

Selecting a plan that’s right for you

	High Deductible Health Plan (HDHP)	Preferred Provider Organization (PPO)
Summary	- Lower premiums - Higher deductibles - Expanded network	- Higher premiums - Lower deductibles - Expanded network
Overview	The HDHP plan offers the opportunity to save for future medical costs through a Health Savings Account (HSA). It’s especially suited for members who want flexibility to see a broader range of providers, including specialists or care outside the Ascension network.	The PPO plan provides the flexibility to see a broader range of providers, including specialists or care outside the Ascension network subject to higher deductibles and out of pocket costs.
Markets	All markets	All markets
Copays		
Primary care provider visit	15% after deductible is met	\$30 copay
Specialist visit	15% after deductible is met	\$60 copay
Inpatient services	15% after deductible is met	20% after deductible is met
Urgent care	15% after deductible is met	\$50 copay
Emergency room	15% after deductible is met	\$500 copay
Deductible	\$2,500 individual \$5,000 family	\$1,000 individual \$2,000 family
Coinsurance	15%	20%
Out-of-pocket maximum	\$5,000 individual \$10,000 family	\$5,000 individual \$10,000 family
Ascension contribution to a Health Savings Account	\$250 individual \$500 family	N/A

EXAMPLE COVERAGE BY PLAN

Marie elected to receive insurance as an individual. The example below shows how Marie’s medical costs add up over a year and what each plan would pay. Below every visit or treatment (in the “Care received” column), you’ll see the total cost before any payments or insurance adjustments.

	HDHP	PPO
Care Received (total price before insurance)		
Office visit (\$150)	\$150 toward deductible	\$30 copay
Lab tests (\$250)	\$250 toward deductible	\$250 toward deductible
Surgery (\$2,000)	\$2,000 Marie pays full amount, as she has not met her \$2,500 deductible yet	\$1,000 Marie pays full amount until she meets the \$1,000 deductible (not including copays) then 20% coinsurance
Physical therapy (\$250)	\$122.50 (\$100 to meet remaining deductible + 15% coinsurance after deductible is met)	\$50 (20% coinsurance after deductible is met)
Rx (\$175)	\$25 copay	\$25 copay
Total cost (\$2,825)	\$2,547.50	\$1,355
HSA contributions	\$250 (Ascension) \$50 (Marie)	N/A
Amount paid out of pocket	Total: \$2,247.50 = \$2,547.50 - \$300 (HSA balance)	Total: \$1,355

This example pertains to associate-only coverage and services within the Ascension Network (Tier 1) and assumes prescriptions are filled at an Ascension Rx pharmacy.

Eligibility rules apply. The information provided on this website is intended to serve only as a summary of the plans. Though every effort has been made to provide accurate information on this website, the possibility of error always exists. If there is any inconsistency between the official plan documents and the information provided on this website, the official plan documents will govern. As with any benefit plan, there may be changes or amendments in the future, and each participating employer reserves the right to withdraw from the plans. Any examples of future benefits are provided for illustrative purposes only and do not constitute a guarantee of future benefits or future employment.

The plans are not maintained pursuant to a collective bargaining agreement; however, union employees of participating organizations may participate in certain of the plans if their collective bargaining agreement specifies participation in such plans.