

PPO and HDP/HSA COMPARISON

How does a HDP/HSA differ from a PPO? Listed below are a few estimates of office visits, services, and prescription drugs. You can see below how the PPO and HDP/HSA differ in how each plan pays for these healthcare costs.

	Estimates of Average Actual Cost	PPO			HDP/HSA		
		Apply Towards Deductible and Coinsurance Max?	\$500 Deductible Not Met (This is what you pay if you have <u>not</u> met your deductible)	\$500 Deductible Met (This is what you pay after you have already paid your deductible)	Apply Towards Deductible and Coinsurance Max	\$1,500 Deductible Not Met (This is what you pay if you have <u>not</u> met your deductible)	\$1,500 Deductible Met (This is what you pay after you have already paid your deductible)
Preventive Care visit with your Primary Care Physician	\$120	no	\$0	\$0	no	\$0	\$0
Other Primary Care Physician Visit	\$120	no	\$15	\$15	yes	\$120	\$24 until \$2,000 coinsurance max is reached
Specialist Visit	\$100	no	\$30	\$30	yes	\$100	\$20 until \$2,000 coinsurance max is reached
Well-Baby Care Visit	\$104	no	\$0	\$0	no	\$0	\$0
Annual Vision Exam	\$150	no	\$0	\$0	no	\$0	\$0
Preventive Colonoscopy	\$800	no	\$0	\$0	no	\$0	\$0
Counselor Visit	\$120	no	\$15	\$15	yes	\$120	\$24 until \$2,000 coinsurance max is reached
MRI (non-preventive)	\$930	yes	\$500 + \$186	\$186 until \$2,000 coinsurance max is reached	yes	\$930	\$186 until coinsurance max is reached
1 Prescription Amoxicillin Available in Generic	\$5	no	\$0	\$0	yes	\$5	\$1 until \$2,000 coinsurance max is reached
1 Prescription Lexapro – Tier 3 Drug	\$90	no	\$50	\$50	yes	\$90	\$18 until \$2,000 coinsurance max is reached
1 Prescription Exforge – Tier 2 Drug	\$128	no	\$35	\$35	yes	\$128	\$25 until \$2,000 coinsurance max is reached
1 Prescription Arimidex – Tier 2 Drug	\$431	no	\$35	\$35	yes	\$431	\$86 until \$2,000 coinsurance max is reached
1 Prescription Crestor – Tier 2 Drug	\$135	no	\$35	\$35	yes	\$135	\$27 until \$2,000 coinsurance max is reached

- Estimates intended for examples only
- Above estimates are based on in-network individual coverage
- County contributes \$750 towards HSA account per employee, per benefit year