

# Duke Guide to Health Insurance for Post Docs

This information is also available in **Mandarin** and **Spanish**.

## The what??

Since the needs of each employee are different, Duke offers **four** insurance plans that post docs can choose from:

1. Duke Select HMO\*
2. Duke Basic HMO\*
3. Blue Care HMO\*
4. Duke Options PPO\*

Human resources has created a **comparison chart** for each of the plans to make it easier for you to choose the plan best for you!

## How do I enroll?

**Three** health insurance enrollment scenarios:

1. Newly Hired/Eligible: Enroll within 30 days after eligibility begins
2. Qualifying Life Event: Enroll within 30 days of the event
3. Open Enrollment: Depends on the year. Find more information on the **enrollment page** on the human resources website.

**Premiums\*** are dependent on the health insurance plan you choose and will be deducted from your check on a pre-tax basis.

## Does it cover routine physicals and exams?

**Yes!** Annual physicals, routine OBGYN screenings, and other common exams are covered, but a **copayment\*** may be required for **in-network\*** providers.

For some plans, you can see an **out-of-network\*** provider, but it will likely be more expensive.

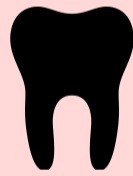
## Can I see a nutritionist?

Yes, up to 6 appointments per year with Nutrition Services are **covered in-network\***. There is a \$20-\$25 copayment\* for the Duke Basic & Duke Select Plans.



## What about dental care? Vision care?

**Dental Plans:** There are **three dental plan** options, PPO Plan, Plan A, Plan B. The plans differ in the annual maximum benefit, as well as the deductibles\* and coinsurance\* amounts for certain services (i.e. fillings and crowns). **All plans cover preventative care** (i.e. routine exams & cleanings, x-rays, etc.). Please see your plan for the specific details.



**Vision Plan:** There is only **one vision plan**, which covers one vision exam per year for a \$30 copayment\* (in-network\*). Standard glasses lenses and contact lenses are covered-in-full once every 12 months (in-network\*). In addition, standard frames are covered in full once every 24 months (in-



## Is maternity care covered?

• **Yes!** A majority of **both prenatal and post-delivery care**. Depending on your specific plan, there is either a copayment\* and/or a coinsurance\* fee after the deductible for office visits and childbirth/delivery services and facilities.

• Infertility services are provided only at the **Duke Fertility Center** for employees with two years of service who have **Duke Options or Duke Select**. Testing is covered with a copayment\* for if you have **Blue Care**. Unfortunately, infertility services are not covered under **Duke Basic**.



## How do prescription drugs work?



When you fill a prescription at a pharmacy, you will pay between **\$15 and \$25 for generic** (off-brand) drugs, **\$50+ for preferred brand** drugs plus a **\$100 deductible\***, and **\$15+ for some specialty** drugs.

**Most contraceptive drugs, IUDs (intra-uterine devices), and birth control implants are covered.** Talk with your provider to learn more.

## What about mental health services?

**Mental health services** are covered!

- Outpatient services are available for **\$20-\$25 copayment\*/visit**.
- Inpatient services are available. Please ask provider for details.



You are welcome to go **out-of-network\***, but it is likely more expensive.

## What happens if I need emergency treatment?

You have two options (pro-tip: use the first option when possible):

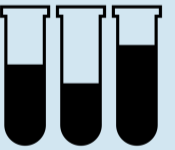
- 1) Go to an **urgent care** center: You'll pay **\$35-50 for the visit**. For Duke Options, you will be **10% of the cost** of X-rays, labs, and other services after your deductible. There is **no charge** for these services on the other plans.
- 2) Go to the **emergency room**: You'll pay a **\$250 copayment**, which will be waived if admitted. If you are admitted, there are additional charges for the **hospital stay**. In addition, you'll have to pay an additional amount for **emergency medical transportation**.

## Can I cover my spouse and dependents?

- **Yes!** Enrollment must occur within **30 days of a qualifying life event** by completing the required forms.
- The addition of a spouse or dependent will **increase the premium\*** cost. In addition, it may affect the annual deductible\* and co-insurance\* maximum depending on your insurance plan.

## Does it cover Sexually-Transmitted Infection testing?

Sure, because **STI testing is like any lab test**. For most plans it is covered in full when you visit an in-network provider\*. For **Duke Options**, you pay 10% of the lab fee after you reach your deductible\*.



## \*Insurance terms

- **Health Maintenance Organization (HMO):** you pay a preset fee for medical services from registered providers
- **Preferred Provider Organization (PPO):** health providers partner with an insurance company to offer services for a substantial discount.
- **Premium:** Amount you pay for health insurance every month
- **Copayment:** A fixed amount you pay for a covered service after you've paid your deductible.
- **In-network/Out-of-network:** Providers that accept/don't accept your health insurance plan
- **Deductible:** Amount you have to pay before insurance kicks in.
- **Co-insurance:** The percentage of costs of a covered health care service you pay after you've hit your deductible.

## Useful Contact Information

- MyCharts: [dukemychart.org](http://dukemychart.org) (appointments, medical records, prescriptions, etc.)
- DukeHealth: 919-626-3854
- If you have an life-threatening emergency, please call 9-1-1.