

2025

HDHP

PPO

Co-pays
Deductible
Out-of-pocket
(OOP) max

NO
\$2,500
15%
\$4,500

Some health services
\$1,000
20%
\$4,500

What you pay:

- \$150 for office visit
- \$250 for lab tests

Total = \$400

Remaining deductible:
\$2,100 & OOP: \$4,100

What you pay:

- \$30 office visit copay
- \$250 for lab tests

Total = \$280

Remaining deductible: \$750
& OOP: \$4,220

What you pay:

- \$2,100 to meet your deductible
- The rest is 15% coinsurance (\$400 x 15% = \$60)

Total = \$2,160

Remaining deductible: \$0
& OOP: \$1,940

What you pay:

- \$750 to meet your deductible
- The rest is 20% coinsurance (\$1,750 x 20% = \$350)

Total = \$1,100

Remaining deductible: \$0
& OOP: \$3,120

What you pay:

- \$250 x 15% = \$37.50 for PT
- \$25 Rx copay

Total = \$62.50

Remaining deductible: \$0
& OOP: \$1,877.50

What you pay:

- \$250 x 20% = \$50 for PT
- \$25 Rx copay

Total = \$75

Remaining deductible:
\$0 & OOP: \$3,045

Example:
\$150 office visit
\$250 lab tests

Example:
\$2,500
outpatient
surgery

Example:
\$250 physical
therapy
\$175 generic
Rx

Total costs: **\$2,622.50**

\$1,455.00

HDHP

Your out-of-pocket cost is \$2,622.50. Ascension contributes \$500 to HSA, reducing cost to \$2,122.50.

When you add biweekly premiums for associate-only coverage (Band 1) for the year, your **total cost is \$3,173.44.**

Important Considerations:

- To receive Ascension contributions, you must contribute at least \$26 per year.
- Contributions from Ascension are typically deposited in equal installments throughout the year.
- You'll pay an Rx copay or coinsurance after your deductible is met. All other health services are subject to coinsurance until you reach your out-of-pocket maximum.
- HDHP typically has **lower biweekly premiums**. Your savings can be contributed to your HSA to cover your out-of-pocket costs.

PPO

Your out-of-pocket cost is \$1,455.

When you add biweekly premiums for associate-only coverage (Band 1), your **total cost is \$2,476.80.**

Important Considerations:

- Ascension does not contribute to your FSA.
- Copays only count toward your out-of-pocket maximum and don't count toward your deductible.
- PPO typically has **higher biweekly premiums**, but you benefit from lower, more predictable expenses when you seek care for office visits, ER visits, and urgent care.

This example pertains to associate only coverage and services within the Ascension Network (Tier 1), and assumes you will fill your prescription at an Ascension Rx pharmacy.

Eligibility rules apply. The information provided on this website is intended to serve only as a summary of the plans. Though every effort has been made to provide accurate information on this website, the possibility of error always exists. If there is any inconsistency between the official plan documents and the information provided on this website, the official plan documents will govern. As with any benefit plan, there may be changes or amendments in the future, and each participating employer reserves the right to withdraw from the plans. Any examples of future benefits are provided for illustrative purposes only and do not constitute a guarantee of future benefits or future employment.

The plans are not maintained pursuant to a collective bargaining agreement; however, union employees of participating organizations may participate in certain of the plans if their collective bargaining agreement specifies participation in such plans.