



# TNAA Core Benefits Part 1: Medical

## High Deductible Health Plan: HDHP

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An HDHP is a health insurance plan that offers lower monthly premiums versus traditional plans in exchange for a higher deductible.

## Health Savings Account: HSA

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An HSA can be paired with a qualified high-deductible health plan and offers the opportunity to save for health care expenses. An HSA is a type of bank account for qualified medical expenses. The money in an HSA rolls over year-to-year.

## Preferred Provider Organization: PPO Base

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A PPO plan offers a network of healthcare providers you can use for your medical care. These providers have agreed to provide care to the plan members at a certain rate. Unlike an HMO, a PPO plan allows members to see any healthcare provider within the insurance company's network without a referral.

## PPO Buy-Up

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The PPO Buy-Up option offers the same coverage as the PPO Base but with a lesser upfront cost at the time of service and a lower deductible. These plans may include lower out-of-pocket expenses than the base plan when you access to care in exchange for higher monthly premiums.