


Coverage Details & Comparison



Plan Details		HDHP; HMO Health Maintenance Organization	HDHP; PPO Perferred Provider Organization	HDHP; NPOS National Point of Service
Maximum Out of Pocket	\$5,000 Single \$10,000 Couple/Family	\$6,500 Single \$13,100 Couple/Family	\$6,500 Single \$13,100 Couple/Family	\$6,500 Single \$13,100 Couple/Family
Cost Sharing	0	80/20	80/20	80/20
Compatible with HSA	✓	✓	✓	✓
Annual Exams Covered	Allowed toward Maximum Out of Pocket	100% In-network only	100% In-network only	100% In-network only
Open Provider Network	✓ No Additional Cost	✗ HMO Only	✗ HMO Only	✗ HMO Only
Alternative Provider Network	✓	✗	✗	✗
Medical Tourism (worldwide)	✓	✗	✗	✗
24/7 Teladoc	Unlimited Free Calls	✗	✗	✗
Holistic Dental Care	\$1,000 max \$100 reimbursed per individual per year	✗	✗	✗
Wellness Treatments & Services: Acupuncture, Massage Therapy, Chiropractor, Reiki, etc.	\$750 Single \$1,500 Couple/Family	✗	✗	✗
Supplements & Oils	\$750 Single \$1,500 Couple/Family	✗	✗	✗
Homeopathy	Covered	✗	✗	✗
Personal Care Advocate & Advisor (Alternative & Conventional)	✓	✗	✗	✗