

How Do the Plans Compare?

When deciding which medical plan is right for you, consider the total cost, including premiums, cost for care, tax savings, and available incentives.

Features	 EPO	 PPO	 HDHP + HSA
	✓	✓	✓
Cost per paycheck	Higher	Mid-range	Lowest
Amy's HSA Contribution Individual/\$1,000, Family/\$2,000	–	–	✓
Amy's Medical Plan Deductible Credit Employee Only/\$750, Employee+1/\$1,500	✓	✓	–
Health Care Flexible Spending Account (FSA)	✓	✓	–
Annual deductible to satisfy	✓	✓	✓
Coinsurance for services	✓	✓	✓
Copay for services	✓	–	–
Emergency Room Copay	✓	✓	✓
In-network coverage (Anthem/BCBS)	✓	✓	✓
Out-of-network coverage	–	✓	✓

Plan Features	 EPO	 PPO	 HDHP + HSA
	In-Network Only	In-Network*	In-Network*
Annual Deductible (Individual/Family)	\$2,000 / \$4,000	\$3,000 / \$6,000	\$4,000** / \$8,000**
Coinsurance	10%	20%	20%
Annual Out-of-Pocket Maximum (Individual/Family)	\$3,000 / \$6,000	\$5,000 / \$10,000	\$8,000 / \$16,000
Preventive Care	Covered in full	Covered in full	Covered in full
Virtual Care			
Primary Care	\$10	\$0	20% after deductible
Specialist			

*See Benefits Guide for out-of-network coverage. **Includes prescription deductible.

Biweekly Cost for Coverage	 EPO	 PPO	 HDHP + HSA
Employee Only	\$155.61	\$66.82	\$53.46
Employee + Spouse/DP	\$467.35	\$270.83	\$216.67
Employee + Child(ren)	\$352.69	\$195.79	\$156.64
Employee + Family	\$692.12	\$417.93	\$334.35

Which Plan Fits Your Life?

These fictional examples show how different health care needs may affect your plan choice. Your actual costs will depend on the care you receive, your providers, and your plan.

There's no “best” medical plan, but find the one that is right for you. Think about how you and your family use health care, what you want to pay from your paycheck, and how comfortable you are with unexpected costs.

Erin  EPO	Parker  PPO	Hugo  HDHP + HSA
Why this plan works - Erin has health issues that require regular visits to specialists and several medications. - The EPO is a good fit because it has the lowest deductible and predictable copays for doctor visits and prescriptions. - Erin has already established care with in-network doctors she trusts, so she doesn't mind having in-network coverage only.	Why this plan works - Parker's family has moderate healthcare needs that include regular medical care, prescription medications, and behavioral health services, including an out-of-network therapist for Parker's child. - The PPO is a good option because it covers both in-network and out-of-network care. - It also offers a predictable deductible and out-of-pocket costs, as well as manageable monthly premiums.	Why this plan works - Hugo is generally healthy and primarily uses healthcare services for preventive care and occasional medical needs. - He chooses the HDHP + HSA to keep his paycheck deductions low, receive Amy's HSA contribution, and save for future health expenses. - He's comfortable paying more when he needs care and likes the added financial protection from Critical Illness and Hospital Indemnity insurance, included at no cost.
Cost per paycheck: Highest	Cost per paycheck: Mid-range	Cost per paycheck: Lowest
Deductible: \$2,000 / \$4,000	Deductible: \$3,000 / \$6,000	Deductible: \$4,000 / \$8,000
Amy's deductible credit: \$750 / \$1,500	Amy's deductible credit: \$750 / \$1,500	Amy's deductible credit: N/A
Amy's HSA contribution: N/A	Amy's HSA contribution:N/A	Amy's HSA contribution: \$1,000 / \$2,000
FSA Eligible: Yes	FSA Eligible: Yes	FSA Eligible: No

See Your Benefits In Action

This year, Erin, Parker, and Hugo* all experienced an outpatient surgery.

	 EPO	 PPO	 HDHP + HSA
Benefits in Action	With individual EPO coverage and Amy's Annual Exam Deductible Credit, Erin's estimated cost is \$2,070.	With individual PPO coverage and Amy's Annual Exam Deductible Credit, Parker's estimated cost for the same care is \$3,690.	With individual HDHP + HSA coverage, Hugo's estimated cost for the same care is \$5,240. Amy's HSA contribution is there to help reduce the overall cost.
Total estimated cost of care	\$10,200	\$10,200	\$10,200
Annual deductible	\$2,000	\$3,000	\$4,000
Amy's deductible credit	\$750	\$750	N/A
Remaining deductible to meet	\$1,250 (After deductible credit)	\$2,250 (After deductible credit)	\$4,000
Coinsurance applied to cost remaining after deductible	90% Plan / 10% Employee = \$820	80% Plan / 20% Employee = \$1,440	80% Plan / 20% Employee = \$1,240
Copays (if applicable)	N/A	N/A	N/A
Final employee cost (Deductible + Coinsurance)	\$2,070	\$3,690	\$5,240**

*Example is for illustrative purposes only. Actual costs and benefits will vary.

**When enrolled in HDHP + HSA: The additional employer-paid Critical Illness and Hospital Indemnity coverage will help reduce your final out-of-pocket costs, and you can use your HSA to pay for expenses.



Amy's
Benefits That Nourish You

Which Medical Plan Is Right for You?

