



Gallagher

Insurance | Risk Management | Consulting

VANDERBILT  UNIVERSITY
MEDICAL CENTER

90/70 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 90/70 Buy-Up Plan

- The Aetna Open Choice PPO 90/70 Buy-Up Option Plan offers you comprehensive benefits coverage with an In-Network and Out-of-Network benefit as well as prescription drug benefits
- If you wish to be enrolled in this plan, you will be responsible for a monthly contribution depending on your enrollment tier
- 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 90/70 Buy-Up 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	\$2,000 / Individual \$4,000 / Family	\$4,000 / Individual \$8,000 / Family
Lifetime Maximum	Unlimited	Unlimited
Physician Office Visit	\$20 Copay	30% After Deductible
Specialist Visit	\$40 Copay	30% After Deductible
Walk-in Clinics	\$20 Copay	30% After Deductible
Hospitalization	<i>Inpatient:</i> \$150 + 10% After Deductible <i>Outpatient:</i> 10% After Deductible <i>Pregnancy:</i> 10% + \$150 Copay After Deductible	<i>Inpatient:</i> \$250 Copay + 30% After Deductible <i>Outpatient:</i> 30% After Deductible <i>Pregnancy:</i> \$250 Copay + 30% After Deductible
Prescription Drugs (RX)	<i>Generic:</i> \$15 Copay <i>Brand:</i> \$35 Copay <i>Non Brand:</i> \$50 Copay	<i>Generic:</i> 30% coinsurance after copay/RX; \$15 for 30 day supply <i>Brand:</i> 30% coinsurance after copay/RX; \$35 for 30 day supply <i>Non Brand:</i> 30% coinsurance after copay/RX; \$50 for 30 day supply

Postdoctoral Trainee Benefits Program

Aetna 90/70 Buy-Up Medical Plan		
Core Benefits	In-Network	Out-of-Network
Emergency Room Visits	\$150 Copay + 10%	\$150 Copay + 10%
Urgent Care	\$50 Copay + 10%	30% After Deductible
Routine Physical Exam	\$0	30% After Deductible
Routine Gynecological Exam	\$0	30% After Deductible
Routine Mammograms	\$0	30% After Deductible
Mental Health	<i>Inpatient:</i> \$150 Copay + 10% AD* <i>Outpatient:</i> \$40 Copay	<i>Inpatient:</i> \$250 Copay + 30% AD* <i>Outpatient:</i> 30% After Deductible

*AD = After Deductible

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

Aetna 90/70 Buy-Up PPO Plan

2023/2024 Monthly Postdoc Contributions		
Coverage Tier	Monthly Contribution	Monthly Increase from last year
Postdoc	\$45.54	+ \$2.98
Postdoc + Spouse	\$105.63	+ \$6.91
Postdoc + Child(ren)	\$93.32	+ \$6.11
Postdoc + Spouse/Partner + Child(ren)	\$151.12	+ \$9.88



Insurance | Risk Management | Consulting

Postdoctoral Trainee Benefits Program

VANDERBILT UNIVERSITY
MEDICAL CENTER

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