

Intel Connected Care 2019 Plan Features

 **PRESBYTERIAN**



Intel Connected Care High Deductible Health Plan (HDHP)

How the Plan Works

- Your preventive health services are covered at 100 percent.
- You'll receive comprehensive coverage through your Presbyterian Patient Centered Medical Home and the Intel Connected Care network of providers.
- You have national in-network coverage through the MultiPlan and Magellan (behavioral health) networks if you need it.
- You have comprehensive prescription drug coverage.
- You get certain prescriptions covered at 100 percent.
- You can open a health savings account (HSA), which allows you to pay for your care with pretax money.

Your Costs

The 2019 annual paycheck deduction is zero.

How You'll Pay for Services When You Need Them

First, you pay your annual deductible (the annual out-of-pocket amount you pay before the plan begins to pay):

- \$1,350 for employee only
- \$2,700 for employee and child/children
- \$3,375 for employee and spouse only; or employee, spouse, and child/children
- **There was no change in deductibles from 2018**

Once you have met your deductible, you pay a coinsurance:

- In-network: 5 percent
- Out-of-network: 40 percent; reimbursement limits apply

Health Savings Account (HSA) Administered by HealthEquity

You can enroll in an HSA with HealthEquity to help you pay for healthcare expenses (deductibles, coinsurance, and copayments) with pretax dollars. Annual contribution limits are:

- Employee only: \$3,500
- Family: \$7,000
- If you are age 55 or older you can contribute an additional \$1,000

To learn more about HealthEquity, visit their website at www.healthequity.com/ed/premember or call member services at 1-877-307-0431.

Prescription Drug Coverage

- Certain prescriptions are covered at 100 percent. For a complete listing of the medications, go to the Intel Connected Care website at presintel.org.
- Retail and OptumRx Mail Order Programs: After you meet your deductible, the plan pays 95 percent and you pay 5 percent. (You may purchase up to 90 days at your retail pharmacy or mail order).

The Most You'll Have to Pay

You're protected by the out-of-pocket maximum. This is the maximum annual amount you would pay out-of-pocket for in-network care:

- \$2,100 for employee only
- \$4,200 for employee and child/children
- \$5,000 for employee and spouse only, or employee and spouse and child/children

The plan pays 100 percent for all remaining in-network costs you incur for the remainder of the calendar year.

Intel Connected Care Copay

How the Plan Works

- Your preventive health services are covered at 100 percent.
- You'll receive comprehensive coverage through your Presbyterian Patient Centered Medical Home and the Intel Connected Care network of providers.
- You have national in-network coverage through the MultiPlan and Magellan (behavioral health) networks if you need it.
- You have comprehensive prescription drug coverage.
- You get certain prescriptions covered at 100 percent.
- You have the option to open a health flexible spending account.

Your Costs (2019 Annual Paycheck Deductions)

Year	You only	You and one child	You and two children	You and three or more children	You and spouse	You, spouse and one child	You, spouse and two children	You, spouse and three or more children
2019	\$660	\$1,248	\$1,968	\$2,460	\$2,940	\$3,612	\$4,272	\$4,728

*There was no change in paycheck deductions from 2018.

The Most You'll Have to Pay

You're protected by the out-of-pocket maximum. This is the maximum annual amount you would pay out-of-pocket for in-network care.

- \$1,500 for individual coverage
- \$3,000 for family coverage

The plan pays 100 percent for all remaining in-network costs you incur for the remainder of the calendar year.

How You'll Pay for Services When You Need Them

For in-network care, you pay a copayment when you access care:

- \$10 copayment per primary provider visit (\$0 copayment per primary provider visit at the Intel Health for Life Center)
- \$25 copayment per specialist visit
- \$50 copayment per urgent care visit
- \$100 copayment per emergency room visit or outpatient surgery
- \$250 copayment per hospital stay

For out-of-network care, you are required to pay a deductible:

- \$250 for employee only
- \$750 for family coverage

After you meet the deductible, you pay 40 percent coinsurance and reimbursement limits apply.

Prescription Drug Coverage

- Certain prescriptions are covered at 100 percent. For a complete listing of the medications, go to the Intel Connected Care website at presintel.org.

Copay for Prescription Drugs

Retail Program (up to 30-day supply)			Mail Order Program (up to 90-day supply)		
Generic	Preferred Brand	Nonpreferred Brand	Generic	Preferred Brand	Nonpreferred Brand
\$10	\$20	\$35	\$20	\$50	\$105

How You Will Receive Care

The Presbyterian Patient Centered Medical Home

Presbyterian Medical Group uses a Patient Centered Medical Home model to give patients greater access to comprehensive medical services.

In the medical home your primary care provider (PCP) (who may be an MD, nurse practitioner, or physician's assistant) is responsible for coordinating your medical care. Patients are assigned a medical care team based on their specific needs. The team may include a pharmacist clinician, a behavioral health clinician, a diabetes educator, a case manager or a specialist.

We can provide the best care for you and your family when you take part in your own healthcare. The Presbyterian Medical Home model is designed to give you the tools, information and the support team you and your family need to accomplish your health goals.

Making it easy to get the care you need

We have added new types of appointments such as group visits, telephone appointments, and video visits, as well as the ability to provide private electronic communications with your providers. You will also be able to schedule an appointment online to help make access easier for you.

Improving the care you receive

When it comes to the quality of its healthcare services, Presbyterian sets the bar high. Our goal is to provide exceptional care at a lower cost and to radically improve our patients' experiences.

Presbyterian has made numerous improvements and innovations in the patient care process that have resulted in improved care for our patients and has even been recognized nationally.



Intel Connected Care Resources

Intel Connected Care Website: presintel.org

Use this resource to locate:

- A directory of all providers that will be considered in-network for the Intel Connected Care Plans
- A listing of all the preventive medications that will be covered at 100 percent in the Intel Connected Care Plans
- Additional information about the Presbyterian Patient Centered Medical Home Model

Intel Connected Care Customer Service at Presbyterian: 505-923-8000 or 1-855-780-7737

Use this resource to:

- Ask questions about the two Intel Connected Care Plans
- Choose a primary care provider and Patient Centered Medical Home
- Get additional information about MultiPlan and Magellan coverage and networks
- Find in-network providers in your area if you reside outside of the four-county central New Mexico area

HealthEquity Customer Service:

<http://myhealthequity.com> or 1-877-307-0431

Use this resource to:

- Learn more about the Health Savings Account associated with the Intel Connected Care HDHP

MultiPlan/PHCS Website:

www.multiplan.com/presbyterian

Use this resource to:

- Get additional information about the MultiPlan national network of providers (does not include behavioral health)

Magellan Behavioral Health:

505-923-8000 or 1-855-780-7737

Use this resource to:

- Get additional information about the Magellan national behavioral health network of providers