



## 2023 Open Enrollment - Select a Plan

# 2 Which plan is right for me?



You have three plans to choose from:

- **Cornell Program for Healthy Living (CPHL)**
- **Weill Cornell Medicine PPO (WCM-PPO)**
- **Aetna Health Savings Account (HSA)**

[Check out Benefair](#) to get answers from providers and Cornell benefits experts about health plans!

[accordion]

### How To Compare Plans

This pdf [plan comparison chart](#) shows plan features for the endowed health plan choices, both in-network and out-of-

network. If you download the document to your computer, you can zoom in for better readability.

## Rates for 2023

This pdf [rate comparison chart](#) shows rates for the endowed health plan choices by nonexempt staff pay periods (biweekly) and exempt staff and faculty pay periods (semimonthly).

## How the plans work

Take these considerations into account when comparing how the plans work:

- 1. Covered Services:** All three plans provide comprehensive medical and prescription drug benefits, and cover in-network preventive care at 100%. [Click here for a list of covered services.](#)
- 2. In-Network Providers:** All three plans provide you with a choice of where to receive care, but you'll pay less when you receive care from an in-network provider. [Click here to see if your current providers are in-network](#)
- 3. Spending Accounts:** If you enroll in the [HSA plan](#), you'll be required to enroll in a Health Savings Account. You have the option to open a medical [Flexible Spending Account](#) (FSA) as long as you are not enrolled in the HSA Plan.

Additional details about the plans can be found here:

- [Cornell Program for Healthy Living](#) (CPHL)
- [Weill Cornell Medicine PPO](#) (WCM-PPO)
- [Aetna Health Savings Account](#) (HSA)

## Glossary of terms

Here are some common terms you will find in our plan documents and on our web pages.

Aetna also offers a [comprehensive glossary](#) on their website (this link will open in a new window).

### Deductible

The amount you pay for covered services before your health plan begins to pay.

### Dependent

This is a person who is covered by another person's plan. It can be a child, spouse or domestic partner.

### Drug formulary

Also known as a formulary. This is a list of prescription drugs the health plan covers. It can include drugs that are brand name and generic. Drugs on this list may cost less than drugs not on the list. How much a plan covers may vary from drug to drug. An open formulary provides a greater choice of covered drugs. It is also called a preferred drug list.

### In network

This means there is a contract with that doctor or other health care provider. There are negotiated reduced rates with them to help you save money. Your out-of-pocket costs are lower when you stay in network.

### Lifetime maximum

This is the total dollar amount of benefits you can receive. It can also be the total number of services you can receive. These totals are limits for a lifetime, not just for a plan year. Plans subject to federal health care reform can only have lifetime dollar maximums on non-essential benefits.

### Out-of-pocket maximum

This is a limit on the costs a health plan member must pay for covered services. The limit can be yearly or a dollar amount.

## Qualifying event

These are events that let members change their health benefits. Examples include death, job loss, divorce and marriage.

## Reasonable charge

A limit on the amount your health plan will pay. Also called usual, customary and reasonable (UCR), customary and reasonable, or prevailing charge. The limit is based on typical charges for health care services for each zip code. Aetna receives data from Fair Health, an independent organization.

## Waiving Coverage

To waive any of your existing health and/or dental insurance, you must first complete the enrollment process online in Workday. Please refer to the Workday Enrollment Decision Guide for screen-by-screen instructions of how to change your election to “Waive” for your existing health and/or dental coverage on the health screen.

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We encourage you to use the [Workday Decision Enrollment Guide](#) before going into [Workday](#).

Open Enrollment for 2023: November 1 - November 21, 2022

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