



HSA Plan

SWCD Regional Meetings

What is HSA Plan?

- Qualified High Deductible Health Plan



- Health Savings Account (HSA)





How is it the same as PPO?

- 100% Coverage for Preventive Care
- Same providers
- Same covered benefits
- Deductible, coinsurance and out-of-pocket maximum apply





How is it different from PPO?

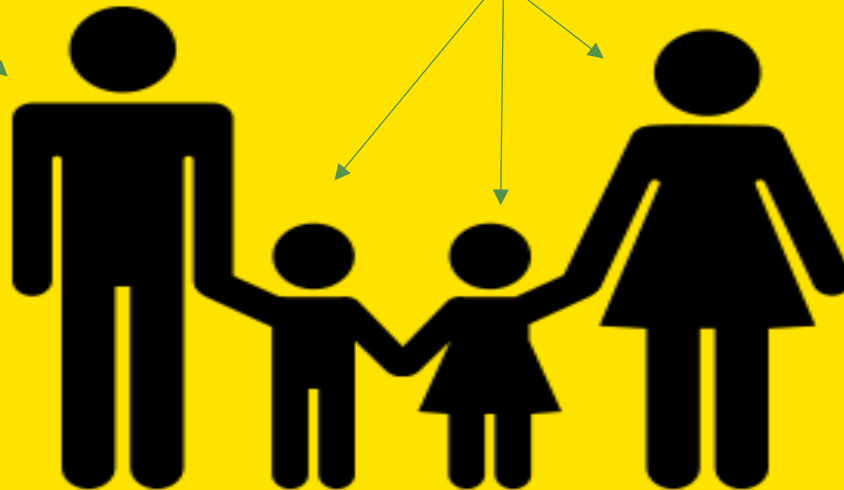
- Family deductible
- Prescriptions
- Tax advantaged account used



Family deductible met so *all* family members pay coinsurance

\$3,300 claims

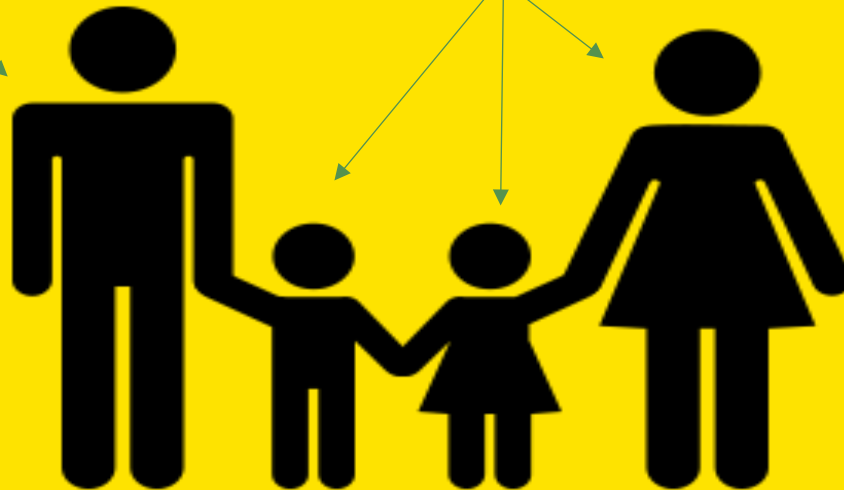
\$0 claims



Family deductible *not* met so *all* family members pay network discounted rate

\$1,650 claims

\$0 claims





How is it different from PPO?

- Prescriptions
- Tax advantaged account used



Benefit	Network
Preventive Services	MCHCP pays 100%
Deductible: <ul style="list-style-type: none"> • Individual • Family 	<ul style="list-style-type: none"> • \$1,650 • \$3,300
Medical Coinsurance	20% after deductible
Prescription Coinsurance <ul style="list-style-type: none"> • Generic • Preferred • Non-Preferred 	<ul style="list-style-type: none"> • 10% after deductible • 20% after deductible • 40% after deductible
Out-of-Pocket Maximum <ul style="list-style-type: none"> • Individual • Family 	<ul style="list-style-type: none"> • \$3,300 • \$6,600

HSA



Health Savings Account

What is Health Savings Account?

- Tax advantaged account
- Employer and employee contributions optional
- Funds used for qualified medical expenses
- Funds roll over each year
- Portable account
- Interest and investment options possible



How does it work?

- Debit card issued
- Funds must be available to use
- Penalty and taxes may apply if used for non-qualified medical expense



Eligibility



Subscribers *cannot*...

- Be claimed as dependent on tax return
- Be enrolled in another healthcare plan unless it is qualified HDHP
 - *Medicare and TRICARE enrollment not allowed*
- Be a retiree with Medicare eligible dependent
- **Have a healthcare flexible spending account**
- Have received medical benefits from VA within last 3 months

Thank You!

Missouri Consolidated Health Care Plan
www.mchcp.org



Contact MCHCP for:

Eligibility/Enrollment, premiums, change of address, name change, or general benefit questions.

Plan contact information can be found on our website or in your Benefit Guide.