

YOUR BENEFIT OPTIONS

Medical Plan

Comparison Chart

Health Investment Option

Enhanced Standard Option

Finding an In-Network Provider

Pre-Service Notification

Your Share of the Cost

Prescription Drugs

Dental Plan

Vision Plan

Flexible Spending Accounts (FSAs)

Retirement Benefit

Both the Health Investment Option and the Enhanced Standard Option provide coverage for hearing aids. Benefits include a single purchase, including repair and replacement, per hearing-impaired ear every three years.

Fordham University Medical Plan Options

Plan Feature	Health Investment		Enhanced Standard	
	In Network	Out of Network	In Network	Out of Network
Tax-Advantaged Account				
Account type	Health Savings Account (HSA)		Health Reimbursement Account (HRA)	
Fordham contributions	Employee-only: \$750 Family: \$1,500		Employee-only: \$300 Family: \$600	
Your contributions	See page 10 for how much you can contribute		Not permitted	
Annual Deductible				
Employee-only	\$1,600	\$3,000	\$250	\$300
Family	\$3,200	\$6,000	\$500	\$600
Annual Out-of-Pocket Maximum				
Employee-only	\$3,000	\$6,000	\$2,500	\$2,500
Family	\$6,000	\$12,000	\$5,000	\$5,000
Coinsurance and Copays				
Preventive Care	No cost to you	You pay 40% after deductible	No cost to you	You pay 20% after deductible
Office Visit: PCP and Specialist	You pay 20% after deductible	You pay 40% after deductible	Primary care, Chiropractic or Occupational Therapy: \$25 copay Specialist: \$50 copay	You pay 20% after deductible
Emergency Room		You pay 20% after deductible	\$100 copay	\$100 copay
Outpatient Diagnostic Testing		You pay 40% after deductible	Minor diagnostics and X-ray: No cost to you Major diagnostics (e.g., CT, PET, MRI): \$250 copay Lab services: You pay 5% after deductible	You pay 20% after deductible
Hospital Inpatient Care		You pay 40% after deductible	\$250 copay	You pay 20% after deductible
Most Other Covered Services		You pay 40% after deductible	You pay 5% after deductible	You pay 20% after deductible