

## Reminders and Hints regarding Michigan Tech's Health Insurance

1. Colonoscopies: for those eligible employees (over the age of 50) that have a colonoscopy, there may be some services associated with the procedure that are not covered at 100%. The procedure itself will be covered at 100%, however, if there are services provided (i.e. pre-surgical office visits) prior to the colonoscopy, those are billed separately and would apply to your co-insurance and/or deductible depending on which plan you chose for 2009.
2. Labs/X-rays: if these types of services are performed as part of an office visit and subsequently billed that way, those services are covered under the physician office visit benefit (i.e. 35% copay under the PPO plan). Depending on the plan you have chosen, labs/x-rays done separately from an office visit would apply to the diagnostic lab/x-ray benefit listed on the benefit summary (i.e. 10% copay under the PPO plan). You can refer to the appropriate benefit summary at <http://www.admin.mtu.edu/hro/TechSelect/index.shtml>
3. The Benefits office is working with Aetna to make the Summary Plan Descriptions available to employees on-line. These are estimated to be available by August 13<sup>th</sup>. The Benefits office will notify employees when these are available.
4. Health Savings Accounts: for those covered by the HuskyCare HSA, in order to be a qualified expense paid out of your Health Savings Account, the date of service must be after 1/1/09, the date you became covered under a high deductible health plan (HDHP).