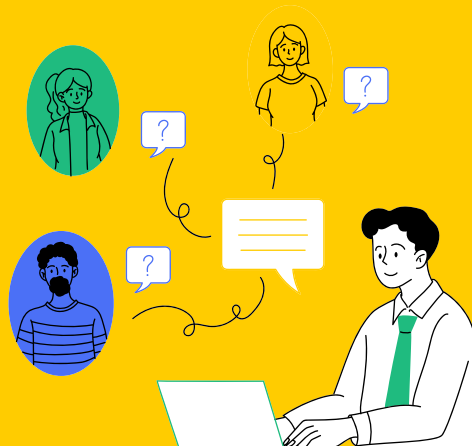


HDHP Coverage



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NEWS FLASH – Maximize Savings with Enhanced Coverage!

Combine Your High Deductible Health Plan (HDHP) with Supplemental Coverage

Did you know you can save premiums *and* get better coverage by pairing a High Deductible Health Plan (HDHP) with Supplemental Coverage? It's a smart way to help cover out-of-pocket costs for unexpected medical events.

What is a High Deductible Health Plan (HDHP)?

High Deductible Health Plans, or HDHPs, must follow three key guidelines:

- **Minimum Deductible**
HDHPs must have a deductible that meets or exceeds the IRS-set minimum, which is updated annually. For 2024, the minimum deductible threshold is \$1,600 for individual coverage and \$3,200 for family coverage (family coverage means the plan covers at least one additional family member along with the primary insured).
- **Maximum Out-of-Pocket Limit**
There's also an upper limit on out-of-pocket costs, also set by the IRS each year. For 2024, the maximum out-of-pocket expenses are \$8,050 for individual plans and \$16,100 for families—limits that are lower than those on non-HDHP plans.
- **Coverage Restrictions Before Meeting the Deductible**
HDHPs aren't permitted to cover non-preventive services before the deductible is met. This means members must pay the full cost (at a negotiated, typically discounted rate) for non-preventive visits or prescriptions until they reach their deductible.

The IRS has expanded what can be considered preventive care under HDHPs. Also, in response to the pandemic, HDHPs were granted flexibility to cover telehealth services and COVID-related testing and treatment before the deductible.



What are the advantages in combining an HDHP with Supplemental Coverage?

A Key Advantage is being able to customize your health coverage while still saving \$\$.

Many of us have concerns about specific health and budget needs.

Traditional health coverage utilizes both an annual deductible and then an out-of-pocket maximum before you receive 100% coverage. In some cases, the combination of the annual deductible and out of pocket maximum expense can be \$16,000 or more for 2 or more in a calendar year.

It makes good common sense to consider having supplemental coverage(s) to fill this gap.

NOTE: The combination of both is typically much less in premium than a standard deductible plan.



What is Supplemental Coverage?

Supplemental Coverage provides a financial safety net for costs your primary health plan doesn't cover. While it doesn't replace your primary policy, it offers added protection for serious situations like heart attacks, cancer, or accidents.



How Does Supplemental Coverage Work?

With Supplemental Coverage, you'll receive cash benefits directly. After filing a claim, you'll get a payment based on your policy, which you can use for any expenses you choose.

Types of Supplemental Coverage Insurance Plans

From accidents to critical illnesses, there's a supplemental plan to fit your needs:

- **Accident Insurance**
Covers unexpected events, from car accidents to sports injuries. Did you know a broken leg can cost up to \$7,500? Accident insurance can help cover these unplanned costs.
- **Cancer and Critical Illness Insurance**
Helps with costs from serious conditions, including medical bills, prescriptions, treatments, and non-network specialist fees. Coverage includes heart attacks, cancer, strokes, organ transplants, and more.
- **Disability Plans**
If you're unable to work due to an accident or illness, a Disability Plan can help replace lost income - even if you receive Workers' Comp.
- **Hospital Confinement Coverage**
Receive cash benefits during hospital stays to cover deductibles, prescriptions, and additional expenses. With no networks and no deductibles, you can use this benefit any way you need.
- **Long-Term Care Plans**
With nursing home costs averaging \$6,844/month, Long-Term Care Plans offer financial relief for the care many of us will need as we age. Protect your savings with cash benefits designed for these essential services.

Ready to Find the Right Coverage?

Whether for you or your family, there's a supplemental plan to fit your budget and lifestyle. Explore plans and find the right Supplemental Insurance today!

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