



## **FOR QUALCOMM EMPLOYEES OR THEIR FAMILY MEMBERS WHO ARE IGO PATIENTS**

We at IGO understand that you are currently making a choice for your health insurance coverage for 2018. Many of our patients who are Qualcomm employees or their covered family members have asked for clarification on what options they have available which will allow for care at IGO Medical Group. We sincerely appreciate your desire to have ongoing care with our physicians and we hope to have the opportunity to continue providing you with excellent care. We have prepared the following summary to assist you in making your health insurance selection.

### **Qualified Deductible Health Plan (QDHP) with United Healthcare (UHC)**

- **This is the CONTINUING plan under which you have received care at IGO in 2017.**
- IGO physicians are providers in the UHC network.
- Scripps Hospital is a provider facility in the UHC network.
- Your deductible or out-of-pocket amount may have changed for 2018.

### **Premier PPO Health Plan with Scripps Health**

- This is a NEW plan for 2018.
- IGO physicians are NOT providers in this plan. You can use IGO physicians and services at out-of-network rates meaning that you may have higher costs.
- Scripps Hospital is a provider facility.

### **Premier Qualified Deductible Health Plan (QDHP) with Scripps Health**

- This is a NEW plan for 2018.
- IGO physicians are NOT providers in this plan. You can use IGO physicians and services at out-of-network rates meaning that you may have higher costs.
- Scripps Hospital is a provider facility.

### **Qualified Deductible Health Plan (QDHP) with Kaiser**

- You cannot see IGO physicians under this plan.
- You can see IGO physicians as a cash-pay patient (not using your insurance).

Sorting out the advantages of one plan over another can be a complex task and your benefits advisors at Qualcomm will be able to help. Some plans may have higher deductibles but a lower share of costs while others may have low or no deductibles but a higher share of costs when seeing an IGO provider. Annual maximum out-of-pocket differences and any Qualcomm annual transitional seed may also be factors.

**We look forward to providing for your healthcare needs in 2018 and beyond.**