

This document describes the differences between the medical CDHP with HSA and the PPO plan. Definitions of terms are sourced from [healthcare.gov](http://healthcare.gov).

## PREMIUMS

<p>The <i>premium</i> is the amount that must be paid for your health plan. You pay it monthly and the amount you pay is a percentage of your salary.</p> <p>Employees earning over \$150,000 pay stated rates until a cap, and then 25% of stated rates over cap.</p>	<b>PPO Health Plan</b>	Single Employee	2.00%	<b>Consumer Driven Health Plan</b>	Single Employee	1.75%		
		Employee	+ Spouse		4.10%	Employee	+ Spouse	3.50%
			+ 1 child		3.60%		+ Children	3.50%
	+ 2 children		4.10%					
	+ 3 children		4.60%					
	Family	5.80%	Family (Spouse+ Children)	4.50%				

## SPENDING ACCOUNTS

		Rollover	Interest	Combined Contribution Limit		Maximum Annual College Contribution	
<b>PPO</b>	A <i>flexible spending account (FSA)</i> is available. An FSA is an arrangement you set up through Oberlin College to pay for out-of-pocket medical expenses like annual deductibles and coinsurance with pre-tax dollars.	No	No	\$2,750		\$0	
	A <i>health savings account (HSA)</i> is available. An HSA is a medical savings account available to taxpayers enrolled in a High Deductible Health Plan used to pay for out-of-pocket medical expenses like annual deductibles and coinsurance with pre-tax dollars.	Yes	Yes Balances over \$2,000 earn interest.	Single Employee	\$3,550	Single Employee	\$1,000
<b>CDHP</b>				Family	\$7,100	Single Employee + Spouse OR Children	\$1,500
				After age 55	Additional \$1,000/yr	Family	\$2,000

## DEDUCTIBLES

		IN-NETWORK		OUT-OF-NETWORK	
<p>Your <i>deductible</i> is the amount you owe for covered health care services before your health plan begins to pay. The deductible may not apply to all services.</p>	<b>PPO</b>	Single Employee	\$1,500	Single Employee	\$3,000
		Employee + Spouse or Children	\$2,500	Employee + Spouse or Children	\$5,000
		Family	\$2,500	Family	\$5,000
	<b>CDHP</b>	Single Employee	\$2,000	Single Employee	\$4,000
		Employee + Spouse or Children	\$3,000	Employee + Spouse or Children	\$6,000
		Family	\$4,000	Family	\$8,000

## MEDICAL COINSURANCE

		IN-NETWORK		OUT-OF-NETWORK	
<p><i>Coinsurance</i> describes the share of the costs of a covered health care service after reaching the deductible, calculated as a percent of the allowed amount for the service.</p>	<b>PPO</b>	85% plan	15% employee	65% plan	35% employee
	<b>CDHP</b>	80% plan	20% employee	60% plan	40% employee

## PREVENTIVE CARE

### IN-NETWORK

### OUT-OF-NETWORK

<p>Preventive care is routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.</p>	<b>PPO</b>	Covered at 100% with no deductible	Not covered
	<b>CDHP</b>	Covered at 100% with no deductible	Not covered

## PRESCRIPTION DRUG COST

### Preventive Maintenance Generics

### Most Other Generics

### Brand Drugs

### Drugs Subject to Deductible

<b>PPO</b>	Under the PPO plan, prescription drugs are paid for with a <i>copayment</i> , a fixed dollar amount you pay for a covered health care service.	Free	\$10	\$50 preferred drugs \$75 non-preferred drugs	No
<b>CDHP</b>	Under the CDHP, prescription drugs are paid for with <i>coinsurance</i> , a percentage amount you pay for a covered health care service.	Free	80% plan 20% employee	80% plan 20% employee	Yes After deductible, 80%/20% coinsurance applies.

## OUT-OF-POCKET MAXIMUMS

### IN-NETWORK

### OUT-OF-NETWORK

<p>The most you pay during a policy period before your health plan starts to pay 100% for covered essential health benefits. This limit must include deductibles, coinsurance, copayments, or similar charges.</p>	<b>PPO</b>	Single Employee	\$6,000	Single Employee	\$12,000
		Employee + Spouse or Children	\$12,000	Employee + Spouse or Children	\$24,000
		Family	\$12,000	Family	\$24,000
	<b>CDHP</b>	Single Employee	\$4,000	Single Employee	\$8,000
		Employee + Spouse or Children	\$6,000	Employee + Spouse or Children	\$12,000
		Family	\$8,000	Family	\$16,000

## Frequently Asked Questions

We know that health care can be confusing. Here are some of the most frequently asked questions about the plan options.

**? How can I enroll in the CDHP?**  
To be eligible for HSA funding from Oberlin College, you must complete an annual biometric screening and a health risk assessment.

**? How can I increase the College's contribution to my HSA?**  
Under the CDHP, you can complete voluntary *health actions* to earn additional contributions to your HSA. Examples of health actions include seeing your primary care physician annually for a preventive care visit or participate in Lifestyle coaching through Medical Mutual.

**? How are the differences in prescription drug cost sharing going to affect me if I switch to the CHDP?**  
Under the CDHP, most prescription drugs are subject to the deductible rather than a fixed co-pay. The College's contributions to your HSA will help defray those costs. You will no longer have a fixed price for a given tier of prescription drug, but a percentage, or share, of the actual prescription drug cost.

**? Where can I get more information?**  
For more specific information, please visit [www.oberlin.edu/human-resources/health-benefits](http://www.oberlin.edu/human-resources/health-benefits)