



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. For most people, it would be less expensive to have a CDH plan.*



A plan with wide appeal.

It's a myth that CDH plans are only good for healthy and/or rich people. Truth is, they offer 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 percent for your preventive care when you use network doctors.



The benefits to having a high deductible health plan.

- Once you reach your deductible, you pay coinsurance. This means your plan pays a percentage and you pay a percentage. You can use your HSA to pay your share.
- Once you reach your out-of-pocket limit, you are done paying and the plan pays 100 percent of covered services for the rest of the year.
- There's no "use it or lose it" rule. Your HSA funds can be carried over from year to year without restrictions.



*Health Savings Accounts and Account-Based Health Plans Research Highlights, America's Health Insurance Plans, July 2012.

The UnitedHealthcare plan with Health Savings Account (HSA) is a 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 services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a copay, coinsurance or deductible.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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