

MyHealth360: Medical Plan

The **Piedmont High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)** is designed to provide you with both comprehensive health care coverage and the ability to save pre-tax money to pay for eligible health care expenses.

Piedmont High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)		
Plan Provisions	Cigna Open Access Plus (OAP) Network	Out-of-Network
HSA Funding		
<ul style="list-style-type: none"> Employee Only Coverage All Other Coverage Levels 		\$500 \$1,000
Deductible		
<ul style="list-style-type: none"> Employee Only Coverage All Other Coverage Levels 	\$1,500 \$3,000	\$6,000 \$12,000
Coinsurance	10%	50%
Out-of-Pocket Maximum		
<ul style="list-style-type: none"> Employee Only Coverage All Other Coverage Levels 	\$4,500 \$9,000	\$7,000 \$14,000
Preventive Care	Covered 100% before deductible	N/A
Prescription Drugs		
Therapy (<i>physical, cardiac, speech, OT</i>)		
Primary Care Office Visits		
Specialist Office Visits		
In-Office Diagnostic Services (<i>includes labs and X-rays</i>)		
Inpatient Hospital		
High-Tech Diagnostic Services (<i>includes CT/PET/MRI</i>)		
Outpatient Surgery		
Maternity Care		
Urgent Care		
Emergency Room Care*	Coinsurance after in-network deductible. You pay 10%. Piedmont pays 90%.	

* Emergency care and emergency hospital admissions are covered at the highest benefit level, regardless of location or in- or out-of-network.