

## 2025 Compare Medical Options

Note: Changes for 2025 are shown in **bold**.

Network Features	High Deductible Health Plan (HDHP) Base	High Deductible Health Plan (HDHP)
Annual deductible	\$3,000 You Only \$6,000 Other coverage levels	<b>\$1,650</b> You Only <b>\$3,300</b> Other coverage levels
Annual Out-of-pocket maximum	\$6,000 You Only \$12,000 <sup>1</sup> Other coverage levels	\$4,000 You Only \$8,000 Other coverage levels
	Medical and Rx combine to meet out-of-pocket max; includes deductible; 100% coverage thereafter	
Lifetime coverage limit	No limit	No limit
<b>Health Savings Account (HSA)</b>		
Company contribution	\$0	\$600 You Only \$1,000 Other coverage levels
2025 HSA contribution limits	<b>\$4,300</b> You Only <b>\$8,550</b> Other coverage levels Note: If you are age 55 or older, you can make an additional contribution of \$1,000	
<b>Medical Services</b>		
Preventive care	100% covered	100% covered
Physician office visits	20% coinsurance after deductible	20% coinsurance after deductible
Other services	20% coinsurance after deductible	20% coinsurance after deductible
<b>Prescription Drugs</b>		
Generic Preventive Prescription Drugs	20% coinsurance after deductible	100% covered, no maximum
30-day Supply Prescription Drugs		20% coinsurance after deductible
90-day Supply Prescription Drugs		

Note: Comparison network benefits shown above

<sup>1</sup> No more than **\$9,200** for any one person