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VANDERBILT  UNIVERSITY  
MEDICAL CENTER

# 80/60 MEDICAL INSURANCE

Provided by

**aetna**<sup>SM</sup>



# 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



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# Postdoctoral Trainee Benefits Program

Aetna 80/60 <u>Base</u> Medical Plan		
Core Benefits	In-Network	Out-of-Network
<b>Deductible</b>	\$500 / Individual \$1,000 / Family	\$1,000 / Individual \$2,000 / Family
<b>Annual Maximum Out-of-Pocket</b>	\$3,000 / Individual \$6,000 / Family	\$7,500 / Individual \$15,000 / Family
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Physician Office Visit</b>	\$25 Copay	40%
<b>Specialist Visit</b>	\$40 Copay	40%
<b>Walk-in Clinics</b>	\$25 Copay	40%
<b>Hospitalization</b>	<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*
<b>Prescription Drugs</b>	<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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PLAN COSTS OCT 1, 2024 – SEPT 30, 2025			
AETNA Medical Plans	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
<b>80/60 PPO Medical Plan</b>			
Postdoc	\$901.62	\$901.62	\$0
Postdoc + Spouse	\$2,091.86	\$2,091.86	\$0
Postdoc + Child(ren)	\$1,848.41	\$1,848.41	\$0
Postdoc + Family	\$2,993.55	\$2,993.55	\$0
<b>90/70 PPO Medical Plan "Buy Up"</b>			
			<i>Billed directly to postdoc via "FreshBooks"</i>
Postdoc	\$950.81	\$901.62	\$49.19
Postdoc + Spouse	\$2,205.95	\$2,091.86	\$114.09
Postdoc + Child(ren)	\$1,949.20	\$1,848.41	\$100.79
Postdoc + Family	\$3,156.77	\$2,993.55	\$163.22