University of Cincinnati Employee
UC Health Co-Payment & Co-Insurance Discount Q&A

UC employees will continue to receive a 50% office visit co-payment discount when seeing University of Cincinnati Physicians. Additionally, your co-insurance responsibility for the PPO and HDHP plans will be 5% rather than 10% when receiving covered services from University of Cincinnati Physicians and UC Health hospitals. UC Health hospitals are UC Medical Center, West Chester Hospital, and the Daniel Drake Center for Post-Acute Care – their affiliate institutes, centers of excellence, outpatient locations and laboratory services.

The co-insurance reduction will apply after the health plan’s deductible is met. See below for an explanation of the difference between co-pay and co-insurance. Outpatient mental health services will not be reduced for co-payment or co-insurance and there is no co-payment reduction for emergency department services.

UC employees may use (513) 475-8000 to schedule any physician appointments. Imaging and other diagnostics appointments can be scheduled by calling (513) 584-TEST.

Frequently Asked Questions
Q. What is a copayment?
A. A fixed fee that subscribers to a medical plan must pay for their use of specific medical services covered by the plan.

Q. What is the deductible?
A. A fixed dollar amount per year that the insured person must pay toward the cost of his/her health-related services before the insurer pays for the services. The deductible is based on your plan selection and employee group.

Q. What is co-insurance?
A. The dollar amount (usually a percentage) that the insured person must pay toward the cost of his/her health-related service after the deductible has been met.

Q. To whom does the UC Employee discount apply?
A. The discount applies to all enrollees of the University of Cincinnati medical plan.

Q. Is my discount applicable to all UC Health Physicians and Hospitals?
A. No. Discounts do not apply to mental health services provided by University of Cincinnati Physicians or co-payments for Emergency Room services.

However, the discount program applies to all other services received from University of Cincinnati Physicians and all UC Health hospitals and facilities – meaning UC Medical Center, West Chester Hospital, the Daniel Drake Center for Post-Acute Care and their affiliated institutes, centers of excellence, outpatient locations and laboratory services.
Q. How can I determine whether the discount has been applied to my account?
A. The PPO Plan involves co-payments. You should be charged the reduced co-pay at the time of service. Any co-payment discount will be reflected on your Explanation of Benefits (EOB) and on the bill you receive from University of Cincinnati Physicians.

Both the PPO and High Deductible Health Plans (HDHP) involve co-insurance. Co-insurance does not come into play until after you've met the plan's deductible. Co-insurance discounts will NOT be reflected on your EOB. However, the bill you receive from UC Health will reflect the correct co-insurance. You should wait until you receive a bill from UC Health before submitting any payment.

Q. Who can I contact with questions regarding my account or statement?
A. If you have questions about this letter, please contact UC Health's customer service department at (513) 585-7600.