



Considering the  
**UnitedHealthcare Choice Plus  
with HSA Plan**

*How does it work?  
Is it the best fit for your needs?  
Read on to learn more!*



At Brown University, we are committed to providing a variety of health and wellness offerings to meet your specific needs and budget.

One of the most important benefits to consider is medical coverage, and we continue to offer several options from which you can choose:

A Preferred Provider Organization (PPO) plan through Blue Cross Blue Shield of RI (BCBS RI), called the HealthMate Coast-to-Coast plan

A PPO plan through UnitedHealthcare (UHC), called the Choice Plus plan

A High Deductible plan with a Health Savings Account (HSA) through UHC, called the Choice Plus with HSA

It's important to understand there is no such thing as a "best" plan. Each plan includes features that makes it the "best" fit for different personal situations. However, we also know understanding the differences can be confusing.

You might think, for example, that because the Choice Plus with HSA is a High Deductible Coverage plan, it's the "cheap" option—but there's much more to it. Read on to learn more about the Choice Plus with HSA plan, so you can make an informed choice about whether it's the best fit for your needs.

## The Basics of the Choice Plus with HSA Plan

At the highest level, here is how the plan works:

- You'll pay the lowest premiums—in other words, you'll see the least amount of money come out of your paycheck.
- When you receive medical care, instead of paying a copay (flat dollar amount), you'll pay the full cost of care until you meet your annual deductible (\$1,500 for individual coverage or \$3,000 for family coverage). Then, you and the plan share the cost of care until you reach the out of pocket maximum.
- You can visit any provider you choose and won't need a referral to visit a specialist; however, when you visit a doctor within UHC's network, you'll pay less.

While it might feel daunting to pay more when you receive medical care, there are several important factors to consider:

- If you're eligible to receive a Health Savings Account (HSA) contribution, Brown will make an annual contribution of \$500 per individual or \$1,000 per family into your HSA to help you cover your deductible. (If you're newly eligible and enroll in the middle of the year, you'll receive a pro-rated amount).
- Once you reach your deductible, you'll only be responsible for a small percentage of the cost—called "coinsurance"—until you meet your out-of-pocket maximum. When you visit an in-network provider, your coinsurance is 10%.
- Once you hit your out-of-pocket maximum—\$2,750 for individual coverage and \$5,500 coverage—the plan will pay 100% of your expenses for the rest of the year.
- Perhaps most importantly, when you enroll in this plan, you get access to a Health Savings Account (HSA), which helps you set aside money on a tax-advantaged basis to pay for medical expenses now or in the future.



## Understanding the HSA

If you elect the Choice Plus with HSA, you'll gain access to a Health Savings Account (HSA), administered by Optum Bank. You can use the funds in your HSA to pay for any eligible medical expense you choose.

You own your HSA, which means just like a bank account, you can contribute money to it to save for future medical expenses. The account is yours to keep and use for as long as you'd like, even if you change medical coverage, leave Brown University, or retire.

The HSA also provides a **triple-tax advantage**:

### DID YOU KNOW?

Once your HSA balance reaches \$2,000, you have the opportunity to invest your funds, like you would a 401(k) or 403(b) retirement account.



### 1 It's tax-free when it goes in.

In 2022, you can put up to \$3,650 for an individual or \$7,300 for a family into your HSA on a before-tax basis through the convenience of payroll deductions. Not only do you save money on qualified healthcare expenses, but your taxable income is also lowered.

### 2 It's tax-free as it grows.

You earn tax-free interest on your money. The interest you earn even earns interest!

### 3 It's tax-free when you spend it.

When you spend your HSA funds on qualified healthcare expenses, you don't pay any taxes. That means you're saving money on things like your medical, dental, and vision coinsurance and deductibles.

### LEARN MORE

To learn more about the HSA, check out these great videos by Optum:

- [Advantages of a Health Savings Account](#)
- [How to Contribute](#)
- [Investing with an HSA](#)
- [Tax Time with an HSA](#)

## Need Help Deciding if the Choice Plus with HSA Is Right for You?

No one knows for certain what health care needs may arise in the future. However, by looking at your current medical plan usage, health needs, family needs, and financial status, it's possible to come up with an estimate of future costs. Check out the examples on the following pages to learn more about how employees with different medical needs and life situations might choose their medical plan.

## Examples

Do any of these scenarios "sound" like your personal situation?



### Meet Kayleigh

Kayleigh is **25 years old** and **single**. She's a full-time employee making **\$45,000 per year**. She's in pretty good health and, aside from routine checkups, doesn't visit the doctor much. She anticipates a few modest medical expenses over the coming year for minor illnesses like a fever or sinus infection. Which plan might Kayleigh choose?

Medical Coverage Type	UHC Choice Plus with HSA (CDHP)	BCBS RI or UHC PPO
Annual Payroll Contributions: Full Time	\$321	\$864
1 Well Visit	\$0	\$0
1 PCP Visit (Non-Preventive)	\$150	\$10
2 Urgent Care Visits	\$500	\$20
1 Generic Prescriptions (12-Month Supply Retail)	\$72	\$72
Total Out of Pocket Cost for Health Care Services	\$1,043	\$966
Brown HSA Account Funding	(\$500)	\$0
<b>Kayleigh's Total Costs</b>	<b>\$543</b>	<b>\$966</b>

All costs assume care delivered in-network



**Because of the annual contribution Brown makes to HSAs, the CDHP looks to be the better choice for Kayleigh—saving her over \$400.**



### Meet Andrew

Andrew is **48 years old** and **single**. He's a full-time employee making **\$55,000 per year**. Andrew has a chronic condition—diabetes—so he has to plan for several brand name prescriptions each year. He is also planning to have a surgery that will require a few days at the hospital and physical therapy to recover. Which plan might be best for Andrew?

