

Features of the 2017 Medical Plan Options

Premier Health Employee Plan - HRA	Premier Health Employee Plan - HSA
Embedded deductible for family plans. (One member can satisfy an individual deductible.)	Aggregate deductible for family plans. (Entire family deductible must be satisfied before benefits are payable.)
Preventative Care is paid at 100%	Preventative Care is paid at 100%
Most prescription drug benefits and Tier I Office Visits, Emergency Room, Urgent Care visits are subject to copays.	No benefits can be paid under the HSA Plan until the minimum annual deductible is met (except preventative care)
Contributions to a Health Reimbursement Account (HRA) are made by the employer and are not portable (can't take it with you).	Contributions to a Health Savings Account (HSA) are made by employee AND employer and are portable (you can take it with you if you change jobs or retire).
HRA dollars are automatically applied to deductible and coinsurance expenses.	You decide when to use HSA dollars to pay for qualified expenses.