

## 2024 Health Insurance Comparison Chart

Children may be covered until they reach the age of 26. Coverage will end on the last day of the month a child turns 26.

Medical Plan Coverage	HuskyCare PPO		HuskyCare HDHP 1		HuskyCare HDHP 2	
<p><b>A detailed <i>Summary of Benefits Coverage</i> is available at <a href="http://www.mtu.edu/hr/benefits/insurance">www.mtu.edu/hr/benefits/insurance</a></b></p> <p><b>Dollar amounts and percentages listed reference employee cost.</b></p> <p><b>Healthcare Coverage</b> Blue Cross Blue Shield of Michigan (BCBSM)</p> <p><b>Prescription Coverage</b> Express Scripts</p>	<ul style="list-style-type: none"> <li>Employee Only: \$100/month</li> <li>Employee + Spouse: \$200/month</li> <li>Employee + Child(ren): \$185/month</li> <li>Employee + Spouse + Child(ren): \$285/month</li> <li>Pretax deduction through payroll</li> </ul> <p style="text-align: center;"><b>Preventative Exam covered In-Network at 100% one per calendar year</b></p>		<ul style="list-style-type: none"> <li>Employee Only: \$4/month</li> <li>Employee + Spouse: \$8/month</li> <li>Employee + Child(ren): \$6/month</li> <li>Employee + Spouse + Child(ren): \$12/month</li> <li>Pretax deduction through payroll</li> <li>Option to open a Health Savings Account and make pretax contributions through payroll.</li> </ul> <p style="text-align: center;"><b>Preventative Exam covered In-Network at 100% one per calendar year</b></p>		<ul style="list-style-type: none"> <li>\$0 for employees and dependents</li> <li>Employee Only: \$30 subsidy credit</li> <li>Employee + Spouse: \$60 subsidy credit</li> <li>Employee + Child(ren): \$70 subsidy credit</li> <li>Employee + Spouse + Child(ren): \$90 subsidy credit</li> <li>Option to open a Health Savings Account and make pretax contributions through payroll.</li> </ul> <p style="text-align: center;"><b>Preventative Exam covered In-Network at 100% one per calendar year</b></p>	
	<b>In-Network</b>	Out-of-Network	<b>In-Network</b>	Out-of-Network	<b>In-Network</b>	Out-of-Network
Annual Deductible	Individual \$1,500/ Family \$3,000	Individual \$3,000/ Family \$6,000	Individual \$1,750/ Family \$3,500	Individual \$3,500/ Family \$7,000	Individual \$5,000/ Family \$10,000	Individual \$10,000/ Family \$20,000
Deductible Type	Embedded	Embedded	Aggregate	Aggregate	Embedded	Embedded
Out-of-Pocket Max (Individual/Family) (deductible is included)	\$2,500/\$5,000	\$8000/\$16,000	\$3,000/\$6,000	\$6,000/\$12,000	\$5,000/\$10,000	\$10,000/\$20,000
In-Patient Hospitalization	30% after deductible	30% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Surgery	30% after deductible	30% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Office Visit	30%	30% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Lab & X-Ray	30%	30% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Mental Health	30%	30% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Physical Therapy	30%	30% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Chiropractic	30%	30% after deductible	35% after deductible	40% after deductible	0% after deductible	0% after deductible
Massage Therapy	30%	30% after deductible	35% after deductible	40% after deductible	0% after deductible	0% after deductible
Durable Medical Equipment	30%	30% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Acupuncture	30%	30% after deductible	35% after deductible	40% after deductible	0% after deductible	0% after deductible
Emergency Room Visit	\$75	\$75	10% after deductible	10% after deductible	0% after deductible	0% after deductible
Retail Rx	Generic 10% (Min/Max) \$5/\$20 Brand 25% (Min/Max) \$10/\$40	Not Applicable	10% after deductible	Not Applicable	10% after deductible	Not Applicable
Mail Order Rx/3 months	Generic – 2x's copay & Brand – 2x's copay		10% after deductible		0% after deductible	

### Deductible Type Definition

**Embedded:** There are two deductible amounts within one plan; individual and family. The individual deductible is embedded in the family deductible, so no one family member can contribute more than the individual amount toward the family deductible.

**Aggregate:** Under an aggregate deductible, the total family deductible must be paid out-of-pocket before health insurance starts paying for the health care services incurred by any family member.