



## HDHP PLANS

**PPO, NPOS, and HMO PLANS**—HDHPs offer members lower monthly premiums in exchange for taking on more of the share of healthcare costs, which they can pay using spending accounts. All in-network preventive services, such as annual exams and flu shots, are covered at 100% with no copayment. For all other in-network covered services, members pay until the deductible is met, then pay coinsurance. HDHPs are the only plans eligible for Health Savings Accounts (HSA), which use pre-tax dollars to give members more of their paycheck to put toward out-of-pocket costs, and can help save for high-cost events like surgeries. All out-of-pocket costs, including prescription drugs, count toward the individual and family deductible, as well as the out-of-pocket limit that helps protect members' total annual spending.

### If you use IN-NETWORK providers

Option	Metallic tier	Coinsurance		Deductible		Out-of-pocket limit				Pharmacy	Other services
		In	Out	Individual	Family	In-network		Out-of-network			
				Individual	Family	Individual	Family	Individual	Family		
1	Gold	100%	70%	\$2,800	\$5,600	\$2,800	\$5,600	\$10,900	\$21,800	Coinsurance after deductible	Coinsurance after deductible
2	Silver	100%	70%	\$4,500	\$9,000	\$4,500	\$9,000	\$16,000	\$32,000	Coinsurance after deductible	Coinsurance after deductible
3	Bronze	100%	70%	\$6,750	\$13,500	\$6,750	\$13,500	\$22,750	\$45,500	Coinsurance after deductible	Coinsurance after deductible
4	Silver	80%	60%	\$3,000	\$6,000	\$6,000	\$12,000	\$18,000	\$36,000	Coinsurance after deductible	Coinsurance after deductible
5	Silver	80%	60%	\$3,500	\$7,000	\$6,750	\$13,500	\$20,250	\$40,500	Coinsurance after deductible	Coinsurance after deductible
6	Silver	80%	60%	\$4,000	\$8,000	\$6,750	\$13,500	\$20,250	\$40,500	Coinsurance after deductible	Coinsurance after deductible
7	Bronze	80%	60%	\$5,500	\$11,000	\$6,750	\$13,500	\$20,250	\$40,500	Coinsurance after deductible	Coinsurance after deductible
8	Bronze	70%	60%	\$5,500	\$11,000	\$6,750	\$13,500	\$20,250	\$40,500	Coinsurance after deductible	Coinsurance after deductible
9 <sup>1</sup>	Bronze	60%	60%	\$5,000	\$10,000	\$6,750	\$13,500	\$20,250	\$40,500	Coinsurance after deductible	Coinsurance after deductible
10 <sup>2</sup>	Bronze	50%	N/A	\$4,500	\$9,000	\$6,750	\$13,500	N/A	N/A	Coinsurance after deductible	Coinsurance after deductible
11 <sup>2</sup>	Bronze	50%	N/A	\$3,500	\$7,000	\$6,750	\$13,500	N/A	N/A	Coinsurance after deductible	Coinsurance after deductible
12 <sup>2</sup>	Bronze	50%	N/A	\$5,000	\$10,000	\$6,750	\$13,500	N/A	N/A	Coinsurance after deductible	Coinsurance after deductible

(1) This option is available only on the ChoicCare PPO and National POS networks.

(2) These options are available only on the HMO Premier and HMOx networks.