

Faculty and Staff have shared their experiences with Pacific's medical plans. See what your fellow co-workers are saying about Pacific's PPO High Deductible plan with a Health Savings Account and Kaiser High Deductible with a Health Savings Account.

"As a single person with mostly preventative health care needs, transitioning from a more traditional HMO to a High-Deductible plan with a Health Savings Account (HSA) was a great way for me to significantly decrease my monthly premium costs while maintaining the peace of mind that I have money in my HSA if I need it. My providers have stayed the same and I can self-refer to specialists as needed. In just two years, Pacific has contributed the full amount of my deductible to my HSA and if I were to experience any medical emergency it would cost me nothing out of pocket."

Natalie Loschke, University Development, Staff
(Pacific PPO HD with a HSA)

"With the new high deductible plan, I really liked being able to keep my Kaiser doctors while also having the opportunity to save money for health care issues down the road with the Health Savings Account (HSA). I used the money I would have spent on Kaiser premiums as my employee contribution to my HSA."

A Pleased Faculty Member
(Kaiser HMO HD with HSA)

"HSA is a great way to build funds over time to pay for my medical needs. Pacific contributes money into my HSA before they deduct taxes from my paycheck. This is similar to a piggy bank. If I decide to leave Pacific, I can take my HSA with me and use it when I need to pay for qualified health expenses. "

Mason Lee, Support Services, Staff
(Kaiser HMO HD with HSA)

"I always thought I should go for the plan where I have lowest deductibles. Now that there is a high deductible plan where I get contributions to my HSA, I see the value since I don't need much health care at this time. Since I know I can switch plans each new enrollment term, I know I can switch plans if my health status changes. This flexibility seems like a great new addition."

Elaine Mo, Gladys L. Benerd School of Education, Faculty
(Kaiser HMO HD with HSA)

I selected the Pacific High Deductible Medical Plan with the Health Saving Account during open enrollment almost two years ago now. Since I have children in college out of state I felt this was the best option for my family. It sure has paid off. This year the children have accessed medical care out of state — while in school and while traveling and in all cases it has been a positive experience. With the insurance the access to care is excellent and using the savings plan card they were able to easily pay for care — no complicated billing questions or processes or delays in care. The experience has been positive for us.

Berit Gundersen, Provost Office, Staff
(Pacific PPO HD with HSA)

I'm currently participating in the PPO-High Deductible w/ Health Savings Account Health Plan. After assessing my and my family's health history, I felt this plan was the best choice for me as we're generally healthy and only go to

the doctor for annual exams and occasional colds or other minor health issues. An advantage to having the PPO-HD/HSA plan is that it's like a personal savings account. The University contributes \$2,500 (employee + family) a year and instead of paying a high monthly premium I can contribute any amount I choose. I control how I spend my HSA funds and I can use them wisely towards medical expense. Any unused funds roll over to next year and if I leave Pacific I take the available funds with me. Another added benefit is that it allows me to go to any doctor who accepts my insurance without a referral. I'm very pleased with this plan and I would recommend it to individuals who are generally healthy as it will save you money by not having to pay high monthly premiums.

**Raquel Rodriguez, COP Dean's Office, Staff
(Pacific PPO HD with HSA)**