



Gallagher

Insurance | Risk Management | Consulting

VANDERBILT  UNIVERSITY
MEDICAL CENTER

90/70 MEDICAL INSURANCE

(October 1, 2022 – September 30, 2023)

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

2022/2023 Monthly Postdoc Contributions		
Coverage Tier	Monthly Contribution	Monthly Increase
Postdoc	\$42.56	+ \$4.88
Postdoc + Spouse	\$98.72	+ \$11.31
Postdoc + Child(ren)	\$87.21	+ \$9.99
Postdoc + Spouse/Partner + Child(ren)	\$141.24	+ \$16.17



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Postdoctoral Trainee Benefits Program

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Plans	VUMC Contribution	Postdoc Contribution
aetna 80/60 PPO Medical Plan		
Postdoc	\$780.19	\$0
Postdoc + Spouse	\$1,810.12	\$0
Postdoc + Child(ren)	\$1,599.46	\$0
Postdoc + Family	\$2,590.36	\$0
aetna 90/70 Medical Plan "Buy Up"		<i>Billed directly to postdoc via "FreshBooks"</i>
Postdoc	\$780.19	\$42.56
Postdoc + Spouse	\$1,810.12	\$98.72
Postdoc + Child(ren)	\$1,599.46	\$87.21
Postdoc + Family	\$2,590.36	\$141.24