

Benefit Differences in PPO Plan and HDHP

Effective 1/1/2019

Medical PPO Plan

- PPO deductible is per person per calendar year – HDHP deductible is aggregate amount per calendar year
- Physical Therapy benefits are limited to 20 visits per person per calendar year on the HDHP
- Benefits for speech and occupational therapy for treatment of autism for member's birth through eighteen years old are not covered under the HDHP.

Prescription Drug

- Deductible applies to all drugs (no generic exclusion)
- No penalty for brand name drugs if a generic is available
- Fertility drugs are not covered under the HDHP plan

Faculty and Staff Clinic

Because the HSA (Health Savings Account) is a tax-favored benefit, it is subject to IRS rules and regulations. IRS regulations require HSA participants to meet their health plan deductible before UAH can provide on-site health clinic services to you at a reduced cost. If you participate in the HSA, and have not met your deductible, you will be charged a flat rate at the time you receive on-site clinic services. [IRS Notice 2008-59](#) provides guidelines related to HSA's. Question 10 in that Notice addresses the issue of health care provided by an employer in an on-site clinic that charges below fair market value for services.