2025 Benefits Guide

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Medical Plan Comparison

	Aetna EPO Plan with HRA	Aetna PPO Plan With HRA		Aetna High Deductible Plan (HDHP) With HSA[1]	
	You Pay In-network Only	You Pay In-network	You Pay Out-of-network	You Pay In-network	You Pay Out-of-network
YU HRA/HSA Account Contribution					
Base Contributions (automatic upon enrollment)					
Individual/Family	$250/$500	$0 Base Contribution		$500/$1,000	
Additional Healthy Incentive Contribution for 2025					
Individual/Family	$500/$1,000	$500/$1,000		$500/$1,000	
Annual Deductible					
Individual/Family	$1,500/$3,750	$1,500/$3,750			

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Reasons to use the Informed Health Line:

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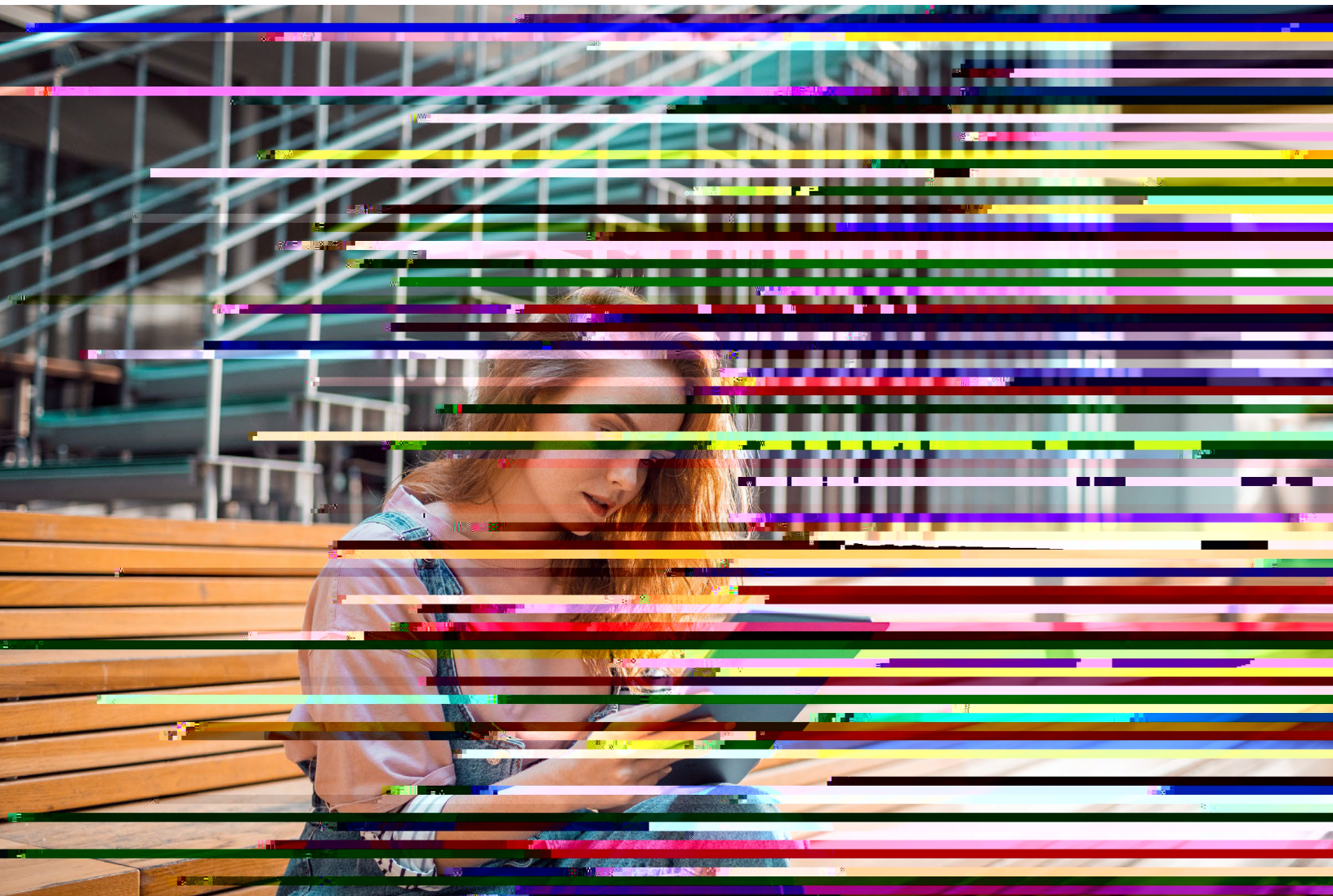

