



HDHPs & HSAs: What you need to know



What is a high-deductible health plan?

With a high-deductible health plan (HDHP), you typically pay less in monthly premiums and have a higher deductible. That means your monthly cost for health insurance coverage is low, but when you do need care, you'll pay more for services until you reach your out-of-pocket maximum for the year. HDHPs can be a great fit if you only need to see your doctor a few times a year and have few prescription drug needs.

Your HDHP covers in-network preventive care services—like annual wellness visits, screenings and immunizations—at no cost to you.

How your HDHP works

	Employee only	Employee & spouse*	Employee, spouse & children*
Monthly premium	\$0	\$48	\$94
Deductible	\$2,000	\$4,000	
Annual out-of-pocket maximum (in network)	\$5,000	\$10,000	
Annual wellness exam, preventive care (in network)	100% covered before deductible		
Office visit (primary care or specialist in network)	20% coinsurance after deductible is met		

*Please visit oqi.idaho.gov for a full breakdown of employee and dependent premium rates.

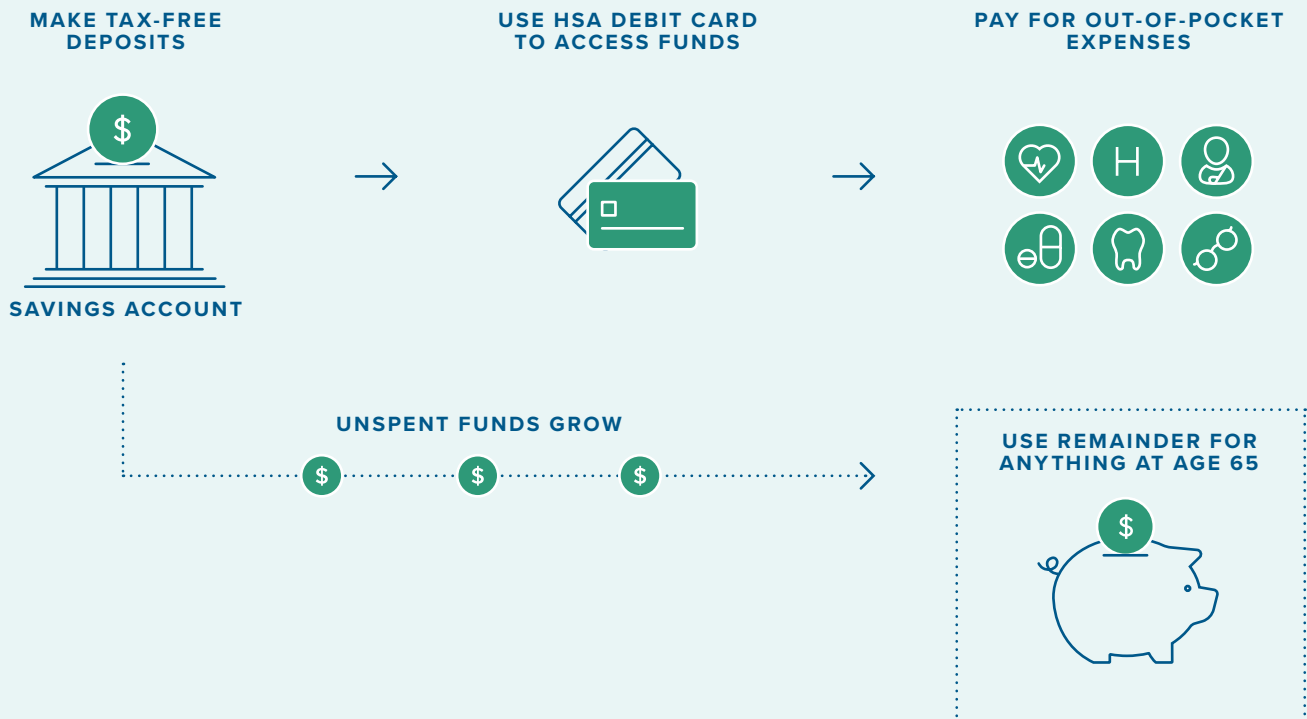
What is a health savings account?

When you choose an HDHP, you can pair it with a health savings account (HSA). Through this account, which functions similarly to a bank account, you can set aside pre-tax dollars to help pay for out-of-pocket health care expenses. For example, you can use your HSA dollars to pay for deductibles, coinsurance and other qualified health care expenses like chiropractic care, kids' braces and LASIK.

The funds in your HSA carry over year to year, so there's no rush to use them. You can also invest your HSA funds to grow them even more if you meet certain requirements.

The State of Idaho Health Plan partners with Navia Benefit Solutions to provide your HSA. For more information about the State of Idaho HSA, visit ogi.idaho.gov/health-savings-accounts.

How your HSA works



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