

# 2018 and 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			
How the Options Are Different								
	2018		2019		2018		2019	
<b>Your annual medical paycheck costs (before tobacco-free discount)</b>	\$444	Individual	\$462	Individual	\$300	Individual	\$300	Individual
	\$1,803	2-Party	\$1,889	2-Party	\$1,135	2-Party	\$1,207	2-Party
	\$3,157	2-Party Plus	\$3,330	2-Party Plus	\$2,162	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
How the Options Are the Same								
<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).							
How Both Options Cover Prescription Drugs								
<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.