



TNAA Core Benefits Part 1: Medical

High Deductible Health Plan: HDHP

An HDHP is a health insurance plan that offers lower monthly premiums versus traditional plans in exchange for a higher deductible.

Health Savings Account: HSA

An HSA can be paired with a qualified high-deductible health plan and offers the opportunity to save for health care expenses. An HSA is a type of bank account for qualified medical expenses. The money in an HSA rolls over year-to-year.

Preferred Provider Organization: PPO Base

A PPO plan offers a network of healthcare providers you can use for your medical care. These providers have agreed to provide care to the plan members at a certain rate. Unlike an HMO, a PPO plan allows members to see any healthcare provider within the insurance company's network without a referral.

PPO Buy-Up

The PPO Buy-Up option offers the same coverage as the PPO Base but with a lesser upfront cost at the time of service and a lower deductible. These plans may include lower out-of-pocket expenses than the base plan when you access to care in exchange for higher monthly premiums.

Example Only

Benefits	HDHP/HSA Plan	PPO Base	PPO Buy-Up
Primary Care Office Visit Copay • In-Network • Out-of-Network	Plan pays 70% after deductible Plan pays 50% after deductible	\$40 Copay Plan pays 75% after deductible	\$25 Copay Plan pays 75% after deductible
Specialist Office Visit Copay • In-Network • Out-of-Network	Plan pays 70% after deductible Plan pays 50% after deductible	\$60 Copay Plan pays 25% after deductible	\$50 Copay Plan pays 25% after deductible