

High-Deductible Health Plans & Health Savings Account

Our goal is to offer you and your family a competitive and comprehensive benefits package that meets your individual needs. To give you more options, our team is excited to introduce a new plan launching soon – **the High-Deductible Health Plan**. Watch for more information from our team in the coming weeks!

A [High-Deductible Health Plan \(HDHP\)](#) is a plan that offers a higher deductible, but lower fixed monthly premiums. HDHPs do not have any cost-share, until you have satisfied your full deductible and out-of-pocket maximum. It's important to note that [preventive services](#) are covered at no cost to the member. If you incur a healthcare expense, outside of a preventive visit, you will be responsible for the full cost of care up to your out-of-pocket maximum. You can use funds in your Health Savings Account to cover the cost of these expenses.

What is a Health Savings Account?

- A Health Savings Account (HSA) is a tax-advantaged savings account for individuals enrolled in a HDHP.
- The funds contributed to this account can be used for qualified healthcare expenses.
- Unused funds in this account can rollover each year and continue to grow tax-free! Investment options are also available.
- Interested in hearing more? Watch this [quick video](#)!



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