



<b>Consumer Driven Health Plans with HSA's</b>	
<b>Advantages</b>	<b>Disadvantages</b>
Lower monthly premiums	Higher deductibles without copays
Helps reduce costs for both employees and employers because members are financially motivated to become informed consumers	Prescription medicine typically subject to deductibles and co-insurance
Same networks as with PPO	
100% free preventative care, including preventative medications	
Gives you access to a Health Savings Account	
-Tax advantages	
-Rolls over from year-to-year	
-Can earn interest and/or be invested	
-Employee owned	

**How do I know if the Consumer Driven plan is right for me and my family?**

**Get help deciding from our virtual benefits advisor, "Alex"!**

You can access the advisor at any time by visiting [www.myalex.com/lss/2017](http://www.myalex.com/lss/2017)