Medical Coverage Type	UHC Choice Plus with HSA (CDHP)	BCBS RI or UHC PPO
Annual Payroll Contributions	\$385	\$1,296
1 preventive care visit	\$0	\$0
1 non-preventive visit to his primary care physician (PCP)	\$150	\$10
2 Urgent Care visits	\$500	\$20
6 brand name prescriptions (30-day supply, from a retail pharmacy)	\$180	\$180
1 Outpatient Surgery	\$1,803	\$0
3-day Hospital Inpatient stay	\$117	\$0
10 Physical Therapy visits	\$0	\$200
Total Out of Pocket Cost for Health Care Services	\$3,135	\$1,706
Brown HSA Account Funding	(\$500)	\$0
<b>Andrew's Total Costs</b>	<b>\$2,635</b>	<b>\$1,706</b>

All costs assume care delivered in-network



**Based on Andrew's estimate, the PPO from either BCBS RI or UHC may be a better choice than the CDHP plan because of the medical expenses he expects to incur.**

## Examples (cont'd)



### Meet Kai

Kai is **39 years old**, makes **\$80,000 per year**, and **covers himself and his wife** on his medical plan. He knows he and his wife will both have some medical expenses coming up, including an outpatient surgery. Which plan might be best for Kai?

Medical Coverage Type	UHC Choice Plus with HSA (CDHP)	BCBS RI or UHC PPO
Annual Payroll Contributions: Full Time	\$2,869	\$6,770
2 Preventive Care Visits	\$0	\$0
1 Outpatient Surgery	\$3,900	\$0
2 Generic Prescriptions (2-Month Supply Retail)	\$24	\$24
1 Urgent Care Visit	\$25	\$10
Total Out of Pocket Cost for Health Care Services	\$6,818	\$6,804
Brown HSA Account Funding	(\$1,000)	\$0
<b>Kai's 2021 Total Costs</b>	<b>\$5,818</b>	<b>\$6,804</b>

All costs assume care delivered in-network



**Choosing the CDHP could save Kai approximately \$1,000 compared to the PPO plans. Plus, by saving almost \$4,000 in health insurance premiums with the CDHP, Kai could invest a portion of that into his HSA—tax-free—to save for his future medical costs. Imagine how putting \$2,000 into his HSA now could help him in the future!**



### Meet Sophia

Sophia is **53 years old**, makes **\$150,000 per year**, and **covers herself, her husband, and her two children** on her medical plan. She expects they will have fairly high medical expenses in the coming year, including two planned surgeries with a significant hospital stay—one for her, and one for her husband. Which plan might be best for Sophia?

Medical Coverage Type	UHC Choice Plus with HSA (CDHP)	BCBS RI or UHC PPO
Annual Payroll Contributions: Full Time	\$3,988	\$9,041
4 Preventive Care Visits	\$0	\$0
4 Brand-Name Prescriptions (each 1-Month supply Retail)	\$120	\$120
2 Generic Maintenance Prescriptions (each 12-Monthly supply Mail order)	\$96	\$96
4 non-preventive PCP visits	\$600	\$40
2 Specialist Visits	\$450	\$20
2 Urgent Care Visits	\$500	\$20
10 Day Hospital Inpatient	\$3,734	\$0
Total Out of Pocket Cost for Health Care Services	\$9,488	\$9,337
Brown HSA Account Funding	(\$1,000)	\$0
<b>Sophia's 2021 Total Costs</b>	<b>\$8,488</b>	<b>\$9,337</b>

All costs assume care delivered in-network



**Based on her estimate, the CDHP plan may save Sophia and her family close to \$1,000 over the next year.**



## Want Added Protection? Consider Critical Illness and Accident Insurance

If you're nervous about the possibility of having a large out-of-pocket expense with the CDHP, our voluntary Critical Illness and Accident Insurance can help you mitigate that risk:

- **Critical Illness Insurance** can help you fill a financial gap if you or a family member experience a severe, life-threatening illness. When diagnosed with a covered critical illness, you'll receive an immediate lump-sum benefit that you can use any way you choose, such as treatment, medications, and ongoing living expenses (housekeeping, transportation, daycare, and more). You can elect coverage for you, your spouse, or your child(ren).
- **Accident Insurance** provides benefits to help cover the costs associated with unexpected bills due to an accident. When a covered accident occurs on or off the job, you'll receive a check for covered injuries to spend as you see fit, such as on uncovered medical expenses or ongoing living expenses. You can enroll in coverage for you, your spouse, or your child(ren).

### Examples of Covered Illnesses

- Heart attack
- Stroke
- Coronary artery disease
- Kidney failure
- Alzheimer's Disease
- Major organ transplant

### Examples of Covered Injuries

- Broken bones
- Burns
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs

Still have questions about the Choice Plus with HSA Plan?

Contact UnitedHealthcare at **800-422-1404** or [myuhc.com](http://myuhc.com). Brown University's Group # is 706761.

