



## Weill Cornell Medicine PPO

### Greater access to Weill Cornell Medicine physicians in a special network for plan participants

The Weill Cornell Medicine Preferred Provider Organization, or WCM-PPO, will be added as a third plan option for endowed faculty and staff effective Jan. 1, 2017.

One of the best perks of working at a world-class medical institution is access to world-class physicians, resources, and care.

The WCM-PPO plan provides full access to Weill Cornell Medicine faculty physicians in a special network for our endowed plan participants, modeled after the plan offered to WCM employees for their own use. The premiums for the plan are higher than the CPHL and HSA plans, largely because health care delivery in New York City is more expensive than other parts of the country — but the quality of care is among the best in the world.

**Coverage:** WCM-PPO coverage works through a tiered system. Members are strongly encouraged to confirm the coverage accepted by their physician in advance. In general, the WCM-PPO covers visits to Weill Cornell Medical physicians at 100 percent after a \$10 copay. Doctor visits at other participating Aetna providers are covered at 100 percent after a \$20 copay for primary care and 100 percent after a \$30 copay for specialists (includes GYN). The out of network benefit is reimbursed at 70% after the deductible. Other medically necessary services are subject to the deductible and coinsurance.

**Find a doctor:** here are three convenient ways to find the right physician within your coverage to meet your specific needs.

**Call the Weill Cornell Referral Center** Monday-Friday 9 a.m.-5 p.m. at 646-962-2000.

**Find a Physician** online database allows you to identify a PCP or Specialist within the **first tier network of Weill Cornell clinical faculty**. The Weill Cornell Physicians on faculty all participate but you should verify coverage in advance. "Find a Physician" is filterable by specialty, name, insurance and more.

**Aetna's DocFind** searches participating physicians in **either the Weill Cornell Physician's network or Aetna's nationwide network**. Provide key information such as name, specialty, zip code or city/state. Next, select "Weill Cornell

Medicine PPO Plan" from the drop down menu. Weill Cornell Physicians will display with a "P" in a blue circle icon -  - and are noted as "Employer Preferred Network." Aetna National Network providers will be noted as "In-Network." We suggest you call Weill Cornell Referral Center, 646-962-2000, to confirm.

**Prescription drug coverage** at retail and mail order is offered through OptumRx.

See the [Comparison Chart](#) for an overview of all three healthcare plan choices for 2019.

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### Rates

For 2019

| Type of Coverage  | Hourly (Nonexempt) | Salary (Exempt) |
|---|--------------------|-----------------|
| Individual  | \$50.77            | \$55.00         |
| Individual + child(ren)   | \$189.69           | \$205.50        |
| Individual + Spouse/Domestic Partner  | \$210.92           | \$228.50        |
| Individual + Spouse/Domestic Partner + child(ren)                               | \$279.69           | \$303.00        |
| Individual + Spouse/Domestic working at Cornell (dual eligibility) + child(ren) | \$152.54           | \$165.26        |

## Deductibles

For 2019

| Type of Coverage | In-network | Out-of-network |
|------------------|------------|----------------|
| Individual       | \$300      | \$750          |
| Family           | \$600      | \$1,500        |

## Tools and Resources

- [Weill Cornell Medicine PPO Enrollment Form](#)
- [Summary of Benefits and Coverage 2019 \(SBC\) \(pdf\)](#)
- [Summary of Benefits and Coverage 2018 \(SBC\) \(pdf\)](#)
- [WCM-PPO Physician Organization Referral Center](#)
- [Aetna Effective Dates & Deduction Dates \(pdf\)](#)
- [Domestic Partner FAQ – Endowed](#)
- [Statement of Domestic Partnership - Endowed](#)
- [Statement of Termination of Domestic Partnership - Endowed](#)
- **Weill Cornell Medicine PPO Summary Plan Description (SPD)**
  - [Schedule of Benefits \(pdf\)](#)
  - [Booklet\(pdf\)](#)
  - [Addendum \(pdf\)](#)

## Programs & Discounts

- [Aetna Hearing Discount \(pdf\)](#)
- [Aetna Vision Discount \(pdf\)](#)
- [Breastfeeding Supplies \(pdf\)](#)

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