

Plan Features	Cigna CDHP + HSA	Cigna OAP	Kaiser HMO (CA Only)
Annual Deductible* Individual/Family	\$2,000/\$4,000 (in- and out-of-network combined)	\$500/\$1,500 (in- and out-of-network combined)	Not covered except in case of emergency
Annual Out-of-Pocket Maximum* Individual/Family	\$4,000/\$8,000 (in- and out-of-network combined)	\$6,000/\$12,000 (in- and out-of-network combined)	
HSA Eligible	Yes	No	
Copay or Coinsurance?	This plan features coinsurance. Once you meet your entire deductible, you'll pay a percentage of the total service cost.	This plan features both coinsurance and copays.	

*Cigna annual deductible and out-of-pocket maximum are on a plan year basis, 8/1 through 7/31. Kaiser annual deductible and out-of-pocket maximum on a calendar year basis, 1/1 through 12/31.