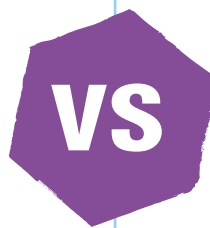


## High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

With an HDHP plan, all doctors' visits and medical care apply to your deductible except preventive care. While your deductible may be high, your monthly premiums are usually lower than other types of health plans. Your Arkansas Blue Cross HDHP is eligible for an HSA. An HSA is a savings account for eligible healthcare expenses and has tax advantages. Kind of like a 401(k), but you can spend it. Eligible expenses include doctor's visits, procedures, medications, dental and vision care and more. You can rollover any money left in your HSA at the end of the year, when you change jobs or retire.

### Who should choose an HDHP?

If you are young, healthy and don't expect many medical bills, you may want to consider a HDHP with HSA. You can invest premium savings into your HSA account to cover any future medical expenses. A HDHP plan is a good choice if you're willing to price-shop for medications and services and committed to saving a little each month in your HSA.



## PPO plan

An Arkansas Blue Cross PPO plan gives you access to quality care from our large network of providers and medical facilities. You'll pay a set copayment amount to see a specialist and do not need a referral from your primary care physician. Because of the overall lower in-network costs, PPO premiums are usually higher than HDHP.

### Who should get a PPO plan?

If you frequently go to the doctor or take regular prescription medication, a low-deductible PPO plan might be the best choice for you. PPO plans offer predictable payments for the medical treatments you need. If you're expecting a major medical expense like a surgery or birth of a child, a PPO plan is a good choice.

For both types of plans, you can find a provider, estimate your treatment costs, request ID cards and more at [blueprintportal.com](https://blueprintportal.com).

