

UNDERSTANDING THE KAISER HSA-QUALIFIED HDHP 1500



With a high-deductible health plan (HDHP), when you need care, you pay for all services out of your pocket until you reach your deductible. Once you reach your deductible, you pay a portion of the cost for all other services. The out-of-pocket maximum is the most you'll pay in a calendar year for services covered by your plan. Once this limit is reached, the plan pays 100% for covered services for the rest of the year. **Don't forget, medical plan deductibles and out-of-pocket maximums run on a calendar year and reset January 1.**

