

2021 Health Plan  
**OPTION 1**

**CHOICE CDHP**

	Tier 1: Vanderbilt Health Affiliated Network	Tier 2: Aetna National Network	Tier 3: Out-of-Network
The Wellness Credit you earn for participating in Go for the Gold will be placed into your Vanderbilt Health Savings Account. The Wellness Credit will be included in your total contribution to your HSA for 2021. <sup>1</sup>			
<b>Go for the Gold Wellness Credit</b>	Annual amount depends on level of participation: Bronze \$120, Silver \$180, Gold \$240.		
<b>HEALTH SAVINGS ACCOUNT (HSA)</b> — Vanderbilt will seed this account with money that can be used to help meet your deductible.			
<b>Individual</b>	\$750		
<b>Family</b> (all other tiers)	\$1,500		
<b>DEDUCTIBLE<sup>2</sup></b>			
<b>Individual</b>	\$1,750	\$2,350	\$3,550
<b>Family Maximum</b> (all other tiers)	\$3,500	\$4,700	\$7,100
<b>CO-INSURANCE RATE</b> (After deductible is met)			
	20%	40%	60%
<b>OUT-OF-POCKET LIMIT<sup>3</sup></b>			
<b>Individual Limit</b>	\$4,750		\$7,000
<b>Family Limit</b> (all other tiers)	\$9,500		\$13,000
<b>COST OF SERVICES</b> — Subject to deductible and co-insurance			
<b>Preventive visit</b> (see HR website for info)	\$0	\$0	not covered
<b>Primary care provider</b>	20% after deductible	40% after deductible	60% after deductible
<b>SPECIALIST, mental health visit</b>			60% after deductible
<b>Emergency room visit</b>			40% after deductible
<b>Urgent care visit</b>			60% after deductible
<b>Hospital inpatient</b> (including maternity), <b>outpatient services, diagnostic testing</b>			60% after deductible
<b>Mental health inpatient</b>			60% after deductible
<b>Skilled nursing</b> (limit 60 days/year)			60% after deductible
<b>Home health care</b> (limits apply, 120 visits/year maximum)			60% after deductible
<b>Therapy</b> (physical, speech, occupational, cardiac rehab)			60% after deductible
<b>Chiropractic care</b> (15 visit maximum)			60% after deductible
<b>Inpatient surgery</b>			
<b>Outpatient surgery hospital facility</b>			
<b>PHARMACY (Rx)</b>			
<b>Maintenance Generic</b>	Subject to deductible and co-insurance	Subject to deductible and co-insurance	N/A
<b>Level 1</b>			
<b>Level 2</b>			
<b>Level 3</b>			
<b>Specialty</b>		N/A	

- If you are fully-benefits eligible and enrolled in the CDHP on January 1st and July 1st, Vanderbilt will contribute half in January (\$375 for individual and \$750 for family) and half in July. The maximum total annual contributions to an HSA in 2021 are \$3,600 for individual and \$7,200 for family. If you are age 55 or older, you can contribute an extra \$1,000 annually.
- For those enrolled in family tiers, the total family deductible may be met by one or more family members. There are separate deductibles for each network.
- Out-of-pocket limit includes total of co-insurance payments and deductibles. The out-of-pocket limit for the Vanderbilt Health Affiliated Network (VHAN) and the Aetna National network is combined.

2021 Health Plan  
**OPTION 2**

**SELECT PPO**

	Tier 1: Vanderbilt Health Affiliated Network	Tier 2: Aetna National Network	Tier 3: Out-of-Network
The Wellness Credit you earn for participating in Go for the Gold defaults into your Vanderbilt Health Plan Account. You will not file claims to access these funds, as Aetna will pay your first medical claims (not co-pays) out of the Health Plan Account. The account helps you meet your deductible. <sup>1</sup>			
<b>Go for the Gold Wellness Credit</b>	Annual amount depends on level of participation: Bronze \$120, Silver \$180, Gold \$240.		
<b>DEDUCTIBLE</b> — Vanderbilt Health Plan Account (Go for the Gold) is used to help meet your deductible. <sup>2</sup>			
<b>Individual</b>	\$600	\$1,200	\$2,400
<b>Family Maximum</b> (all other tiers)	\$1,200	\$2,400	\$4,800
<b>CO-INSURANCE RATE</b> (After deductible is met)			
	10%	30%	50%
<b>OUT-OF-POCKET LIMIT<sup>3</sup></b>			
<b>Individual Limit</b>		\$3,500	\$7,000
<b>Family Limit</b> (all other tiers)		\$7,000	\$13,000
<b>COST OF SERVICES</b> — Subject to deductible and co-insurance			
<b>Preventive visit</b> (see HR website for info)	\$0	\$0	not covered
<b>Primary care provider</b>	\$20 co-pay	\$60 co-pay	50% after deductible
<b>SPECIALIST, mental health visit</b>	\$35 co-pay	\$75 co-pay	50% after deductible
<b>Emergency room visit</b>	\$250 co-pay then 10% after deductible	\$250 co-pay then 30% after deductible	\$250 co-pay then 30% after deductible
<b>Urgent care visit</b>	\$50 co-pay then 10% after deductible	\$75 co-pay then 30% after deductible	\$75 co-pay then 50% after deductible
<b>Hospital inpatient</b> (including maternity), <b>outpatient services, diagnostic testing and surgery</b>	\$150 co-pay then 10% after deductible	\$150 co-pay then 30% after deductible	\$150 co-pay then 50% after deductible
<b>Mental health inpatient</b>			
<b>Outpatient surgery hospital facility</b>			
<b>Skilled nursing</b> (limit 60 days/year)			
<b>Home health care</b> (limits apply, 120 visits/year maximum)	10% after deductible	30% after deductible	50% after deductible
<b>Therapy</b> (physical, speech, occupational, cardiac rehab)			
<b>Chiropractic care</b> (15 visit maximum)	\$35 co-pay	\$60 co-pay	50% after deductible
<b>PHARMACY (Rx)</b>			
<b>Maintenance Generic</b>	<b>Vanderbilt Pharmacy</b> (30-day supply)	<b>Non-Vanderbilt Pharmacy</b> (30-day supply)	<b>Out-of-Network</b>
<b>Level 1</b>	\$1	\$15	N/A
<b>Level 2</b>	\$10	\$15	N/A
<b>Level 3</b>	30% co-insurance max \$100	50% co-insurance max \$150	N/A
<b>Specialty</b>	50% co-insurance min \$150	70% co-insurance min \$200	N/A
	10% co-insurance max \$200	N/A	N/A

- Unused amounts roll over from year to year up to a maximum balance of \$1,000.
- The deductible for each participant will not exceed the "individual deductible." The total deductible amount paid in all family tiers will not exceed the "family limit." There are separate deductibles for each network.
- Out-of-pocket limit includes total of co-insurance payments, co-pays and deductibles. The out-of-pocket limit for the Vanderbilt Health Affiliated Network (VHAN) and the Aetna National network is combined.