2026 Health Plan FAQ's

For the Core and Buy Up, it shows a deductible? What applies to the deductible?

An example of what would trigger a deductible is high tech imaging (MRI, CT Scan, PET Scan), ambulance, durable medical equipment (wheelchair, crutches, supplemental oxygen)

Do I need to meet the deductible for the Core and Buy Up Plans before the copays kick in?

No, your copays start immediate.

If my Dr orders lab work while I'm at the office, is it covered by my copay?

Yes, typically the copay would cover lab work if it's within the 4 walls of where the office visit happens. If it's ordered outside the office, such as a hospital, it may trigger your deductible.

If I am traveling outside of Louisiana, how am I covered?

All 3 plans offer a national network. If you are traveling nationwide, your normal benefits apply. If you are traveling outside the US, you are only covered in the event of an emergency.

Are there out of network benefits for these plans?

Yes, there are out of network benefits with all 3 plans. Some examples of common out of network services is anesthesia and ambulance. The out of network benefits all trigger a higher deductible that does not track toward the in network.

If I pick the high deductible plan, I'm paying everything first dollar without copays, is this almost like not having insurance?

No! You still get the benefits of UMR's negotiated cost of the service vs a copay. One example is a primary care visit would cost $70 under a high deductible plan vs a $30 copay. All the services track toward the deductible.

This plan is the least expensive of the 3 options – the lowest premium we have ever offered to employees.

You can use the premium savings for having this plan (less out of your paycheck) and you put some toward a health savings account!

If I'm still working age 65+ and I want to go into the high deductible plan, can I contribute to the health savings account?

The IRS states you cannot contribute to a health savings account if you're actively in Medicare Part A.