

Copay Medical Plan vs HDHP Plan

Choosing A Plan

The two Copay medical plans have a higher weekly premium but lower out-of-pocket expenses.

The HDHP plan has the lowest weekly premium but higher out-of-pocket expenses.

As you think about your medical options, consider the following to compare the total cost of insurance for you and your family between the Copay medical plans and HDHP plan.

	Copay 2500	Copay 4000	HDHP 4500
Which plan has the LOWER deductible?	✓	X	X
Which plan has the LOWEST maximum out-of-pocket?	✓	X	✓
Which plan do you pay a copay prior to doctor's office visits?	✓ \$40 copay	✓ \$40 copay	X
Which plan do you pay LESS each week out of your paycheck?	X	X	✓
Is there a spending/saving account available?	Medical and Limited Flexible Spending Accounts (FSA)	Medical and Limited Flexible Spending Accounts (FSA)	Health Savings Account (HSA)*
Does Koch contribute to the savings account each week?	X	X	✓ up to \$30/week for Individual plans Up to \$40/week for all other tiers

*As a reminder, HSA funds belong to you and are yours to use for qualifying medical, dental, and vision expenses. The unused funds will roll over year-after-year.