

Finding The Right Medical Plan For You

At-A-Glance Comparison of 2024 Health Insurance Plans In-Network Benefits

	High Deductible Health Plan (HDHP)		
Annual Deductible—In-Network	\$1,600 Individual \$3,200 Employee + 1 or more = Family		In-Network and Out-of-Network Out-of-Pocket Maximums cross accumulate. Deductibles do not.
Out-of-Pocket Maximum—In-Network	\$6,000 Individual \$12,000 Employee + 1 or more = Family		No Individual Max on Deductibles for Family coverage. Individual Max on Out-of-Pocket Maximums for Family coverage.
Health Savings Account	Employer Funded Health Savings Account \$1,000 Individual \$2,000 Employee + 1 or more = Family	HSA Maximum Annual Contributions \$4,150 Individual \$8,300 Employee + 1 or more = Family	
Preventive Exams	Covered at 100%		
PCP/Specialist Office Visit Copay	10% after In-Network Deductible		
Mental Health Office Visit Copay	10% after In-Network Deductible		
Emergency Room	10% after In-Network Deductible		
Urgent Care	10% after In-Network Deductible		
Coinsurance	10% after Deductible		

Pharmacy	High Deductible Health Plan (HDHP) (*AFTER deductible is met)		High Deductible Health Plan (HDHP) PREVENTIVE Drugs (NOT subject to deductible)	
	Retail up to 30-day supply	Mail Order up to 90-day supply	Retail up to 30-day supply	Mail Order up to 90-day supply
Generic	10% - Max \$10	10% - Max \$20	\$0	\$0
Preferred brand-name drugs	20% - Max \$60	20% - Max \$120	\$30	\$60
Non-preferred brand-name drugs	30% - Max \$100	30% - Max \$200	\$50	\$100
Specialty medications	30% - Max \$150		N/A	N/A

High Deductible Health Plan (HDHP)

HDHP is a medical plan paired with an LCPS-funded Health Savings Account (HSA). LCPS contributes \$1,000 for employee-only coverage and \$2,000 for employee and one or more dependent into the HSA. Participants have access to a national provider network (same as OAP) and no referrals are required to see a specialist.

LCPS also provides the employee with a \$5,000 Critical Illness Policy which pays a cash benefit for a covered illness to help pay household expenses like mortgage, child care, etc. HSAs work like

personal savings accounts, but the funds are used to pay for qualified health care expenses (medical, Rx, dental and vision). You—not LCPS or Cigna—control the funds.

HSA Tax Advantages include:

- Contributions are with pre-tax dollars via payroll deductions
- You never pay taxes on money used to pay for qualified medical expenses
- Once the account reaches \$2,000 the funds can be invested like an IRA
- Your account funds grow tax-free

Open Access Plus (OAP)

OAP is a type of PPO plan offering in- and out-of-network coverage through a broad national provider network. You pay either a fixed copayment or deductible and coinsurance, depending on the medical services. No referrals are required to see a specialist.

\$500 Individual \$1,000 Family	In-Network and Out-of-Network Deductibles and Out-of-Pocket Maximums cross accumulate. Individual Max on Family coverage
\$2,000 Individual \$4,000 Family	
N/A	
Covered at 100%	
\$20/\$40 copay	
\$40 copay	
\$150 copay	
\$50 copay	
10% after Deductible	

Open Access Plus (OAP)	
Retail up to 30-day supply	Mail Order up to 90-day supply
\$10	\$20
\$30	\$60
\$50	\$100
\$50	\$100

Point of Service (POS)

POS plan provides care through a specific local network of providers to offer in- and out-of-network coverage. You pay either a fixed copayment or deductible depending on the medical services. You are required to get a referral from your primary care physician in order to see a specialist.

\$300 Individual \$600 Family	In-Network and Out-of-Network Deductibles and Out-of-Pocket Maximums cross accumulate. Individual Max on Family coverage
\$3,000 Individual \$6,000 Family	
N/A	
Covered at 100%	
\$20/\$40 copay	
\$40 copay	
\$150 copay	
\$50 copay	
0% after Deductible	

Point Of Service (POS)	
Retail up to 30-day supply	Mail Order up to 90-day supply
\$10	\$20
\$30	\$60
\$50	\$100
\$50	\$100

Terms to know:

Copay: A fixed amount you pay for a medical service or prescription, for example, \$20 for an office visit or \$30 for a prescription.

Deductible: The amount that you are responsible for paying out-of-pocket before the plan starts paying for services.

Coinsurance: The percentage of costs you pay after you have met your deductible. For example, 10%.

Out-of-Pocket Maximum: The Maximum amount of money you might pay in a plan year, not including the cost of premiums. If you reach the Out-of-Pocket Maximum, you are covered at 100% for the remainder of the plan year.

Premium: The amount you pay each pay period for your medical insurance coverage. Your Premium is based on the plan and level of coverage that you choose and is deducted pre-tax.

Preventive Services: Annual physical screenings, well-baby services and childhood immunizations that are covered in full when using in-network providers.

In-Network: Providers or health care facilities that are part of the health plan's network of providers with which it has negotiated a discount. **Out-of-Network** services will cost more.