



Why a consumer-driven health plan may be right for you

The more you know about how consumer-driven health (CDH) plans work, the more you can see how they can be of greater value



It pays to compare

When you compare health plans you need to think of all the costs, not just the copays. You pay a higher monthly premium for your copay plan than your CDH plan.



A plan with wide appeal

CDH plans may offer you benefits no matter your age, health or income. CDH plans offer lower monthly premiums over traditional plans, the same freedom to choose doctors and specialists without a referral and an out-of-pocket limit that helps protect you from the costs of a major illness and prescription expenses.



Lower monthly premiums can save you money

With a CDH plan, you're not spending money on benefits you may not need or use. With a lower monthly premium, you can put your premium savings into your tax-free health savings account (HSA) and use those savings to help pay your deductible.



Preventive care is fully covered

The plan pays 100% for your preventive care when you use network doctors.

The benefits to having a high deductible health plan

- **Once you reach your deductible,** your health plan will start to share a percentage of the costs with you—this is your coinsurance—and you can use your HSA to help pay your share
- **Once you reach your out-of-pocket limit,** your plan pays 100% of covered services for the rest of the plan year
- **There's no "use it or lose it" rule for your HSA**—funds can be carried over from plan year to plan year without restrictions

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. UnitedHealthcare also covers other routine services, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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