Amy's offers three Anthem medical plans designed to support different health care needs, budgets, and preferences. Use this guide to get to know your options, compare how the plans work, and find the coverage that is right for you and your family.

All three plans use the Anthem BCBS provider network.

 NEW! EPO Plan (Exclusive Provider Organization)
The EPO has a lower deductible and lower out-of-pocket costs than the other medical plans. You must use in-network providers, except in an emergency. Amy's Annual Exam Deductible Credit applies to this plan.
 PPO Plan (Preferred Provider Organization)
The Gold Plan is simply getting a new name; the coverage is not changing . You can use both in- and out-of-network providers, with lower costs when you stay in network. Amy's Annual Exam Deductible Credit applies.
 NEW! High Deductible Health Plan (HDHP) + Health Savings Account (HSA)
The HDHP + HSA plan works differently from the EPO and PPO. It has the lowest paycheck cost, but the highest out-of-pocket costs when you actually use care. This plan includes a tax-advantaged Health Savings Account (HSA) to help pay for eligible healthcare expenses. Amy's will contribute funds to your HSA, and you can add your own pre-tax contributions up to IRS limits. This plan also includes employer-paid Critical Illness and Hospital Indemnity insurance for added financial protection.



CAN'T DECIDE?

TouchCare can help you compare plans based on your doctors, prescriptions, and care needs. Visit touchcare.com/ask or call 866-486-8242.





The EPO Plan

The EPO, or **Exclusive Provider Organization**, has lower out-of-pocket costs and a lower deductible than the other medical plans. Care is covered when you use **in-network providers only**, except when you visit the emergency room. If you receive non-emergency care out of network, you will be responsible for 100% of the cost.

BEFORE YOU CHOOSE...

Check that your doctors and preferred facilities are in network via the My Allied Portal App:



How It Works

	Use in-network doctors and facilities only.
	FREE in-network preventive care.
	No out-of-network coverage, except for emergencies.

The EPO may be a good fit if you...

- Prefer predictable costs when you receive care.
- Expect to visit the doctor or use health care regularly.
- Are comfortable receiving all your care within the plan's network.
- Want the option to enroll in the Health Care FSA.



The PPO Plan

The Gold Plan is simply being renamed the **Preferred Provider Organization (PPO)** Plan. There are no changes to the plan coverage. You can use both in-network and out-of-network providers, with lower costs when you stay in network. Amy's Deductible Credit applies to this plan.

BEFORE YOU CHOOSE...

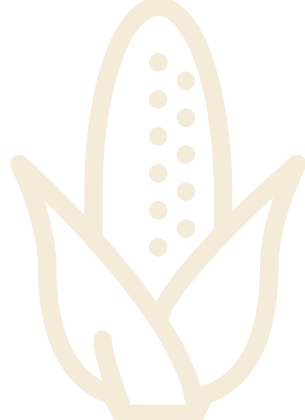
The PPO was previously called the Gold Plan, so if you're familiar with that coverage, this option may feel the most familiar. Compare this plan to the new EPO and HDHP + HSA by looking at two things: how much comes out of your paycheck for premiums, and the coinsurance and deductible costs for health care services.

How It Works

	You may see both in-network and out-of-network providers.
	Pay less when you stay in network.
	In-network preventive care is FREE.

The PPO may be a good fit if you...

- Want to have solid coverage in-network & out-of-network.
- Are comfortable with mid-level paycheck cost.
- Want the option to enroll in the Health Care FSA.



The HDHP + HSA Plan

The **High Deductible Health Plan (HDHP)** works differently from the EPO and PPO. It has the **lowest paycheck cost**, but the **highest out-of-pocket costs** when you actually use care. This plan includes a tax-advantaged HSA to help pay for eligible healthcare expenses. Amy's will contribute funds to your HSA, and you can add your own pre-tax contributions up to IRS limits. This plan also includes employer-paid **Critical Illness** and **Hospital Indemnity** coverage for added financial protection.

BEFORE YOU CHOOSE...

Amy's contributes **\$1,000/individual or \$2,000/family** coverage to your HSA at the beginning of the plan year. The money can help you pay for eligible health care expenses now or in the future, and the account rolls over each year, and stays with you if you leave the company.

How It Works

	In-network preventive care is FREE.
	Pay the full cost of care until you meet your deductible.
	After the deductible, you and the plan share costs.
	Use your HSA to pay for eligible health care expenses.

The HDHP + HSA may be a good fit if you...

- Want to save pre-tax money for health care expenses now and in the future.
- Are comfortable paying more when you need care.
- Pay less from your paycheck.



ANNUAL EXAM PROGRAM

No change! If you enroll in the EPO and completed the Annual Exam Program requirements, Amy's Annual Exam Deductible Credit applies.



ANNUAL EXAM PROGRAM

No change! If you enroll in the PPO and completed the Annual Exam Program requirements, Amy's Annual Exam Deductible Credit applies.



EXTRA PROTECTION, INCLUDED

When you enroll in the HDHP + HSA, you're automatically enrolled in a Critical Illness and Hospital Indemnity plan. This insurance pays a cash benefit for certain covered serious illnesses or hospital stays.

NEED HELP?
Employee Service Center (English & Español):
Call/Text: **541-414-6131** Email: **employeehelp@amys.com**

WANT MORE DETAILS?
Visit **amysbenefits.com**.

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