

# Your Medical Plan Options

Employee

Employee + Spouse

Employee + Child

Family

In-Network

Out-of-Network

## HDHP

CIGNA | Nationwide

Your Paycheck Cost Per Month	<b>\$113</b>
Your Coinsurance/Copays	<b>75%</b>
Your Deductible	<b>\$3,500</b>
Your Out-of-Pocket Max	<b>\$7,000</b>

- ✓ HSA-Eligible
- ✓ 100% Preventive Care
- ✓ Prescription Drugs
- ✓ Out-of-Network Access

### BEST FOR:

People who want lower paycheck costs and are comfortable paying more when receiving care, especially if they want an HSA.

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## PPO

CIGNA | Nationwide

Your Paycheck Cost Per Month	<b>\$171</b>
Your Coinsurance/Copays	<b>80%</b>
Your Deductible	<b>\$1,500</b>
Your Out-of-Pocket Max	<b>\$6,000</b>

- ✗ HSA-Eligible
- ✓ 100% Preventive Care
- ✓ Prescription Drugs
- ✓ Out-of-Network Access

### BEST FOR:

People who are willing to pay higher paycheck costs for lower costs when receiving care.

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## HMO

Kaiser | California

Your Paycheck Cost Per Month	<b>\$140</b>
Your Coinsurance/Copays	<b>\$25-100</b>
Your Deductible	<b>\$0</b>
Your Out-of-Pocket Max	<b>\$2,000</b>

- ✗ HSA-Eligible
- ✓ 100% Preventive Care
- ✓ Prescription Drugs
- ✗ Out-of-Network Access

### BEST FOR:

People who want coordinated, all-in-one care and are okay sticking with a specific network of doctors and facilities.

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