

Is DePaul’s Consumer Driven Health Plan (CDHP) Right for You?

If your average year of healthcare services includes visiting a doctor for an annual exam, a well-woman exam and a sinus infection, DePaul’s Blue Cross Blue Shield Consumer Driven Health Plan (CDHP) may make economic sense for you over the course of the year.

The major difference between the CDHP and the other health plan options is that you pay medical costs up front to reach your deductible before the health plan starts paying its part of covered medical expenses. This contrasts with the Preferred Provider Organization (PPO) and Health Maintenance Organization (HMO) plans where you pay a copay up front and then the health plan pays any extra covered medical costs that occur from a service. While the initial out-of-pocket costs are different, the monthly premium for DePaul’s CDHP is lower than both the PPO and HMO plans.

To help with out-of-pocket costs, CDHP members have a Health Savings Account (HSA) that is partially funded by the university with the option for members to contribute additional pre-tax funds. The funds from this interest-bearing account can be used for eligible medical, dental and vision expenses, as well as future healthcare premiums, such as those required for COBRA and retiree medical. Any unused funds in your HSA carry over from year-to-year, so you don’t have to worry about the “use it or lose it” restriction that applies to a healthcare Flexible Spending Account (FSA). And, your HSA is portable, which means that you keep it even if you change benefit plans, jobs or retire.

- + *Note: Federal rules dictate that if you have an HSA, you can only have an additional Limited Purpose Flexible Spending Account (LPFSA) at the same time for eligible dental and vision expenses. So, if you switch to a CDHP plan but already have a healthcare FSA and have a balance as of Dec. 31 in the FSA, HSA contributions made by you and DePaul for the new plan year will be delayed until April 1. A dependent care FSA is not affected by the addition of an HSA. For a list of FAQs, visit BenefitWallet’s website. (BenefitWallet is DePaul’s HSA administrator.)*

Oftentimes, a DePaul employee considers either the CDHP or the PPO plan since the in-network coverage is the same and neither plan requires a primary care provider (PCP) to coordinate with healthcare specialists that may be needed. Read on to learn more and consider if DePaul’s CDHP option is the right choice for your medical coverage.

Key Features of DePaul’s CDHP Plan for 2024

	Single	Single + Dependent(s) or Family
Health Savings Account (HSA) Amount Funded by DePaul Which you can use toward your deductible	\$500	\$1,000
Health Savings Account (HSA) Maximum Funded by You Amount you can choose to fund on a pre-tax basis (Plus \$1,000 catch up contribution if age 55+.)	\$3,650	\$7,350
Deductible The portion of covered expenses you pay each year	\$2,000	\$4,000
Out-of-Pocket Maximum (includes deductible) The most you will have to pay out of your pocket for eligible health care expenses	\$3,000	\$6,000
Preventive Care Well child care and adult preventive care	100%	
Coinsurance Amount the plan pays after you meet the deductible	80%	
Prescription Drugs Amount the plan covers after you meet the deductible	80% generic 70% formulary 65% non-formulary	
Lifetime Maximum The limit placed on maximum total expenses paid by the plan	Unlimited	

Important note: This document summarizes the CDHP plan and assumes in-network coverage. Participants are free to use out-of-network providers/services, but at a higher cost and higher plan limits. Complete information can be found in the official plan documents and summary plan descriptions posted at go.depaul.edu/benefits. If any discrepancy occurs, the actual plan documents and policies will prevail.

DePaul BCBS Medical Plans CDHP vs. PPO Comparison

The examples below help you compare DePaul's CDHP and PPO medical plans. Keep in mind that these examples are for illustrative purposes only; each employee's situation will be different based on coverage level and claims history. All examples use figures from 2022 and assume that all claims are for in-network services and that coverage is for employee and spouse.

2024 – Single + Dependent(s) or Family	CDHP	PPO
Annual Deductible*	\$4,000	\$1,000
Annual Out-of-Pocket Maximum (deductible plus coinsurance)	\$6,000	\$5,000
HSA Contribution by DePaul	\$1,000	Not applicable.

