

# Choosing a Health Plan Option

The Standard	The Protector	The Fund Manager
 <p>Expect to use a little health care      Expect to use a lot of health care</p> <p><b>\$</b> (payroll premium)</p> <ul style="list-style-type: none"> <li>This option offers the lowest payroll premiums and applies co-pays for primary care visits.</li> <li>There are moderate deductibles and co-insurance levels for when you use services.</li> <li>Consider this plan if:           <ul style="list-style-type: none"> <li>You and your family are generally healthy, and don't expect significant health care expenses this year, like surgery or other procedures.</li> <li>You prefer to save on premiums and cover more out-of-pocket costs if you get sick or injured and need more health care than you expected.</li> </ul> </li> </ul> <p>↳ <b>Aetna Plus Gold*</b></p>	 <p>Expect to use a little health care      Expect to use a lot of health care</p> <p><b>\$\$\$</b> (payroll premium)</p> <ul style="list-style-type: none"> <li>This plan has the highest payroll premiums, but the lowest deductibles and co-insurance levels, plus co-pays for primary care visits.</li> <li>Consider this plan if:           <ul style="list-style-type: none"> <li>You or a family member uses a lot of health care</li> <li>You prefer to pay higher upfront monthly premiums in exchange for lower out-of-pocket costs for when you do use care.</li> </ul> </li> </ul> <p>↳ <b>Aetna Select Platinum*</b></p>	 <p>Expect to use a little health care      Expect to use a lot of health care</p> <p><b>\$\$</b> (payroll premium)</p> <ul style="list-style-type: none"> <li>This plan has modest payroll premiums. There are no co-pays when you receive services. You receive an additional bank of Vanderbilt funds that you accumulate or spend.</li> <li>This plan has the highest deductibles and moderate co-insurance levels when you use coverage.</li> <li>Consider this plan if:           <ul style="list-style-type: none"> <li>you and your family are generally healthy, have planned expenses, or you expect to have health care needs in the next few years.</li> <li>You prefer to actively manage your health care dollars.</li> </ul> </li> </ul> <p>↳ <b>Aetna HealthFund Platinum*</b></p>
<p>*Plan type (compared to national healthcare exchange).</p>		

For a customized recommendation based on your anticipated costs, try the interactive tool **Ask Alex** on the HR website.

## Glossary of health coverage terms

### Co-payment

A fixed amount you pay for a covered health care service, usually when you receive the service.

### Deductible

The amount you owe for health care services before your health insurance begins to pay.

### Co-insurance

Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service.

### Out-of-Pocket Limit

The most you pay during a year before your health insurance begins to pay 100% of the allowed amount.

See more terms at [hr.vanderbilt.edu/benefits/UniformGlossaryTerms.pdf](http://hr.vanderbilt.edu/benefits/UniformGlossaryTerms.pdf).

The foundation of all of the health plan choices available to Vanderbilt University employees is the Vanderbilt Health Affiliated Network (VHAN), which is administered by Aetna. VHAN is the largest provider-organized network of doctors, regional health systems and other health care providers in Tennessee and surrounding states. Network providers actively collaborate to provide patients with high-quality, efficiently coordinated and cost-effective health care services.