Plan "Buy Up"			<i>Billed directly to postdoc via "FreshBooks"</i>
Postdoc	\$880.34	\$834.80	\$45.54
Postdoc + Spouse	\$2,042.46	\$1,936.83	\$105.63
Postdoc + Child(ren)	\$1,804.74	\$1,711.42	\$93.32
Postdoc + Family	\$2,922.81	\$2,771.69	\$151.12