# HEALTH INSURANCE

<table>
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<th>Type of Health Plan</th>
<th>Features</th>
<th>Tradeoffs</th>
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| **Fee-For-Service with a PPO** (Preferred Provider Organization) | • See any doctor without referral  
• Nationwide and worldwide coverage  
• When you use an in-network doctor or hospital, you pay less | • You may have to pay more out-of-pocket for services than you would with other plan types  
• You may have some paperwork if you do not use a preferred provider |
| **HMO**                                    | • Little paperwork, if any  
• Simpler costs: your out-of-pocket cost for a service is usually limited to a fixed dollar copayment rather than a percentage of the cost  
• Some HMOs offer a Point-of-Service product allowing you to use an out-of-network provider, but you usually pay more and need to submit a claim | • Generally must use in-network doctors and hospitals  
• Usually need a referral to see a different provider |
| **High-Deductible with a Health Savings Account** | • Covers high-cost medical events  
• Puts money into an interest-bearing Health Savings Account (HSA) and lets you add money into it  
• Make tax-free withdrawals for qualified medical expenses  
• Portable if you retire or leave government  
• Lower premiums | • Higher deductible  
• Cannot get an HSA if you are covered by any other health plan, including Medicare  
• Can use a medical fund (see below) if you are ineligible for an HSA |
| **Consumer-Driven with a medical fund**     | • Your health plan puts money into a medical fund for you  
• If your medical expenses for the year are less than the amount of your medical fund, you pay nothing out-of-pocket  
• Lower premiums | • Must pay deductible if your health expenses exceed the amount of your medical fund  
• Medical fund is not portable, not interest-bearing, and you cannot add money to it |

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<th>When can I change plans?</th>
<th>How do I change plans?</th>
<th>How can I compare plans?</th>
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| Federal Benefits Open Season (mid-November to mid-December), or when you have a qualifying life event such as marriage, divorce, or birth | Use your agency’s electronic enrollment system, or submit form SF 2809 to your human resources office (www.opm.gov/forms) | Use the plan comparison tools at www.opm.gov/FEHBcompare  
Review each plan’s brochure at www.opm.gov/FEHBbrochures |

MORE INFO: [www.opm.gov/health](http://www.opm.gov/health)

For complete information, including terms and conditions, please review each plan’s brochure.