

How Do My Health Insurance Benefits Work

Overview: Sarah Lawrence College is a member of a consortium of higher education institutions who work together in an effort to contain health insurance costs, in part by establishing greater purchasing power for health insurance benefits. edHEALTH was founded in 2013 and currently has 28 member institutions consortium. In a consortium model through edHEALTH, the College, along with its consortium peers, have the ability to select a separate insurance network, third-party administrator (TPA), and pharmacy provider, resulting in increased competition for these services. By joining a consortium, the College also gains significant purchasing power for these services.

Insurance Network: The College's insurance network is **Cigna**. The insurance network negotiates rates with doctors and hospitals for medical services. In order for your doctor, hospital, or outpatient facility to be considered in-network, they must participate in the **Cigna PPO network** of providers. You can confirm whether your doctors, hospitals, and facilities are in-network by searching the Cigna website.

Third-Party Administrator: The College's third-party benefit administrator (TPA) is **Luminaire Health**. The TPA is responsible for plan billing, claims resolution, and general customer service for individuals enrolled in the College's health insurance plan (including pharmacy services). You can log in to your Luminaire account to see claims, to monitor your progress towards a deductible, or to look at your history of insurance use. A generic copy of the Luminaire Health Welcome Kit is sent to all newly-enrolled members. Finally, Luminaire Health has an app available for free download at the Google App Store which is compatible with both Android devices and iPhones. Doctors and hospitals should contact Luminaire Health (using the phone number on your ID card) to verify your enrollment in health coverage—they should **NOT CONTACT** Cigna directly.

Pharmacy Coverage: Pharmacy coverage is provided by **OptumRX**. Pharmacy coverage determines the pricing of your prescription medications, just as Cigna determines the pricing of medical services. You can search the [OptumRX website](#) to determine the cost of a prescription. You can also register for mail order drug delivery using the [mail order form](#). You can view a generic copy of the [OptumRX Welcome Kit](#) that is sent to all newly-enrolled members.

Plan Options: You can [view a chart comparing three health insurance plan options](#). All three plans utilize the **Cigna PPO Network**. Below is a narrative overview of the plans.

- **POS/PPO (highest cost plan):** The POS plan provides employees with out-of-network benefits as well as in-network benefits that are identical to the EPO plan, including low co-payments for in-network services. There is a small deductible and 20% coinsurance for out-of-network services. This is the most expensive plan to employees through payroll deduction, and provides the greatest out-of-network benefits.
- **EPO (mid cost plan):** The EPO plan provides the same in-network benefits as the POS plan. Unlike the POS, the EPO has **no** out-of-network benefits. This is the mid-cost plan for employees, and also the plan off of which College contributions to employees' health insurance coverage are based.
- **High Deductible Health Plan (lowest cost plan):** This plan will require enrolled participants to meet a deductible (\$2,000 single / \$4,000 family) before the insurance company pays all in-network claims at 100% (with the exception of prescriptions, which will be covered at the three-tier structure of the EPO and POS plans). The College will contribute 50% of the deductible (\$1000 single / \$2,000 family) to a health savings account for employees who enroll in the HDHP option. While there is an out-of-network benefit on the HDHP plan, (unlike the EPO, where there is none) there is a significant deductible which must be met for out-of-network services. The HDHP plan has the lowest employee paycheck deduction of the three plan options. Please look at the [overview of how the HDHP/HSA plan works](#).