

## PPO, EPO, & HSA: What Are the Differences?

### PPO Plan Highlights:

- Generally pay nothing for in-network preventive care
- Can receive care from any licensed provider (doctors, hospitals and other health care facilities)
- Pay for services up to the deductible amount; after meeting the deductible you pay a percentage of the cost for each covered service up to the out-of-pocket maximum
- Pay less when you use in-network providers

### EPO Plan Highlights:

- Generally pay nothing for in-network preventive care
- Must use in-network providers in order to receive benefits; the only out-of-network costs that will be paid are those charged as a result of receiving emergent care
- Pay for services up to the deductible amount; after meeting the deductible, you pay a percentage of the cost for each covered service up to the out-of-pocket maximum.

### HSA Plan Highlights:

- Generally pay nothing for in-network preventive care
- Can receive care from any licensed provider (doctors, hospitals and other health care facilities)
- Pay for services up to the deductible amount; after meeting the deductible you pay a percentage of the cost for each covered service up to the out-of-pocket maximum
- Pay less when you use in-network providers
- Save pre-tax money through a Health Savings Account (HSA) for current or future health care needs
- If you enroll in the HSA Gold Plan, you will receive a maximum annual contribution to your Health Savings Account (HSA) from Veolia: \$750 for employee only coverage or \$1,500 for other coverage tiers. \*Please see below for additional information.
- For most services, you'll have to meet a higher deductible before the HSA Plan pays its share of the cost of services than you would in the EPO or PPO Plans. You will pay the full cost of items such as prescription drugs and office visits until the plan's deductible amount is met.

\*Note: Employer HSA Contributions are prorated and deposited throughout the year, not as a lump sum.

If you **work the entire calendar year**, you will receive a total of \$750 in Veolia contributions. If you are hired **during the year**, you would receive a total prorated amount based on the remaining time in the year.