* The deductible is an aggregate deductible. Either one or combined family members need to meet the family deductible before benefits are paid at the coinsurance level. Once the family out-of-pocket maximum is met by either one or combined family members, benefits are then paid at 100% for the remainder of the calendar year.

EXAMPLE #1 – Low claims = \$1,570	CDHP	PPO
You and your spouse get annual physicals = \$400	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%
You consult a specialist for knee pain = \$180	HSA pays \$180 (\$180 applied to annual deductible)	You pay a \$50 copay (deductible does not apply)
You have physical therapy (10 visits total) = \$990	HSA pays \$820; You pay \$170 (\$990 applied to annual deductible)	You pay \$598 (\$500 to satisfy your deductible, plus 20% coinsurance)
Total cost of services in 2024 = \$1,570	HSA pays \$1,000; You pay \$170	You pay \$648
Total premiums in 2024	\$3,316.56 in pre-tax payroll deductions	\$6,007.68 in pre-tax payroll deductions
What you pay for the year for Single + Spouse:	\$3,486.56	\$6,655.68

EXAMPLE #2 – Moderate claims = \$13,070	CDHP	PPO
You and your spouse get annual physicals = \$400	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%
Your spouse has outpatient surgery = \$10,670	HSA pays \$1,000; You pay \$4,334 (\$3,000 meets annual deductible, plus 20% coinsurance)	You pay \$2,534 (\$500 individual deductible, plus 20% coinsurance)
Your spouse has two follow-up office visits = \$200	You pay \$40 (annual deductible met, you pay 20% coinsurance)	You pay \$60 (\$30 copay for each visit, deductible does not apply)
You order formulary brand maintenance mail order prescriptions (4 scripts at \$130 ea) = \$520	You pay \$240 (annual deductible met, \$60 mail order copay per script)	You pay \$240 (\$60 mail order copay per script, deductible does not apply)
You visit an orthopedic specialist for back pain = \$200	You pay \$40 (annual deductible met, you pay 20% coinsurance)	You pay a \$50 copay (deductible does not apply)
You go for physical therapy (12 visits total) = \$1,080	You pay \$216 (annual deductible met, you pay 20% coinsurance)	You pay \$616 (\$500 individual deductible, plus 20% coinsurance)
Total cost of services in 2024 = \$13,070	HSA pays \$1,000; You pay \$4,870	You pay \$3,500
Total premiums in 2024	\$3,316.56 in pre-tax payroll deductions	\$6,007.68 in pre-tax payroll deductions
What you pay for the year for Single + Spouse:	\$8,186.56	\$9,507.68

EXAMPLE #3 – High claims = \$26,730	CDHP	PPO
You and your spouse get annual physicals = \$400	You pay \$0; Plan pays 100%	You pay \$0; Plan pays 100%
You have outpatient surgery = \$11,270	HSA pays \$1,000; You pay \$4,454 (\$3,000 meets annual deductible, plus 20% coinsurance)	You pay \$2,154 (\$500 individual deductible, plus 20% coinsurance on the remainder)
You have two follow-up office visits = \$200	You pay \$40 (annual deductible met, you pay 20% coinsurance)	You pay \$60 (\$30 copay for each visit, deductible does not apply)
Your spouse has inpatient surgery with a two-night hospital stay = \$14,600	You pay \$506 (\$506 to reach annual out of pocket max, Plan pays remainder)	You pay \$2,786 (\$500 individual deductible, plus \$2,286 to reach annual out of pocket max, Plan pays remainder)
Your spouse fills two generic retail prescriptions (\$30 ea) = \$60	You pay \$0 (out of pocket max reached)	You pay \$0 (out of pocket max reached)
Your spouse has two follow-up office visits = \$200	You pay \$0 (out of pocket max reached)	You pay \$0 (out of pocket max reached)
Total cost of services in 2024 = \$26,730	HSA pays \$1,000; You pay \$5,000	You pay \$5,000
Total premiums in 2024	\$3,316.56 in pre-tax payroll deductions	\$6,007.68 in pre-tax payroll deductions
What you pay for the year for Single + Spouse:	\$8,316.56	\$11,007.68