High Deductible Health Plan (HDHP) and Health Savings Account (HSA)

THINK OF IT AS A WELL-CONSTRUCTED HOUSE!

Network providers must be used out-of-network care is not covered

OUT-OF-POCKET MAXIMUM

Member pays \$0 for allowable charges for rest of year when this amount is reached \$5,000 member/\$10,000 family



COINSURANCE

Member pays 20% of allowable charges and plan pays 80% (for prescription drugs, member pays 30% and plan pays 70%), up to annual out-of-pocket maximum

Applies to all non-preventive expenses, including doctor's office visits and non-preventive prescription drugs

DEDUCTIBLE

Member pays 100% of allowable charges
up to annual deductible
\$3,000 member only
\$6,000 member + any family members
reduced with Call to Health

100% coverage (no deductible) for network preventive care

Member can use funds in HSA to pay deductible and coinsurance

Member pays flat dollar copay with no deductible for preventive drugs

THE HSA

- an individual bank account for qualified healthcare expenses
- unused HSA funds roll over (no limits apply)
- use when healthcare costs incurred or save for future expenses (including into retirement)
- goes with you if you change medical plans, start a new job, or retire

HSA TAX ADVANTAGES



contributions, including any from employer

\$\$ go in tax-free



interest and account growth

account grows tax-free



withdrawals for eligible expenses

\$\$\$ come out tax-free



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