

# 2019 Medical Plan Options Overview

As you prepare for Annual Enrollment, use the chart below to easily compare the similarities and differences between your two Consumer Driven Health Plan with a Health Savings Account (CDHP with HSA) options.

	CDHP Blue with HSA		CDHP Green with HSA	
<b>How the Options Are Different</b>				
Your annual medical paycheck costs (before tobacco-free discount)	\$462	Individual	\$300	Individual
	\$1,889	2-Party	\$1,207	2-Party
	\$3,330	2-Party Plus	\$2,307	2-Party Plus
<b>Deductible</b>	<b>In-Network:</b>	<b>Out-of-Network:</b>	<b>In-Network:</b>	<b>Out-of-Network:</b>
	\$1,500 Individual	\$3,000 Individual	\$2,500 Individual	\$5,000 Individual
	\$3,000 2-Party	\$6,000 2-Party	\$5,000 2-Party	\$10,000 2-Party
	\$3,000 2-Party Plus	\$6,000 2-Party Plus	\$5,000 2-Party Plus	\$10,000 2-Party Plus
<b>Out-of-pocket maximum</b>	<b>In-Network:</b>	<b>Out-of-Network:</b>	<b>In-Network:</b>	<b>Out-of-Network:</b>
	\$3,000 Individual	\$6,000 Individual	\$5,000 Individual	\$10,000 Individual
	\$6,000 2-Party	\$12,000 2-Party	\$10,000 2-Party	\$20,000 2-Party
	\$6,000 2-Party Plus	\$12,000 2-Party Plus	\$10,000 2-Party Plus	\$20,000 2-Party Plus
<b>How the Options Are the Same</b>				
<b>K-C's HSA contribution</b>			\$700 Individual	
			\$1,400 2-Party	
			\$1,400 2-Party Plus	
<b>Preventive care</b>	<b>In-Network:</b> K-C pays 100%. <b>Out-of-Network:</b> You pay 100% until you reach the out-of-network deductible, then K-C pays 60%.			
<b>Coinsurance</b>				
<b>Office visits</b>				
<b>Urgent care</b>				
<b>Emergency room</b>	<b>In-Network:</b> You pay 100% until you reach the in-network deductible, then K-C pays 80%.			
<b>Hospitalization</b>	<b>Out-of-Network:</b> You pay 100% until you reach the out-of-network deductible, then K-C pays 60%.			
<b>Lab, x-ray, imaging</b>				
<b>Mental health inpatient</b>				
<b>Mental health outpatient</b>				
<b>Physical (includes chiropractic, speech, and occupational therapy)</b>	<b>In-Network:</b> You pay 100% until you meet the in-network deductible, then K-C pays 80% (combined 60-visit annual max).			
	<b>Out-of-Network:</b> You pay 100% until you meet the out-of-network deductible, then K-C pays 60% (combined 60-visit annual max).			
<b>How Both Options Cover Prescription Drugs</b>				
<b>Maintenance</b>	K-C pays 100% for certain maintenance prescriptions. <sup>1</sup>			
<b>Generic</b>				
<b>Preferred brand</b>	You pay 100% until you meet the deductible, then K-C pays 80%.			
<b>Non-preferred brand</b>				

<sup>1</sup>To learn which maintenance prescriptions are included, log in at [caremark.com](http://caremark.com) or call CVS/caremark at 888-797-8911.