

OPOLIS

INTRO TO MEDICAL PLANS

The below serves as a generalized description of typical medical plans. This does not serve as legal advice or recommendation on selecting insurance plans. Please seek counsel from appropriate partners (e.g. insurance agent, CPA, medical provider) to make the best choice for you and your loved ones.

Type of Plan	Monthly Cost aka 'Premium'	Savings accounts (HSA/FSA)	What we hear from Members
High Deductible Health Plans (HDHP). Opolis offers a Value HDHP and a Premium HDHP	<p>Value HDHP: Monthly costs (premiums) are generally lower with a higher deductible.</p> <p>Premium HDHP: Monthly costs (premiums) are generally higher with a lower deductible</p>	The biggest benefit of HDHPs is that you can combine your HDHP with a Health Savings Account (HSA) that can help pay for out-of-pocket medical costs. Read more about HSAs here.	<ul style="list-style-type: none"> • I feel healthy and sometimes visit the doctor • I'm happy to pay a little more monthly • I'm comfortable paying out of pocket, but I want a maximum to protect myself in a costly emergency
Copay Health Plans. Opolis offers a Value Copay Plan and a Premium Copay Plan	<p>Value Copay Plan: This is our lowest monthly cost.</p> <p>Premium Copay Plan: This is our highest monthly cost with the most robust benefits.</p>	If your business entity is a 'C' Corp, a Flexible Savings Account (FSA) may be beneficial for out-of-pocket medical costs. Read more about FSAs here	<p>Value Copay Plan</p> <ul style="list-style-type: none"> • I feel healthy and rarely visit the doctor • I want to pay as little as possible monthly • I'm comfortable paying more out of pocket, but I want a maximum to protect myself in a costly emergency <p>Premium Copay Plan</p> <ul style="list-style-type: none"> • I might have more doctor's visits • I'm willing to pay more monthly • I want to get value for my money - pay less for more frequent visits