

## 2019 Health 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>\$100 per person/month, 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>\$0 for employees and dependents</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>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>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Annual Deductible	\$2,000/\$4,000	\$4,000/\$8,000	\$1,750/\$3,500	\$3,500/\$7,000	\$5,000/\$10,000	\$10,000/\$20,000
Out-of-Pocket Max (Individual/Family) (deductible is included)	\$3,000/\$6,000	\$8000/\$16,000	\$3,000/\$6,000	\$6,000/\$12,000	\$5,000/\$10,000	\$10,000/\$20,000
In-Patient Hospitalization/Surgery	35% after deductible	35% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Office Visit	35%	35% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Lab & X-Ray	35%	35% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Mental Health	35%	35% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Physical Therapy	35%	35% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Chiropractic	35%	35% after deductible	35% after deductible	40% after deductible	0% after deductible	0% after deductible
Massage Therapy	35%	35% after deductible	35% after deductible	40% after deductible	0% after deductible	0% after deductible
Durable Medical Equipment	35%	35% after deductible	35% after deductible	35% after deductible	0% after deductible	0% after deductible
Acupuncture	35%	35% 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	
DENTAL COVERAGE	HuskyDental 1		HuskyDental 2			
Delta Dental in-network benefits shown	\$28 per person/month, pretax deduction through payroll		\$25 per person/month, pretax deduction through payroll			
Class I – preventative – Twice a calendar year	0%		0%			
Class II – fillings, extractions, root canals	20%		50%			
Class III – crowns, gold fillings, dentures	50%		50%			
Class IV – orthodontic – dependents under 19	50% to a lifetime max of \$1,500		Not Available			
Dollar Maximum	\$1,500 per person per year		\$1,500 per person per year			

VISION COVERAGE	
\$9.43 per person/month	Office visit \$10 copay – once per calendar year
Davis Vision in-network benefits shown:	\$200 allowance for lenses or contacts – once every calendar year
	\$200 allowance for frames – once every 2 calendar years
<b>Safety Glasses – Employee Only</b>	Covered in full every 2 calendar years for any Fashion, Designer, or Premier frame from the Davis Vision Safety Collection.