

Healthcare and Benefit Resources

Are you turning 65?

You can apply online for Medicare even if you are not ready to retire. Medicare Part A covers hospitalization and is a free benefit to those age 65 and older. Even if you are still actively working and maintain health benefits through your employer you should enroll in Medicare Part A about 3 months prior to your 65th birthday. To find out what you need refer to the [Medicare Checklist](#). To apply go directly to [Medicare application](#).

Using Preventive Care Services

Did you know that using preventive care services from an in network provider allows you to get healthy and stay healthy. Preventive Care Services are covered with no copay, no coinsurance and is not subject to a deductible. Here you can access a complete list of [Preventive Care Services](#)

Deductibles, Copays and Co-insurance

A deductible is a specific dollar amount our Horizon EPO Advantage Healthcare Plan requires subscribers to pay out-of-pocket toward covered medical expenses each year **before** Horizon begins to pay for those covered expenses. If you are enrolled in the EPO Advantage Plan in single coverage your deductible is \$1500 annually. This deductible is offset by the University funded Health Reimbursement Account (HRA) funded with half your annual deductible, or \$750. Keep in mind that preventive and well care is covered at 100% and not subject to the deductible.

A copay is a fixed dollar amount that a subscriber pays for a specific service or medication at the point of service. These copay amounts can be found on your subscriber identification card.