

What's the Best Plan for You? The OhioMed PPO or HDHP?

State of Ohio Enrollment Options

You have options when it comes to your health benefits. Review the information below and on the back of this document to help find the plan that matches your needs and budget.

OhioMed PPO

The PPO might be right for you if you want to know, up front, what your copays will be for doctor visits, prescriptions, hospital stays and other medical services.

Consider the OhioMed PPO if you:

- Anticipate a high-cost surgery or medical procedure
- Have a chronic condition or need to see a doctor frequently
- Take several prescription medications, or even just one expensive drug

OhioMed HDHP

The HDHP might be right for you if you want to take an active role in your healthcare by comparing costs for services and save for future medical expenses.

Consider the OhioMed HDHP if you:

- Are healthy and rarely get sick or injured
- Can afford to pay your deductible up front if an unexpected medical expense occurs
- Can contribute to the HSA each month and want to save or invest money for future qualified medical expenses

| | OhioMed PPO | OhioMed HDHP |
|---|-------------|--------------|
| Preventive care covered at 100% ¹ | ✓ | ✓ |
| Access to the SuperMed [®] Plus network | ✓ | ✓ |
| Copays for office visits, ER visits, prescription drugs | ✓ | |
| Prescription drug costs applied toward deductible | | ✓ |
| HSA with employer contribution | | ✓ |
| Higher monthly contribution, lower deductible/out-of-pocket costs | ✓ | |
| Lower monthly contribution ² ; higher deductible/out-of-pocket costs | | ✓ |

¹ Some restrictions may apply, verify with your plan administrator.

² Employee contribution rates are typically lower but not guaranteed.

More Ways to Save

Understanding your health benefits coverage can save you time and money. These suggestions can help you reduce your out-of-pocket costs and get the most out of your coverage.

Stay in Network

You can save money by using doctors, hospitals, and other healthcare providers and facilities covered under your OhioMed plan. Going outside your network may cost you more out-of-pocket and some services may not be covered at all. Find providers in your network before undergoing any treatment or procedures.

Avoid the ER for Minor Illnesses and Injuries

For injuries or illnesses that are not life-threatening, seeing your doctor or visiting an urgent care facility or convenience clinic for treatment can be cost-effective alternatives to the emergency room. ER visits can mean long wait times and expensive out-of-pocket costs due to higher copays.

Know What is Covered

Before you have a service or procedure, be sure to review the benefits covered in your plan, which can be found in your Medical Plan Description. You can also speak to one of our Customer Care specialists to make sure a treatment is covered under your plan.

Take Care of Yourself

Preventing a disease is less of a burden than treating a disease. That's why checkups with your doctor are so important. Your plan includes preventive benefits that offer coverage of well visits, screenings and immunizations. The amount of coverage may vary depending on your plan, but out-of-pocket costs will most likely be lower than the cost of treating a condition that has progressed.