Ascension

# Selecting a plan that's right for you

| | High Deductible Health Plan (HDHP) | Preferred Provider Organization (PPO) |
|---|---|---|
| **Summary** | • Lower premiums<br>• Higher deductibles<br>• Expanded network | • Higher premiums<br>• Lower deductibles<br>• 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<br>$5,000 family | $1,000 individual<br>$2,000 family |
| **Coinsurance** | 15% | 20% |
| **Out-of-pocket maximum** | $5,000 individual<br>$10,000 family | $5,000 individual<br>$10,000 family |
| **Ascension contribution to a Health Savings Account** | $250 individual<br>$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.

| **Care Received** (total price before insurance) | HDHP | PPO |
|---|---|---|
| **Office visit ($150)** | $150 toward deductible | $30 copay |
| **Lab tests ($250)** | $250 toward deductible | $250 toward deductible |
| **Surgery ($2,000)** | $2,000<br>Marie pays full amount, as she has not met her $2,500 deductible yet | $1,000<br>Marie pays full amount until she meets the $1,000 deductible (not including copays) then 20% coinsurance |
| **Physical therapy ($250)** | $122.50<br>($100 to meet remaining deductible + 15% coinsurance after deductible is met) | $50<br>(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)<br>$50 (Marie) | N/A |
| **Amount paid out of pocket** | **Total: $2,247.50**<br>= $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.*