



Quality Plan I – High Deductible Health Plan (HDHP)

Available to employees who reside in the following counties: Benton, Blackford, Boone, Brown, Carroll, Clinton, Delaware, Hamilton, Hancock, Hendricks, Howard, Johnson, Lawrence, Marion, Martin, Monroe, Morgan, Owen, Tippecanoe, Tipton, Vermillion, Vigo and White.

Description:	Features IU Health Business Solutions as the only available network. It links a select group of IU Health (and IU Health-affiliated) physicians and specialists with IU Health (and IU Health-affiliated) facilities. Generally, the only covered care provided outside IU Health will be for emergency/life-threatening care or care provided at an urgent care facility. This is the most favorably priced option for employees and allows for higher levels of coverage.
Plan Document:	IU Health EHP Plan Document
Physician Lookup Online Search:	IU Health Business Solutions Network *
Facilities Lookup:	IU Health Business Solutions Network *

*Additional physicians may be added to the IU Health Business Solutions Network. In addition, a physician's status on accepting new patients may change. Please consult the directory at the time of enrollment for physicians accepting new patients.

The HDHP is coupled with a tax-advantage Health Savings Account (HSA) to help pay for eligible expenses prior to the deductible being met. The participant may contribute pre-tax dollars up to the annual limits, into their HSA. IU Health will make employer contributions on a per-pay basis into participating employees' HSA. Please refer to the online Employee Handbook for additional information on the HSA.

Employer HSA Contribution*	\$500/person	\$1,000/family
Employee HSA Contribution Limits**	\$2,600/person	\$5,250/family

*Employer contributions will be prorated over 24 pays.

**Employees age 55 or older may contribute an additional \$1,000 annually

The chart below provides a brief overview of the Quality Plan I – HDHP plan coverage. Please refer to the online Employee Handbook for complete Plan provisions.

	Quality Plan I -HDHP
Annual Deductible	\$1,750/person \$3,500/family
Physician Network	IU Health Business Solutions Network
Office Visit	20% primary care physician (PCP) (after deductible has been met) 20% specialist (after deductible has been met)
CVS Minute Clinic (covered locations only)	20% (after deductible has been met)
Urgent Care	20% (after deductible has been met)
Emergency Room for Emergency Treatment for Life-Threatening Condition (if not admitted)	20% (after deductible has been met)
Advanced Imaging	20% per visit (after deductible has been met)
Outpatient Hospital	20%/day (after deductible has been met)
Inpatient Hospital	20%/admittance (after deductible has been met)
Facilities Network	IU Health Business Solutions Network
Coinsurance for Inpatient or Outpatient Treatment* (chart shows the employee's responsibility; plan pays balance of covered charges)	IU Health Business Solutions Network 20% of covered charges(after deductible has been met) up to annual out-of-pocket maximum of: \$4,250/person \$8,500/family (Deductible and coinsurance apply towards the above out-of-pocket maximum amounts)
*Pre-certification is required for most inpatient and outpatient treatment	