

HDHP compared to PPO

High Deductible Health Plan (HDHP)

- Deductible is higher.
- Lower premium.
- Pay the cost of medical care in full until deductible is met, including prescriptions.
- Preventive services covered at 100% (deductible does not apply).
- If you have family coverage, must meet family deductible before plan pays services incurred by any family member.
- Once out-of-pocket maximum is satisfied, plan pays 100% of covered expenses for remainder of calendar year.
- When enrolled in plan you are eligible to contribute to a Health Savings Account (HSA) which is owned by you.
- Contributions are pre-tax and account is interest-bearing.
- Unused funds will roll over.

Preferred Provider Organization (PPO)

- Deductible is lower.
- Higher premium.
- Plan begins sharing costs for care earlier through copays and lower deductibles.
- Preventive services covered at 100% (deductible does not apply).
- If you have family coverage, once one person satisfies their individual deductible, plan will begin to pay services incurred by that individual family member.
- Once out-of-pocket maximum is satisfied, plan pays 100% of covered expenses for remainder of calendar year.
- When enrolled in plan you are eligible for a Flexible Spending Account (FSA).
- Contributions are pre-tax.
- There is a time limit on spending. Unused funds are forfeited.

**If you have questions, contact ABS
Customer Service at (844) 501-3466**