

how do I use my High Deductible Health Plan (HDHP) and my Health Savings Account (HSA)?

what is covered under preventive care?

Preventive care includes routine physicals, routine GYN exams, mammograms, pap smears, well-child visits, immunizations (including flu shots) and prostate exams. Because these services are covered outside of the deductible, you do not need to meet your deductible before services are covered.

what do I do when I go to the doctor's office?

When you go to the doctor's office, show them your member ID card and let them know you are using a Health Savings Account (HSA). The physician will bill Univera Healthcare and once the claim is processed an Explanation of Benefits (EOB) will be sent to both you and your physician. This will show the expenses that contributed towards the deductible and what expenses you still owe. Once the physician receives the EOB they will bill you for the balance. Once the deductible is met, services will be covered at the coinsurance.

what do I do when i need a prescription?

The pharmacy system processes in real-time so the pharmacist will be able to tell you exactly what you owe at the time of service.

what happens once I meet the out of pocket maximum?

Once you meet the out of pocket maximum, which includes medical services and pharmacy expenses, services will be covered in full (for any covered benefit) up to the allowable amount.

what do I do when I see an out of network provider?

Out of network services will be handled the same as in network unless the provider is not willing to bill. If they are not willing to bill, you may need to pay for charges upfront and submit the bill to Univera Healthcare for processing. With any out of network provider, you may incur additional out of pocket costs.