

**PPO vs. HDHP - Which type is right for you?**

	<b>PPO</b>	<b>HDHP</b>
Eligibility for Health Savings Account	None. Not eligible for an Health savings account	Yes, qualifying participants are eligible to open an Health savings account.
Primary care & specialist office visits	You pay only your copay for routine, non-invasive office visits.	You pay the cost for all provider care until you meet your deductible. Then you pay a coinsurance (20% for in-network care) for all eligible claims up to the annual coinsurance maximum.
Prescription benefits	You pay copay and coinsurance (Deductible DOES NOT apply)	You pay all prescriptions until you meet your deductible. Then you pay coinsurance for all eligible claims up to the annual coinsurance max.
Inpatient services & outpatient surgery facility	You pay a coinsurance % for care after you meet your deductible.	You pay a coinsurance % for care after you meet your deductible.
Deductible & coinsurance	Contains individual deductible & coinsurance limits with family maximums.	Contains a comprehensive deductible & coinsurance. The plan pays benefits for eligible claims for individuals in the family only after the family deductible is met. The family deductible or coinsurance may be met with healthcare & prescription drug claims for one or multiple family members.
Single deductible	\$400	\$1,500
Family deductible	\$1,200	\$3,000
Single coinsurance	\$750	\$1,500
Family coinsurance	\$1,500	\$3,000
In-network savings	You receive greater benefits if you use doctors & facilities in the Preferred Provider Organization (PPO) network.	You receive greater benefits if you use doctors & facilities in the Preferred Provider Organization (PPO) network.