The University of Virginia offers three UVA Health Plan options to choose from for your medical coverage: Basic, Value, and Choice Health.

Choosing the best UVA Health Plan option for your needs means you’ll have appropriate coverage and get the best value for your investment. Knowing your needs and understanding the different UVA Health Plan options helps you make an informed decision.

**2018 UVA Health Plan Options at a Glance**

The University of Virginia offers three UVA Health Plan options to choose from for your medical coverage: Basic, Value, and Choice Health.

Choosing the best UVA Health Plan option for your needs means you’ll have appropriate coverage and get the best value for your investment. Knowing your needs and understanding the different UVA Health Plan options helps you make an informed decision.

**KNOW YOUR NEEDS**

Here are some things to consider, for you and any family covered on your plan, as you review your options:

1. How frequently do you visit health care providers?
2. How often do you have unexpected medical costs?
3. What costs can you anticipate continuing (prescriptions, ongoing provider visits, etc.)?
4. Do you have any planned medical expenses coming up?
5. How do you prefer to spend on health care costs—on premiums up front with lower costs when you go to providers? Or do you prefer to have lower premiums but potentially higher costs if you have to seek care?
6. Are you interested in additional pre-tax deferrals through a health savings account (HSA)?

Remember you can view your health care and prescription spending and use on the Aetna and/or OptumRx websites.

### Your Potential Annual Costs

(employee-only coverage shown/assumes out-of-pocket max met; your costs may be lower)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Annual Premiums</th>
<th>Deductible*</th>
<th>Out-of-Pocket Maximum</th>
<th>Employer HSA Contribution</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>BASIC</td>
<td>$228</td>
<td>$2,000</td>
<td>$5,500</td>
<td>-$1,000</td>
<td>$4,728</td>
</tr>
<tr>
<td>VALUE</td>
<td>$759</td>
<td>$1,000</td>
<td>$5,500</td>
<td></td>
<td>$6,259</td>
</tr>
<tr>
<td>CHOICE</td>
<td>$1,524</td>
<td>$400</td>
<td>$5,500</td>
<td></td>
<td>$7,024</td>
</tr>
</tbody>
</table>

*Deductible contributes toward out-of-pocket max, as do copays and coinsurance amounts

Note: Only Basic Health members may have a health savings account, into which UVA contributes each year. See eligibility information about Basic Health with HSA.

For a personalized side-by-side comparison of UVA Health Plan option costs based on your employment type and covered family members, if any, use Ask ALEX, the virtual benefits counselor.

For full details about the UVA Health Plan options, review the Summary Plan Description (SPD) or the Schedule of Benefits for each option. You can find these resources on the UVA Health Plan page on the University Human Resources website.

For more information, visit hr.virginia.edu