

Plan Type Comparison

Question	Traditional HMO	Hospital Only Deductible HMO	HDHP / HSA Compatible
Is there a deductible?	No	Yes	Yes
When do I pay the deductible?	N/A	Only when seeking hospital related services (inpatient, emergency room, or outpatient surgery). Other services are just a copay.	When seeking any services other than preventive.
Is preventive care covered at no cost?	Yes	Yes	Yes
When does the deductible and Max OOP reset?	January 1 st , each year	January 1 st , each year	January 1 st , each year
Can I contribute to an HSA?	No	No	Yes
Can I contribute to an FSA?	Yes	Yes	Limited purpose FSA only, primarily for dental and vision only
Which plan is the lowest cost option?	Highest monthly premium, no or low copay for most services	Moderate monthly premium, low copays for most services, deductible + coinsurance for hospital-related services	Lowest monthly premium, non-preventive services subject to deductible with highest cost at time of services

Since SIG's plans renew on July 1st but your deductibles and out of pocket max accumulate on a calendar year you may be eligible for credit towards your new plan if you decide to switch during Open Enrollment:

Question	Kaiser	Sutter Health Plus	Western Health Advantage
<p>If I change plans, will my deductible transfer?</p>	<p>Traditional HMO to Hospital Only Deductible HMO: N/A (no deductible to transfer)</p> <p>Hospital Only and High Deductible Health Plans: Yes, your deductible accumulation will transfer between all three deductible plans if you switch plans</p>	<p>Traditional HMO to Hospital Only Deductible HMO: N/A (no deductible to transfer)</p> <p>Hospital Only and High Deductible Health Plans: Yes, your deductible accumulation will transfer between all three deductible plans if you switch plans</p>	<p>Traditional HMO to Hospital Only Deductible HMO: N/A (no deductible to transfer)</p> <p>Hospital Only and High Deductible Health Plans: No Western Health Does not give deductible accumulation credit</p>
<p>If I change plans, will my out of pocket maximum transfer?</p>	<p>Traditional HMO to Hospital Only Deductible HMO: No</p> <p>Hospital Only and High Deductible Health Plans: Yes, out of pocket max accumulation will transfer between all three deductible plans if you switch plans</p>	<p>Traditional HMO to Hospital Only Deductible HMO: Yes, your out of pocket max accumulation will transfer</p> <p>Hospital Only and High Deductible Health Plans: Yes, out of pocket max accumulation will transfer between all three deductible plans if you switch plans</p>	<p>Traditional HMO to Hospital Only Deductible HMO: No Western Health does not give out of pocket accumulation credit</p> <p>Hospital Only and High Deductible Health Plans: No Western Health Does not give out of pocket accumulation credit</p>