



**Figuring out the right medical plan might feel overwhelming...  
At Mauser, we want to help you see things more clearly.**

Mauser offers **two** different types of medical plans. Compare the **HSP/HSA Plan** vs. the **PPO Plan** to determine which is right for you.

**PPO Plan**

- ✓ Lower annual deductible
- ✓ Higher premium
- ✓ Eligible for FSA account

A PPO Plan may save money for those who visit their doctor often.

You pay more up front, but it includes fixed copays, so you know what you are going to pay.

You also have the option to contribute to a Health Care Flexible Spending Account.

**HSP/HSA Plan**

- ✓ Higher annual deductible
- ✓ Lower premium
- ✓ Eligible for HSA account

An HSP/HSA Plan may save money for those who only make occasional visits to their doctors.

You also have the option to receive and contribute funds into a Health Savings Account which can be used to save money, income tax free, to pay for qualified medical expenses now or in retirement.



**Compare the Plans**

	PPO Plan	HSP/HSA Plan
Pay higher annual deductible		✓
Pay higher premiums from your paycheck	✓	
Pay lower premiums from your paycheck		✓
Only pay for care when you need it		✓
Balance your healthcare costs between premiums and lower annual deductibles	✓	
Option to pay qualified out-of-pocket medical expenses from an HSA		✓
Option to pay qualified out-of-pocket medical expenses from a Health Care FSA	✓	