NYS Disability

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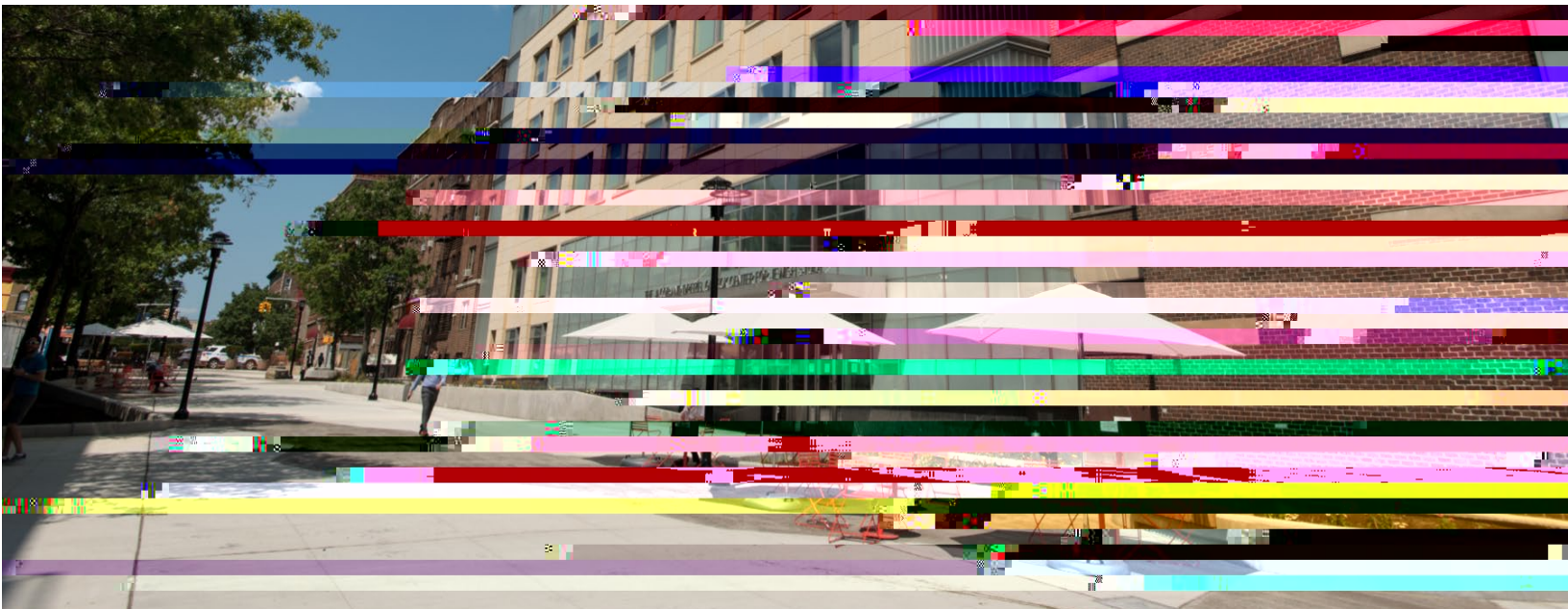

Lincoln Financial