



# VEHI Gold Consumer-Directed Health Plan (CDHP) information

## Compatible with HRAs and HSAs

## General cost-sharing (applies to most services before your plan provides benefits)

### Deductible (aggregate)

- 1,800 if you have an individual plan
- \$3,600 if you have a two-person, parent and child or family plan
- Your deductible applies to covered medical services and supplies and prescription drug services and supplies

### Prescription drug out-of-pocket limit (aggregate)

- \$1,350 if you have an individual plan
- 2,700 if you have a two-person, parent and child or family plan
- Your prescription drug out-of-pocket limit accrues towards your total out-of-pocket limit

### Total out-of-pocket limit (aggregate)

- \$2,500 if you have an individual plan
- \$5,000 if you have a two-person, parent and child or family plan

## Understanding your deductible

### *This plan has an aggregate deductible.*

For an individual plan, you must meet the \$1,800 deductible before VEHI begins paying benefits for applicable services.

If you're on a two-person, parent and child or family plan, your family's combined covered expenses must meet the entire \$3,600 deductible each year before VEHI begins paying benefits for most services.

Covered medical services and supplies and prescription drug services and supplies accumulate towards this amount throughout your calendar year.

## Understanding your total out-of-pocket limit

### *This plan has an aggregate out-of-pocket limit.*

For an individual plan, you must meet the \$2,500 overall out-of-pocket limit before VEHI pays 100 percent of the allowed amount for all covered expenses for the rest of the year.

If you're on a two-person, parent and child or family plan, your family's combined expenses must meet the entire \$5,000 total out-of-pocket limit, before VEHI pays 100 percent, of the allowed amount, for all eligible services for the rest of the calendar year.

This prescription drug out-of-pocket limit counts towards your total out-of-pocket limit.

## Understanding your prescription drug out-of-pocket limit

### *This plan has an aggregate prescription drug out-of-pocket limit.*

For an individual plan, you must meet the \$1,350 prescription drug out-of-pocket limit before VEHI pays 100 percent of the allowed amount for prescription drugs.

If you're on a two-person, parent and child or family plan, your entire family's combined expenses must meet the \$2,700 prescription drug out-of-pocket limit before VEHI pays 100% of the allowed amount for covered prescription drug expenses for the rest of the calendar year.

Remember, prescription drugs have a lower out-of-pocket limit from your total out-of-pocket limit. This means you may meet your out-of-pocket limit for prescription drugs, but still be responsible for paying for medical costs until you reach your plan's total out-of-pocket limit.

**Watch for VEHI's online videos for a more detailed understanding of the VEHI Gold CDHP and Silver CDHP plans.**

# VEHI Gold Consumer-Directed Health Plan (CDHP) cost-sharing

(NETWORK PROVIDERS ONLY)	YOU PAY	VEHI PAYS
<b>OUTPATIENT CARE</b>		
<b>preventive care (see page 10)</b> Includes well baby, adult preventive, gynecological preventive office visits; includes preventive services such as laboratory, screening mammograms, Pap tests and colonoscopies. Excludes diagnostic services.	No member cost	100% of the allowed amount
<b>primary care provider office visits</b> <b>mental health and substance abuse office visits</b> <b>specialist office visits</b> may require prior approval <b>maternity office visits</b> <b>chiropractic care</b> prior approval required after 12 visits per year <b>diagnostic services</b> includes labs, X-ray, etc.; may require prior approval <b>outpatient surgery</b> prior approval may be required <b>outpatient physical, occupational and speech therapy</b> up to 30 visits combined per calendar year <b>emergency and urgent care</b>	Deductible, then 20% co-insurance until you meet your out-of-pocket limit. After that, VEHI pays 100% of the allowed amount for the rest of the year.	80% after deductible until you meet your out-of-pocket limit (above). After that, VEHI pays 100% of the allowed amount for the rest of the year.
<b>INPATIENT CARE</b>		
<b>inpatient care, general hospital</b> Includes maternity, newborn care, mental health and substance abuse.	Deductible, then 20% co-insurance until you meet your out-of-pocket limit. After that, VEHI pays 100% of the allowed amount for the rest of the year.	80% after deductible until you meet your out-of-pocket limit (above). After that, VEHI pays 100% of the allowed amount for the rest of the year.
<b>HOME CARE AND REHABILITATION SERVICES</b>		
<b>inpatient skilled nursing or rehabilitation</b> prior approval required for rehabilitation <b>home health and hospice care services</b> prior approval required <b>private duty nursing</b> up to 14 hours per member per calendar year	Deductible, then 20% co-insurance until you meet your out-of-pocket limit. After that, VEHI pays 100% of the allowed amount for the rest of the year.	80% after deductible until you meet your out-of-pocket limit (above). After that, VEHI pays 100% of the allowed amount for the rest of the year.
<b>OTHER SERVICES</b>		
<b>ambulance</b> prior approval required for non-emergency transport <b>medical equipment and supplies</b> prior approval may be required <b>vision exam</b> one exam per year	Deductible, then 20% co-insurance until you meet your out-of-pocket limit. After that, VEHI pays 100% of the allowed amount for the rest of the year. \$20 per exam	80% after deductible until you meet your out-of-pocket limit (above). After that, VEHI pays 100% of the allowed amount for the rest of the year. All but your co-payment
<b>PRESCRIPTION DRUGS</b>		
<b>prescription drugs (including home delivery)</b> prior approval may be required <b>wellness drugs</b> Visit <a href="http://www.bcbsvt.com/wellnessrx">www.bcbsvt.com/wellnessrx</a> to find a list.	Deductible, then 20% co-insurance until you meet your prescription drug out-of-pocket limit of \$1,350 for a single plan or \$2,700 for other coverage. After that, VEHI pays 100% of the allowed amount for the rest of the year. For certain drugs that prevent or treat a chronic illness, you do not have to pay your deductible or co-insurance. VEHI covers those drugs at 100% of the allowed amount.	80% after deductible until you meet your out-of-pocket limit of \$1,350 for a single plan or \$2,700 for other coverage. After that, VEHI pays 100% of the allowed amount for the rest of the year. This is an aggregate out-of-pocket limit. 100% of the allowed amount.