

# Medical

## HELP ME CHOOSE

Need help choosing your medical plan? Here's how the PPO Plan and HRA Plan compare.

	PPO PLAN	HRA PLAN
Free preventive care (age 7+)?*	<b>Yes, but limited</b> In-network, you pay \$0 until charges reach \$750/year; then you pay 20%	<b>Yes</b> In-network, you pay \$0
Free preventive care (under age 7)?*	<b>No</b> You pay 20% in-network	<b>Yes</b> In-network, you pay \$0
Health Reimbursement Account (HRA) Fund?	<b>No</b>	<b>Yes</b> Each year, Metro puts \$1,100/single or \$2,200/family in an HRA Fund for you to spend on eligible medical and pharmacy expenses and help you meet your deductible**
Deductible?	<b>Out-of-network only:</b> \$200/single or \$600/family	<b>Your share after HRA Fund pays:</b> \$450/single or \$900/family
Office visit copays?	<b>Yes</b> You pay copay + coinsurance	<b>No</b> HRA Fund pays first; then you pay full discounted cost until deductible is met, then you pay 10% in-network
Prescription drug copays?	<b>Yes</b> You pay flat copay per prescription	<b>No</b> HRA Fund pays first; then you pay full discounted cost until deductible is met, then you pay 10% (generic) or 30% (brand)
Coinsurance (in-network)?	You pay 20%; plan pays 80%	You pay 10%; plan pays 90%
Coinsurance (out-of-network)?	You pay 40%; plan pays 60%	You pay 30%; plan pays 70%
Pre-negotiated discounted rates?	<b>Yes</b>	<b>Yes</b>
Annual out-of-pocket maximum?	Once your coinsurance reaches \$1,000/single or \$2,000/family, you pay \$0 coinsurance for the remainder of the year, but you continue to pay copays	Once you spend \$1,150/single or \$2,300/family
Incentives for healthy behaviors?	<b>No</b>	<b>Yes</b> See <a href="#">page 13</a>

\* See pages **10** (PPO) and **12** (HRA) for a list of covered preventive services; coverage differs by plan.

\*\* If you don't spend all your HRA Fund during the year, remaining funds roll over to the next year and are yours to use toward eligible expenses, as long as you remain enrolled in the HRA Plan.