



# SIHO INSURANCE SERVICES

## MEDICAL INSURANCE OPTIONS

The chart below breaks down all available deferred tax options available by plan.



### PREFERRED PROVIDER OPTION (PPO)



HEALTH FSA



DEP CARE FSA

**FLEX/FSA HEALTHCARE REIMBURSEMENT** - This can be used for many qualifying medical expenses and is taken from your check pre-tax. Deduction amount can range from \$5.00 to \$103.84 per pay period. The maximum annual contribution for 2020 is \$2,700.

**SIHO DEPENDENT CARE FLEX REIMBURSEMENT** - This can be used for many expenses related to caring for children and dependent adults and is taken pre-tax. Deduction amount can range from \$5.00 to \$192.30 per pay period. The maximum annual contribution for 2020 is \$5,000.



### HIGH DEDUCTIBLE HEALTH PLAN (HDHP)



HSA



LIMITED FLEX DENTAL/VISION



DEP CARE FSA

**SIHO LIMITED FLEX DENTAL AND VISION REIMBURSEMENT** - You are eligible to elect Flex that is only for Dental and Vision expenses. This is taken from your check pre-tax. Deduction amounts can range from \$5.00 to \$103.84 per pay period. The maximum annual contribution for 2020 is \$2,700.

**FIRST FINANCIAL BANK- HSA** - This can be used for many qualifying medical expenses and is taken from your check pre-tax. Deduction amount can range from \$5.00 to \$273.06 per pay period. The maximum annual contribution for 2020 is \$7,100 for a family and \$3,550 for an individual.

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**NOT CHOOSING A HEALTH PLAN? YOU CAN STILL TAKE ADVANTAGE OF THE FSA AND DEPENDENT CARE FSA!**