

How Does SJ/C Health Insurance Work?

DEDUCTIBLE	COINSURANCE	OUT OF POCKET MAX
The amount you must pay before the health plan begins to pay	The amount you are responsible for paying after your deductible is met	The most you will pay during a plan year. Once you reach the out of pocket max amount, the health plan pays 100% of covered services

SJ/C HEALTH PLAN OPTIONS

Smart Plan 1000 or Smart Plan 3000		
<p>\$1000 Deductible or \$3000 Deductible</p> <p>with either plan, you will receive: Health Reimbursement Account (HRA) funded by SJ/C HRA is provided to help you meet your deductible</p> <p>You receive:</p> <ul style="list-style-type: none"> • \$500 for co-worker only coverage • \$1000 for co-worker + one coverage • \$1500 for co-worker + two or more <p><i>HRA is prorated for plans effective in the midst of a plan year</i></p>	<p>Plan pays 80% / You pay 20% or Plan pays 90% / You pay 10%</p> <p><i>Coinsurance amount is dependent on service or location of service</i></p>	<p>\$7,150 per person</p> <p>\$14,300 family max</p>

All covered services are subject to the health plan Deductible
Preventive Care is covered at 100% (no cost to you)
Lab work is covered at 100% at SJ/C labs (no cost to you)

Review your Benefits Guide for health plan details!

Questions? Contact Human Resources Benefits Team at 912-819-2442

SJ/C Health Plan FAQ's

QUESTION	ANSWER
What is HRA?	HRA is the Health Reimbursement Account, funded by SJ/C, to pay for eligible medical expenses. Eligible medical expenses are services covered by the health plan and subject to your deductible and/or coinsurance.
How do I know how much HRA I have?	Your HRA is funded based on your health plan election each July 1 (start of plan year). See chart above for HRA amounts. To check your HRA balance and review HRA transactions, call Benefit Alternatives at 866-323-2363 or visit www.retirementlogin.com/benefitalternatives
How do I use my HRA?	You can use the blue benefits VISA card issued by Benefit Alternatives to pay for eligible medical expenses or you can pay out of pocket and file a claim form to be reimbursed via direct deposit.
What can I pay for using my HRA?	HRA can be used for eligible medical expenses only. An eligible medical expense is a medical service that 1) is in network and 2) is a service covered by the health plan. The benefit of HRA is help you meet your deductible, creating less out of pocket expense to you.
Does my HRA expire?	No. HRA will roll over each plan year if you do not use it, however HRA rollover will cap at \$6,000.
Are there services HRA does not pay for?	HRA does not cover prescriptions, dental, or vision expenses. In addition, HRA does not cover medical services excluded by the health plan or provided by an out of network provider.
Do I have a co-pay for medical services?	No. SJ/C health plans do not have co-pays for medical services (prescriptions do have co-pays). All covered medical services are subject to your deductible and coinsurance, with the exception of preventive care.
Do I pay for a preventive/wellness services?	No. Preventive care/wellness visits are covered at 100% by the health plan. No cost to you. Preventive/wellness visits must be coded as such to be paid at 100%.
How do I know what network is 'in network' for me?	Your network is based on your physical address. THE CARE NETWORK is assigned to health plan participants who reside in Chatham, Bryan, Effingham, Liberty, Long and McIntosh GA and Beaufort and Jasper SC. FIRST HEALTH NETWORK is assigned to health plan participants who reside outside of The Care Network counties (also to be used when traveling).
How do I locate an in network provider?	To locate providers in THE CARE NETWORK, visit www.sjchs.org (use PPO Physician Search) To locate providers in FIRST HEALTH NETWORK, visit www.myfirsthealth.com You can also visit www.healthgram.com or call Healthgram at 980-201-3020

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