

Compare the medical plans

Do you...	Then consider...					Why?
	BSCA HDHP + HSA	BSCA PPO	BSCA EPO	Kaiser HDHP + HSA	Kaiser HMO	
Want the flexibility to see any provider?	✓	✓				You can choose any provider, but you receive the highest coverage when you use BSCA providers.
Want the lowest cost per paycheck?	✓			✓		Both HDHP + HSA plans have the lowest monthly paycheck costs for coverage.
Want a lower deductible?		✓	✓		✓	The BSCA PPO plan has a lower deductible than the HDHP + HSA plans. The BSCA EPO plan and Kaiser HMO don't have a deductible.
Prefer to pay a set amount for care?			✓		✓	These plans charge copays for most covered services. Keep in mind, all plans cover in-network preventive care at no charge to you. You must use in-network providers only with these plans.
Want free money from Okta to help pay for healthcare?	✓			✓		Okta adds money to your HSA plan each year — you can add money on a pre-tax basis as well to pay for current or future eligible out-of-pocket expenses.