

WHICH MEDICAL PLAN IS RIGHT FOR YOU?



Choosing a medical plan is not always an obvious choice.

Both of the plans offered by the College are administered by Harvard Pilgrim. The two plans use different networks, as one is an HMO and the other a PPO. However, both plans include prescription drug coverage through OptumRx. So how do you choose? Here's a quick snapshot of your options.

HARVARD PILGRIM HMO	HARVARD PILGRIM PPO PLUS HSA
Not eligible for a Health Savings Account	Wellesley College contributes \$800 for employee only coverage or \$1,600 for employee plus 1 or family coverage to a Health Savings Account each calendar year
Eligible for a Health Care Flexible Spending Account	Eligible for a Limited Purpose Flexible Spending Account
Higher weekly or monthly premiums	Lower weekly or monthly premiums
Preventive care covered at 100% in-network, no deductible	Preventive care covered at 100% in-network, no deductible
No annual deductible	Annual deductible (\$1,600 for employee only coverage and \$3,200 for employee plus 1 or family coverage)
\$25 physician or specialist office visit copay, in-network coverage only	No charge after deductible for physician or specialist office visits in-network
\$150 emergency room copay in-network	Emergency room covered at 100% in-network and out-of-network, after deductible
\$500 copay for inpatient hospital admission in-network	Inpatient hospital admission covered at 100% in-network, after deductible
\$25 urgent care visit copay, in-network	No charge after deductible for urgent care in-network
\$25 office visit copay for in-network behavioral health (outpatient, individual therapy)	No charge after deductible for in-network behavioral health (outpatient, individual therapy)
No coverage for out-of-network services	Coinsurance after deductible for most out-of-network services

Union employees' eligibility is governed by their collective bargaining agreements. View more information about eligibility criteria in your union contract.

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What's Most Important to You?

Some employees or families prefer to pay higher premiums from their paychecks and copays for care rather than pay a high deductible. The **Harvard Pilgrim HMO** may be the right choice for them.

For other employees, a high deductible is a trade-off for paying lower premiums from their paychecks and the ability to save for future and/or retiree health care costs. With the **Harvard Pilgrim PPO Plus HSA**, there's a tax-advantaged Health Savings Account (HSA) that Wellesley College contributes to for your eligible expenses. You can make tax-free contributions to the HSA too.

Costs to Consider

- » Your total payroll deductions for medical coverage
- » Whether or not out-of-network coverage is needed
- » Coverage cost share – amount of copays, deductibles, coinsurance, etc.
- » Annual deductible under the PPO Plan (the amount you pay out of pocket each calendar year before you can receive coverage for certain benefits)
- » Annual out-of-pocket maximum (the most you can spend in a calendar year before the plan pays 100% of covered services)
- » Savings for future and/or retiree health care expenses, like with a tax-advantaged HSA plan

Need Help Making a Decision?

We've prepared an easy reference guide to help you compare your options and understand the key differences between the two Harvard Pilgrim medical plans. You can even view example claims and costs scenarios for four different hypothetical Wellesley College families. Refer to the new **Choosing a Medical Plan** brochure, available at wellesley.edu/hr/benefits/medicalplans.

Save on Health Care Expenses With a Tax-Advantaged Account

If you elect the Harvard Pilgrim HMO, which is not eligible for a Health Savings Account, you can still set aside tax-free dollars to help offset your health care expenses. Remember to contribute to a Health Care Flexible Spending Account (FSA) to reimburse yourself for out-of-pocket health care expenses while saving on taxes.



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