

Major Advantages of HDHPs

Cost 30% - 50% less money than traditional medical insurance.

Favor the employee more than the insurance company covering the employee.

Cover “Safe Harbor” benefits in full from day one (see below).

Allow for an employee to establish a Health Savings Account – an account for pre-tax money that can be spent on qualified medical expenses.

Make the most sense for **healthy single individuals** and families in good general health.

What are Safe Harbor benefits?

- Adult physicals
- Well child visits
- Mammograms
- Prostate-specific antigen (PSA) tests
- Colonoscopies / sigmoidoscopies
- OB/GYN routine exams.

These are all covered in full with most HDHP's / HSA-Compatibles.