

Medical Insurance

Blue Cross/Blue Shield (BCBS)

- Annual eligible preventative services provided at NO COST
- International medical benefits available
- "Out-of-network" services covered at a reduced amount (subject to allowable cost)
- Prescription benefit management by CVS/Caremark
- Discount vision benefits with participating Davis Vision companies
- Hearing Aids are covered at one per ear per 36-month period. Cost applies to deductible and coinsurance covers 80% of the remaining allowable charges.
 - Use a BCBS provider audiology specialists.
 - Use the Baylor Speech & Hearing Clinic & contact [askHR](#) to process claim.

Enrollment

New faculty/staff enroll **within 30 days** of hire or decline coverage. Continuing faculty/staff may make enrollment changes during open enrollment period or within 30 days of a [qualifying life event](#). For benefit enrollment and changes, go to [SmartBen™](#).

Plan Options

The University offers two types of medical coverage listed below. Both medical plans are managed by Blue Cross-Blue Shield of Texas. Affordable cost along with excellent coverage enriches your total compensation package.

High Deductible Health Plan + Health Savings Account (HDHP+HSA)

The HDHP + HSA may be advantageous for anyone who has a history of spending less on their out-of-pocket medical expenses. Informed consumerism is key to effectively managing medical expenses.

- Lower premiums (45% lower than PPO premiums!)
- Higher deductibles
- Higher out-of-pocket costs
- ACA preventative care prescriptions covered at 100%
- Specific generic preventative care prescriptions covered at 100%
- Chronic Pain – AIRROSTI services are \$30 copay after deductible
- Opportunity to build wealth with a Health Savings Account (savings can be carried forward indefinitely)
- Baylor contributes to your HSA in January of each year

Preferred Provider Organization (PPO)

The PPO may be advantageous for anyone who has a history of spending more on their out-of-pocket medical expenses.

- Higher premiums
- Lower deductibles (Co-pays vary by service)
- Potential for lower out-of-pocket costs
- ACA preventative care prescriptions covered at 100%
- Chronic Pain – AIRROSTI services are \$30 copay
- Opportunity to use a Flexible Spending Account (savings cannot be carried forward - use it or lose it!)

Resources- Medical Insurance

- [BCBS Member Website](#) – Tools to review claim status, explain benefits paid, estimate costs, offer extensive health risk assessments, and more to help manage your health
- [Summary of Benefits and Coverage for PPO](#)
- [Summary of Benefits and Coverage for HDHP](#)
- [Locate a BCBS Provider](#)
- BCBS Member Services: 1.800.521.2227
- [List of Preventive Health Services](#)
- [Medical Claim Form](#)
- [CVS/Caremark – Prescription Provider Website](#)
- [Blue365 – Discount Program for Employees](#)
- [HIPPA Medicaid](#) – If a member of your family is eligible for Medicaid, you may be eligible for a reimbursement of your medical premium.
- [Medicare Guide for full-time actively employed](#) – Learn about some important decisions you'll need to make about your health care in the months before you turn age 65.
- [HDHP Video](#) – Note: This video mentions CDHP instead of HDHP. Both a CDHP and HDHP are acronyms for a high deductible health plan.
- [PPO Video](#)