

HSA Plan Differences and Considerations

This information is provided for informational purposes only and is general in nature. Differences between HSA plans and non-HSA plans are not limited to the information outlined below. Refer to plan *evidence of coverages* for complete coverage and benefit information and limitations.

Blue Shield HSA-A	Blue Shield HSA-B
Difference between "Individual" and "Individual with a Family" deductibles	No difference in "Individual" and "Individual with a Family" deductibles
Lower Family Deductible	Higher Family Deductible
Lower Out of Pocket Maximum	Higher Out of Pocket Maximum
Higher Monthly Premium	Lower Monthly Premium

Kaiser Permanente HSA-A	Kaiser Permanente HSA-B
Difference between Individual and Individual with a Family deductibles	No difference between Individual and Individual with a Family deductibles
Lower Family Deductible	Higher Family Deductible
Lower Out of Pocket Maximum	Higher Out of Pocket Maximum
10% coinsurance once deductible satisfied on most services	20% coinsurance once deductible satisfied on most services
Deductible, then \$30 copays on Specialty drugs	Deductible, then 20% coinsurance (not to exceed \$150) on Specialty drugs
Higher Monthly Premium	Lower Monthly Premium

Important Blue Shield PPO HSA Plan Coverage Information

- There is no 4th Quarter Carry Over on HSA plans
- Members must meet their individual or family medical deductible prior to receiving their prescriptions at a copay
- Telehealth services are generally subject to the deductible (due to the pandemic, IRS guidelines have been relaxed through September 2022)
- Members will not receive \$0 copays on their first three primary care provider visits
- Members must meet their deductible prior receiving services through Vida Health, the Oncology Center of Excellence program, Carrum Health, and Hinge Health at no cost. Travel benefits are generally not subject to the deductible.

Important Kaiser Permanente HSA Plan Coverage Information

- There is no 4th Quarter Carry Over on HSA plans
- Members must meet their individual or family medical deductible prior to receiving their prescriptions at a copay
- Telehealth services are generally subject to the deductible
- HSA plans do not feature chiropractic, acupuncture, nor hearing aid benefit riders