



Plan Comparison

Plan Features and Coverage	Clarity*	Traditional Health Plan
Coverage: built on the Open Access Plan (OAP) network with broad national access	✓	✓ ¹
Who this plan may be a fit for	People who want predictable copays and to know costs before getting care.	People who want a familiar experience and traditional ways to manage costs.
Deductible: a set dollar amount you pay for covered medical services before the plan begins to pay for benefits	✗	✓
Coinsurance: percentage of costs you may pay after deductible is met up to the out-of-pocket max	✗	✓ ²
Out-of-pocket maximum: annual limit of costs you pay	✓	✓
One predictable copay for all health care¹	✓ ²	✗
Health Savings Account (HSA) eligibility	✗	✓ ²
Financial assistance	✓ ³	✗
24/7 assistance	AI chat	AI chat + Live person
Pharmacy	✓ ^{2,4}	✓
Fertility coverage	✗	✓

*Not available in Hawaii.

1. Network depends on your employer's plan design.

2. Coverage depends on your employer's plan design. Broad network access.

3. Some employers offer financial assistance to help pay medical copays, up to \$3,000.

4. If Rx is embedded, GLP-1 for weight loss coverage is not included.

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