

# Understanding Health Plan Options

## PREFERRED PROVIDER ORGANIZATION (PPO)

### Best for those who want:

- ✓ A broad network of providers
- ✓ Flexibility to choose any doctor, in- or out-of-network

### Things to consider:

- ✓ These plans often come with higher premiums
- ✓ Out-of-network care will cost more than in-network care

## HEALTH MAINTENANCE ORGANIZATION (HMO)

### Best for those who want:

- ✓ Lower premiums compared to other plans
- ✓ Consistent and coordinated care, often with set fees

### Things to consider:

- ✓ Limited provider network
- ✓ A referral is required to see any specialists
- ✓ Out-of-network care is not covered by the plan

## HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

### Best for those who want:

- ✓ Lower premiums compared to other plans
- ✓ A health savings account (HSA) for current and future health care expenses

### Things to consider:

- ✓ You will pay higher out-of-pocket costs until your deductible is met
- ✓ Utilizing your HSA can help offset some of these out-of-pocket costs