Medical Plan Comparison 2024

NEW for 2024: Southeastern University offers a choice of 3 medical plans: 2 plans are through ClaimDOC (RBP/Reference Based Pricing plans) and a PPO plan through UMR (United Healthcare network) The chart below provides a brief summary of some common services. **IMPORTANT: If you are considering the RBP plans, PLEASE REVIEW THE CARRIER INFORMATION, as this is a unique way to access medical care**.

Summary of Benefits	HSA Plan	Premium Plan	PPO Plan
Plan Coverage	**RBP Open Access (no network)**	**RBP Open Access (no network)**	**UHC Open Access Choice Plus Network**
Administrator	**HealthScope**		**UMR**
Member & Provider Services	**ClaimDOC**		**UMR**
Deductible (DED):	*Individual / Family (Non-embedded DED)* *$2000 / $4000*	*Individual / Family (Embedded DED)* *$500 / $1000*	*Individual / Family (Embedded DED)* *$2000 / $4000*
Co-Insurance (COIN) after DED:	You'll Pay: 20% COIN	You'll Pay: 20% COIN	You'll Pay: 20% COIN
Out-of-Pocket Maximum = Copays+DED+COIN+RX	Individual / Family $3250 / $6500	Individual / Family $3000 / $6000	Individual / Family $5000 / $10,000
Office Visits	PCP/ Specialist: 20% after DED	PCP: $0 copay; Specialist $40 copay	PCP: $40 copay; Specialist $80 copay
Prescription Drugs: Mail Order Copay (90 days)	Tier 1/2/3 After DED: $10/$35/$60 2.5x copay	Tier 1/2/3 $10/$50/$100 2.5x copay	Tier 1/2/3 $20/$50/$100 2.5x Copay
Specialty Drugs	After DED: $60 copay	$200 copay	20% to $250
Emergency Room (ER) and Urgent Care (UC)	ER & UC: 20% after DED	ER: $350 copay UC: $75 copay	ER: $500 copay UC: $200 copay
Lab / Xray /Major Diagnostics (In Independent Facility)	Lab/Xray/Complex: 20% after DED	LAB=$0; X-Ray=$50, Complex= 20% after DED	LAB=$0; X-Ray=$50, Complex= 20% after DED
Physician Fees: ER & Hospital	20% after DED	20% after DED	20% after DED
In & Out Patient Hospital & Services	20% after DED	20% after DED	20% after DED
Other:	N/A	N/A	Out of Network: DED: $6000 / $12,000 COIN: 50% after DED OOPM: $12,000 / $24,000

Reference Based Pricing (RBP) Plans

Summary of Benefits	HSA Plan	Premium Plan
Plan Coverage	RBP Open Access (no network)	RBP Open Access (no network)
Administrator	HealthScope (Pays claims and issues Explanation of Benefits to you)	
Member & Provider Services	ClaimDOC (Your Help Team, audits claims and also the Liaison between YOU and your Providers)	
Deductible (DED):	*Individual / Family (Non-embedded DED)* *$2000 / $4000*	*Individual / Family (Embedded DED)* *$500 / $1000*
Co-Insurance (COIN) after DED:	You'll Pay: 20% COIN	You'll Pay: 20% COIN
Out-of-Pocket Maximum = Copays+DED+COIN+RX	Individual / Family $3250 / $6500	Individual / Family $3000 / $6000
Office Visits	PCP/ Specialist: 20% after DED	PCP: $0 copay; Specialist $40 copay
Prescription Drugs: Mail Order Copay (90 days)	Tier 1/2/3 After DED: $10/$35/$60 2.5x copay	Tier 1/2/3 $10/$50/$100 2.5x copay
Specialty Drugs	After DED: $60 copay	$200 copay
Emergency Room (ER) and Urgent Care (UC)	ER & UC: 20% after DED	ER: $350 copay UC: $75 copay
Lab / Xray /Major Diagnostics (In Independent Facility)	Lab/Xray/Complex: 20% after DED	LAB=$0; X-Ray=$50, Complex= 20% after DED
Physician Fees: ER & Hospital	20% after DED	20% after DED
In & Out Patient Hospital & Services	20% after DED	20% after DED

Follow these STEPS:

1) Call a Member Advocate at 888-330-7295 OR

2) Email a Member Advocate at membersupport@claim-doc.com OR

3) Submit an online Provider form at: portal.claim-doc.com/guest

4) If the Provider, Facility and/or Hospital agree to partner with ClaimDOC and submit your medical claims, you are only responsible for the copays, DED and COIN as it appears on the Explanation of Benefits (EOB) from HealthScope

As costs increase on our day to day needs (housing, food), most of us compare pricing and shop to get the most competitive price. This strategy is known as "consumerism" and it's now made it's way to healthcare!

Reference Based Pricing (or RBP) is a unique way to access medical care that can lower costs for you and SEU. The RBP plans come with LOWER copays, deductibles, out of pocket costs and payroll deductions.

Good news! Prior to you obtaining healthcare services, the "ClaimDOC" Team negotiates upfront with your doctor, facility or hospital for the best price PRIOR to you having the service done. (You won't need to do the negotiating!)

Why Choose ClaimDOC RBP?

- You have the freedom to choose your healthcare providers, without restrictions or limitations from your health plan.
- There are no "out-of-network" penalties or benefit reductions.
- ClaimDOC's claim review and audit program determines the fair and reasonable costs for the medical services you receive.
- RBP defines a consistent reference point to price medical claims, with Medicare being the most common.
- RBP works to lower the high cost of healthcare for you and your health plan.

PPO Plan (UMR/United Network)

Summary of Benefits	PPO Plan
Plan Coverage	UHC Open Access Choice Plus Network
Administrator	UMR
Member & Provider Services	UMR
Deductible (DED):	*Individual / Family (Embedded DED)* *$2000 / $4000*
Co-Insurance (COIN) after DED:	You'll Pay: 20% COIN
Out-of-Pocket Maximum = Copays+DED+COIN+RX	Individual / Family $5000 / $10,000
Office Visits	PCP: $40 copay; Specialist $80 copay
Prescription Drugs: Mail Order Copay (90 days)	Tier 1/2/3 $20/$50/$100 2.5x Copay
Specialty Drugs	20% to $250
Emergency Room (ER) and Urgent Care (UC)	ER: $500 copay UC: $200 copay
Lab / Xray /Major Diagnostics (In Independent Facility)	LAB=$0; X-Ray=$50, Complex= 20% after DED
Physician Fees: ER & Hospital	20% after DED
In & Out Patient Hospital & Services	20% after DED
Out of Network Benefits:	DED: $6000 / $12,000 COIN: 50% after DED OOPM: $12,000 / $24,000

NEW for 2024: A "traditional" PPO plan will be offered thru UMR, using the United Healthcare "Choice Plus" network. The chart shown provides a brief summary of common services.

Prior to the 1/1/24 effective date, you can check the UMR/United Healthcare network to confirm that your doctor, facility or hospital is "in" network:

Click on:
1. www.uhc.com
2. Find a doctor
3. Search as guest
4. Medical Directory
5. Employer Plan
6. Shopping around
7. "Choice Plus"
8. Enter zip code
9. Determine what kind of provider you are searching for
10. Enter distance to search

Note: Some services and/or medications may need pre-authorization or approval before a service is done or medication is filled.

Member Services: 800-826-9781

Member Portal (registration on 1/1/24 or after: www.umr.com

Pharmacy (Optum thru UMR): 877-559-2955