

High Deductible Health Plan Comparison

Both High Deductible Health Plans (HDHP) offer higher deductibles and lower premiums when paired with a Health Savings Account (HSA). Consider your preferences, lifestyle and potential health risks to make an educated decision on which plan is right for you and your family.

		HDHP 1	HDHP 2
Deductible (embedded)	Employee only	\$2,800	\$3,500
	All other tiers	\$5,400	\$7,000
Maximum out-of-pocket	Employee only	\$2,800	\$5,000
	All other tiers	\$5,400	\$10,000
Prescriptions, coinsurance, certain medical expenses		Covered at 100% after you've satisfied the annual deductible	Covered at 80% after you've satisfied the annual deductible, up to max out-of-pocket
Preventive care		Covered at 100%	
Hyland's contribution to HSA		\$500: Employee only	\$1,000: All other tiers
Per-pay premiums*		Based on coverage level and participation in Hyland's wellness incentive program, per-pay premiums for HDHP 2 are 40% lower (on average) than the per-pay premiums for HDHP 1	

*A full list of premiums can be found on the HR Portal and <http://hrinfo.hyland.com/oe>

Defining key terms:

Deductible: The amount a covered person needs to pay each plan year before the plan starts paying a portion for covered services. A family deductible is the total amount the enrollee and their covered dependents need to pay each plan year before the plan starts paying a portion for covered services.

Coinsurance: The percentage the insurance company pays on a covered service after the deductible has been satisfied.

Out of Pocket: The most you have to pay for covered services (including prescriptions) in a plan year. After you spend this amount on deductibles and coinsurance (if applicable), your health plan pays 100% of the costs of covered benefits.

Embedded Deductible: A covered plan member is only subject to the "Single" deductible limit. This means that one family member cannot satisfy the full "Family" deductible.

HSA: Health Savings Account (Hyland contributes the same amount towards eligible employee's HSA accounts regardless of which plan is selected).

Embedded Out of Pocket: a covered plan member is only subject to the "Single" out of pocket limit. This means that one family member cannot satisfy the full "Family" out of pocket limit.



RACETRACK SCRAMBLE! YOU'RE ON YOUR SECOND LAP!

UNSCRAMBLE THIS WORD: CARE, AND FILL OUT THIS SURVEY WHEN YOU HAVE FINISHED FIVE LAPS!

Note: You must also complete open enrollment during the first week to be considered for prizes.

Tipping Points for Medical Expenses

Estimate your anticipated medical expenses

Estimating your medical expenses for next year is one of the most important factors when deciding which plan is right for you. You can estimate what your medical expenses might be (ex: sick visit, surgery, prescriptions, etc.) in a few ways:

- **Add up your claims from the past year.** Include any expected medical procedures for 2020 as well!
- **Leave room for risk.** You never know what's going to happen, so be considerate of your comfortability with risk.

Tipping points

The numbers in green have been calculated using estimated medical claims, value of the Hyland contribution to your HSA as well as plan premiums. Use this number to see whether your overall healthcare claims (not just what you spend out of pocket) might tip you towards one plan or the other.

Self-Evaluation

Calculate your estimated medical expenses for next year, and use the applicable tipping points to determine what plan might be the best fit for you.

- If your expected medical expenses will be above the tipping point, you may be better off selecting HDHP 1.
- If your expected medical expenses will be below the tipping point, you may be better off selecting HDHP 2.

The numbers in **green** signify the tipping points. Refer to the “**Tipping points**” section above.



***Domestic Partner coverage:** Domestic Partner premiums are subject to imputed income. Review the HR Portal for more details.