

Maximize Coverage & Savings: The Smart Combination This Plan Year



When it comes to health coverage, managing your costs while still being prepared for the unexpected can be a challenge. By strategically combining a High Deductible Health Plan (HDHP), a Health Savings Account (HSA), and AFLAC Accident Insurance, you can create a well-rounded, cost-effective solution that helps you save money, invest in your health, and protect against accidents - even with potential rate increases. Keep reading to see why this combination works so well!

Step #1: Lower Your Premiums with a High Deductible Health Plan

A High Deductible Health Plan (HDHP) is designed to reduce your monthly premiums, freeing up more of your paycheck. While you'll have a higher deductible, the trade-off is more control over your healthcare spending. It's ideal for people who are generally healthy, because you only pay for the care you need, rather than overpaying for a more expensive plan that may include unnecessary coverage.

Step #2: Use a Health Savings Account to Maximize Tax Savings

One of the key benefits of choosing a High Deductible Health Plan (HDHP) is becoming eligible for a Health Savings Account (HSA), which allows you to save pre-tax dollars for medical expenses like deductibles, copays, and prescriptions. The HSA offers tax-free contributions, growth, and withdrawals, with funds that roll over yearly. You can also invest your balance for long-term growth, making it ideal for both current and future healthcare savings.

Step #3: Add AFLAC Accident Insurance for Extra Protection

While an HDHP covers basic healthcare needs and an HSA helps with out-of-pocket costs, unexpected accidents can still create financial stress. AFLAC Accident Insurance provides direct cash payouts in case of an accident, which can be used for medical bills, daily expenses, or anything else while you recover. This extra protection helps cover unexpected costs, ensuring financial security without a major increase in premiums.

The Right Combination of Coverage

The power of combining an HDHP, HSA, and AFLAC Accident Insurance lies in its comprehensive protection and savings: lower premiums keep more money in your pocket each month, tax savings through your HSA help manage both current and future medical expenses, and AFLAC provides extra financial support when unexpected accidents occur. Together, they offer a smart, cost-effective approach to securing your health and financial well-being.

HDHP Rates (Bi-Weekly Rates)

Coverage	Rate
Employee	\$47.30
Employee + Spouse	\$377.52
Employee + Child(ren)	\$316.87
Family	\$497.88

AFLAC Accident Indemnity (Bi-Weekly Rates)

Level	Age	Premium
Individual	18-49	\$13.32
	50-70	\$13.32
Insured Spouse	18-49	\$17.46
	50-70	\$17.46
One-Parent Family	18-49	\$19.56
	50-70	\$19.56
Two-Parent Family	18-49	\$24.36
	50-70	\$24.36