



High Deductible Health Plan FAQs

These questions and answers summarize the basic concepts of a High Deductible Health Plan (HDHP). This document is not intended to provide all the information you need in order to make a decision on whether or not an HDHP is right for you.

What is a High Deductible Health Plan?

A High Deductible Health Plan (HDHP) is a medical plan that is structured similar to a PPO plan, but with a large deductible. The plan allows you to see in-network or out-of-network providers without a referral.

How does the deductible work?

The plan is unique in that if you are enrolled with a dependent or multiple dependents, the family deductible applies. This means that the full family deductible must be met prior to anyone in your family receiving coverage through Anthem (unless the deductible is waived).

How will I pay for prescription medications with an HDHP?

Prescription benefits are subject to the medical plan deductible. This means that Tier 1, 2, 3, or 4 medications cannot be obtained at the listed copay amount until the medical deductible has been fulfilled.

Can I open an HSA if I don't elect the HDHP plan?

No. HDHPs are the only type of medical plans that allow you the opportunity to open a Health Savings Account.

Is a portion of my monthly HDHP premium deposited in my HSA?

No. The HDHP still requires a monthly premium from your paycheck for coverage, similar to the HMO and PPO plans. Any amount that you voluntarily elect to set aside into your own Health Savings Account is in addition to the monthly premium that is due.