

**Do Optum payments go towards deductibles?**

No, the prescription copays would go toward the out-of-pocket maximum and not the deductibles.

**Does the EAP have legal discounts for general things like selling/purchasing a home, wills/estate planning, etc?**

They don't offer discounts - but they provide guidance, referrals and educational support for selling/purchasing a home, wills/estate planning, financial planning, legal, and more.

**The HDHP deduction is that calendar year (Jan 1, 2027 – Dec 31, 2027) or Plan year (July 1, 2026 – June 30, 2027)? Similar question applies to Dental and Vision...Are the benefits based on calendar year or plan year?**

Plan year for Medical, Calendar year for Vision and Dental

**What's a freestanding imaging center? Give me an example.**

A freestanding imaging center is an independent, outpatient facility not connected to a hospital that specializes exclusively in diagnostic imaging. These centers perform procedures like MRIs, CT scans, X-rays, and ultrasounds at a significantly lower cost and with faster scheduling than hospital-based imaging departments. RAYUS Radiology is an example of a free standing imaging center.

**Is there an amount of imagings that are covered?**

As long as it's provider authorized, there are no limits.

**Is there a preferred urgent care to go to or is there a way to get cost transparency for urgent care?**

You can find preferred urgent cares by using the provider locator on IBX.com

**Does the HSA card stop non-covered purchases from happening?**

No, the HealthEquity HSA card does not stop non-covered purchases from happening.

**How do we check the balance for the high deductible?**

To see your balance, you can go to your portal on IBX.com or the IBX mobile app on your phone.

**I'm on the high deductible plan and I've gotten some lab work. What's the cost for labs?**

Cost varies from location to location, please use the cost estimator tool on IBX.com to get an accurate estimate. Using in network providers will provide the most savings.