

Choosing the medical plan that is right for you

Understanding how much you can expect to pay

Your out-of-pocket costs and your deductible — the amount you must pay each year before the plan begins to pay — will be different, depending on the plan you choose.

PPO

With this plan, you pay a fixed copay for many services, which counts toward your out-of-pocket costs. Copays do not count toward the deductible.

Network deductibles	Out-of-network deductibles
For 2025, your deductible for services in the network is:	The individual out-of-network deductible applies to each enrolled family member and does not have a family deductible limit:
\$500 for individual (single) coverage	\$1,000 for each individual (single)
\$1,000 for family coverage*	Unlimited for family coverage

* If you cover family members, the network family deductible is met when the combined eligible network expenses for you and/or your covered family members reach \$1,000. If one family member reaches \$500 but the combined family deductible of \$1,000 has not been met, the member who met the \$500 deductible can move to coinsurance until one more family member reaches the deductible. If no family member reaches the \$500 deductible but the combined family deductible is met, all family members move to coinsurance.

High deductible plan (HDP)

The HDP does not use copays. You pay 100% of the allowable cost for network services — including office visits, urgent care, prescription drugs, emergency room visits and other covered expenses — until your deductible is met. Once the deductible is met, you pay a portion of the costs as coinsurance.

The deductibles are another big difference between this plan and the PPO plan:

- \$1,650 individual (single) deductible
- \$3,300 family deductible*

* If you cover any family member, the entire network family deductible must be met before any family member can move to coinsurance. The HDP network family deductible is met when the combined eligible expenses for you and/or any covered family members reach \$3,300. Even if one family member reaches the \$1,650 deductible, that member cannot move to coinsurance until the full \$3,300 family deductible is met.