Understanding what fits you best

When choosing a health plan, there's more to consider. Here are some key things to know about each plan. No matter which one you pick, you'll have access to the same large, national network of doctors, clinics and hospitals.

HSA-eligible plan

- Network preventive care: 100% covered
- Certain medications and supplies: 100% covered
- A more familiar, high-deductible health plan: Pay the deductible first before the plan starts sharing costs for covered services (this is called coinsurance)
- Health savings account (HSA): Save and use pretax dollars to pay for eligible medical expenses — funds roll over each year and stay with you, even if you change jobs

Surest copay plan

- Network preventive care: 100% covered
- Certain medications and supplies: 100% covered
- Copay-only plan: No deductible, no coinsurance
- See actual prices (not estimates) and compare options before making an appointment
- Not HSA eligible
- Flexible spending account (FSA): Contribute tax-free money to pay for eligible medical expenses — must-use within the plan year

[1]Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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