

# STANDARD PLAN OR HIGH DEDUCTIBLE HEALTH PLAN?



STANDARD PLANS		
	PPO	HMOS
Choice of Providers	In or Out of Network	Network only
Open a Health Savings Account (HSA)	No	No
Have a Reimbursement Account	Yes – Active Employees Healthcare Flexible Spending (FSA)	
Annual Deductible	Lower	None
How You Pay for Most Medical Care	<p>NETWORK: set copayments or percentage of network allowed amount after deductible</p> <p>NON-NETWORK: percentage of non-network allowance after deductible and any balance up to charges</p>	Set copayments
Preventive Care	Certain routine, preventive services, and immunizations covered at 100%	
Annual Out-of-Pocket Maximum	Lower	Lower

**HRA:**

- No limit
- Rewards credits as earned.
- Money remains as long as you are an active enrollee in a State Group Plan.
- Employer contribution only.

**FSA:**

- Personal pre tax contribution
- No state contributions
- \$610 max rollover
- Can't take with you when you leave state employment

HIGH DEDUCTIBLE HEALTH PLAN		
	PPO	HMOS
Choice of Providers	In or Out of Network	Network only
Open a Health Savings Account (HSA)	Yes – Active Employees	Yes – Active Employees
Have a Reimbursement Account	Yes – Active Employees Limited Purpose Medical Reimbursement Account	
Annual Deductible	Higher	Higher
How You Pay for Most Medical Care	Percentage of cost after deductible	
	You must meet the deductible (\$1,500 for individual, \$3,000 for family) before anything, but certain preventive care services are covered	
Preventive Care	Certain routine, preventive services, and immunizations covered at 100%	
Annual Out-of-Pocket Maximum	Higher	Higher

**HSA:**

- Personal pretax contribution
- State contributions
- Rolls over every year
- Can take it when you leave state employment

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\* Post Deductible HRA & Limited Purpose FSA is available.

For more information on selecting your benefits, please visit [mybenefits.myflorida.com/health](https://mybenefits.myflorida.com/health).