

Tell me more about the HDHP!



The High Deductible Health Plan (HDHP) is a new option for 2018. An HDHP differs from a co-pay plan in that you pay all medical and prescription expenses until you meet the deductible. After that, you pay co-insurance until you meet the out-of-pocket maximum. While you may pay more out-of-pocket before benefits begin to apply with the HDHP, your per-paycheck contribution is lower than with the two traditional PPO plans.

What are the advantages?

Three advantages to participating in the HDHP are:

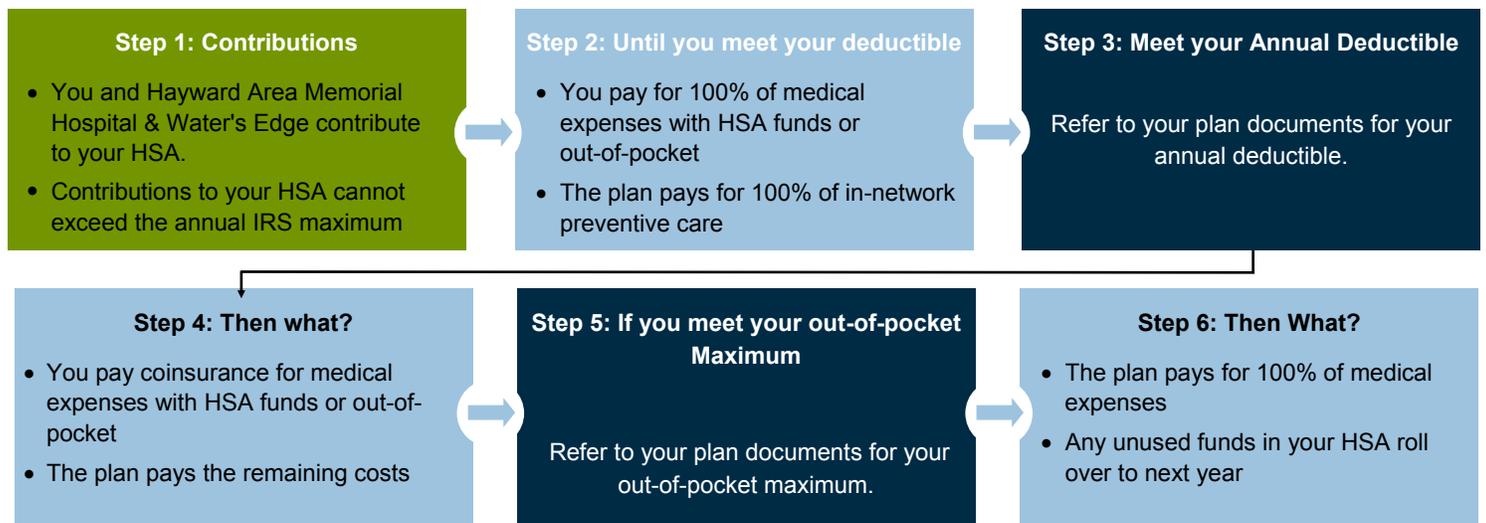
1. You pay lower contributions out of your paycheck.
2. You may be eligible contribute to a Health Savings Account (HSA) to help pay for your out-of-pocket expenses.
3. Contributions to your HSA pack a triple tax savings punch: You do not pay taxes on the money that goes in to your HSA, any HSA interest earnings are tax-free, and any money withdrawn for qualified expenses is tax-free*



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How does it work?



*Tax benefits only apply when HSA funds are used for eligible medical expenses. This information being provided is for general educational purposes only. If you have specific questions about your benefits, please contact the human resources department.