

YOUR 2017 MEDICAL PLANS

2017 MEDICAL PLAN COMPARISON

	NVIDIA HSA PLAN		NVIDIA HSA PLUS		NVIDIA PPO		KAISER PERMANENTE HMO PLAN (CA)	KAISER PERMANENTE HSA PLAN
	WHAT YOU PAY in-network	WHAT YOU PAY out-of-network	WHAT YOU PAY in-network	WHAT YOU PAY out-of-network	WHAT YOU PAY in-network	WHAT YOU PAY out-of-network	WHAT YOU PAY in-network only	WHAT YOU PAY in-network only
Annual Deductible	Individual: \$5,000 Individual + 1: \$7,500 Family: \$10,000	Individual: \$5,000 Individual + 1: \$7,500 Family: \$10,000	Individual: \$1,300 Individual + 1: \$2,600 Family: \$3,350	Individual: \$1,800 Individual + 1: \$2,700 Family: \$3,600	Individual: \$500 Maximum per family: \$1,000	Individual: \$1,000 Maximum per family: \$1,000	\$0	Individual: \$1,500 Maximum per family: \$3,000
NVIDIA Annual HSA Contribution	\$2,000/\$2,500/\$3,000 (paid quarterly)		\$1,000/\$1,250/\$1,500 (paid quarterly)		\$0		\$0	\$1,000/\$1,250/\$1,500 (paid quarterly)
Annual Out-Of-Pocket Maximum	Individual: \$6,450 Individual + 1: \$9,700 Family: \$12,900	Individual: \$6,450 Individual + 1: \$9,700 Family: \$12,900	Individual: \$2,500 Individual + 1: \$3,750 Family: \$5,000	Individual: \$5,000 Individual + 1: \$7,500 Family: \$10,000	Individual: \$2,500 Family: \$5,000	Individual: \$4,000 Family: \$8,000	Individual: \$1,500 Family: \$3,000	Individual: \$3,000 Family: \$6,000
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Office Visit	10% after deductible	30% of R&C* fees after deductible	10% after deductible	30% of R&C fees after deductible	Doctor: \$20 copay per visit Specialist: \$25 copay per visit	30% of R&C fees after deductible	\$10 copay per visit	10% after deductible

More Ways to Get Care

	HEAL—HOME DOCTOR VISITS BAY AREA ONLY			CROSSOVER—HEALTH CENTER < 1 MILE FROM SANTA CLARA CAMPUS	
	WHAT YOU PAY			WHAT YOU PAY	
	NVIDIA HSA Plus & NVIDIA HSA	NVIDIA PPO	Kaiser HMO and HSA Or No Insurance	NVIDIA HSA Plus & NVIDIA HSA	NVIDIA PPO
Annual Physical	\$0		\$99 per person/per visit	\$0 (includes routine eye exam)	
Illness/Injury	\$99 per visit until deductible is met 10% after deductible	\$20 copay	\$99 per person/per visit	\$90	\$20
Annual Flu Vaccine	\$0		\$30 per shot/per person	\$40	\$25

* Reasonable and customary

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Emergency Room	10% coinsurance after deductible		10% coinsurance after deductible		\$125 copay per visit (copay waived if admitted)	\$125 copay per visit (copay waived if admitted)	\$100 copay per visit (copay waived if admitted)	10% coinsurance after deductible
Inpatient Hospital Stay Or Surgery	10% after deductible	30% R&C fees after deductible	10% after deductible	30% R&C fees after deductible	10% after deductible	30% R&C fees after deductible	\$0	10% after deductible
Maternity	10% after deductible	30% R&C fees after deductible	10% after deductible	30% R&C fees after deductible	10% after deductible	30% R&C fees after deductible	No charge-prenatal care exams (\$0 copay with hospital admission)	10% after deductible
Speech, Hearing, Occupational, Or Physical Therapy	10% after deductible	30% R&C fees after deductible	10% after deductible	30% R&C fees after deductible	\$0 after doctor or specialist office visit copay	30% R&C fees after deductible	\$10 copay per visit (\$0 copay with hospital admission)	10% after deductible
	You get 30 visits per service per year for physical/occupational/speech therapies (hearing aids covered, 2 per 24 months, no maximum)		You get 30 visits per service per year for physical/occupational/speech therapies (hearing aids covered, 2 per 24 months, no maximum)		You get 30 visits per service per year for physical/occupational/speech therapies (hearing aids covered, 2 per 24 months, no maximum)			
Acupuncture And Chiropractic Services	10% after deductible	30% R&C fees after deductible	10% after deductible	30% R&C fees after deductible	\$0 after doctor or specialist office visit copay	30% R&C fees after deductible	Acupuncture: \$10 copay Chiropractic: \$10 copay per visit	Chiropractic: 10% after deductible
	You get a maximum of 30 visits per calendar year. Medical necessity required.		You get a maximum of 30 visits per calendar year. Medical necessity required.		You get a maximum of 30 visits per calendar year. Medical necessity required.		Combined Acupuncture & Chiropractic: Maximum of 30 visits per calendar year	Chiropractic: Maximum of 20 visits per calendar year
Outpatient Mental Health Or Substance Use Disorder	10% after deductible	30% R&C fees after deductible	10% after deductible	30% R&C fees after deductible	\$20 copay	30% R&C fees after deductible	\$10 copay per individual visit \$5 copay per group visit	10% coinsurance after deductible
Inpatient Mental Health Or Substance Use Disorder	10% after deductible	30% R&C fees after deductible	10% after deductible	30% R&C fees after deductible	10% after deductible	30% R&C fees after deductible	\$0	10% after deductible

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PRESCRIPTION DRUG BENEFITS (prescriptions apply to the out-of-pocket maximum)								
Retail	Generic Preventive: 0% Generic: 10% after deductible for a 30-day supply Preferred brand-name: 10% after deductible for a 30-day supply Non-preferred brand-name: 10% after deductible	Generic Preventive: 0% Preferred brand-name, & Non-preferred brand-name Preventive: 30% R&C fees after deductible	Generic Preventive: 0% Generic: 10% after deductible for a 30-day supply Preferred brand-name: 10% after deductible for a 30-day supply Non-preferred brand-name: 10% after deductible	Generic Preventive: 0% Preferred brand-name, & Non-preferred brand-name Preventive: 30% R&C fees after deductible	Generic: \$10 copay for a 30-day supply Preferred brand-name: \$25 copay for a 30-day supply Non-preferred brand-name: \$50 copay for a 30-day supply	30% R&C fees	Generic: \$10 copay for a 30-day supply Brand-name: \$20 copay for a 30-day supply	Generic: \$10 copay for a 30-day supply after deductible Brand-name: \$30 copay for a 30-day supply after deductible
Mail Order	Generic Preventive: 0% Generic: 10% after deductible for a 90-day supply Preferred brand-name: 10% after deductible for a 90-day supply Non-preferred brand-name: 10% after deductible	Generic Preventive: 0% Preferred brand-name, & Non-preferred brand-name Preventive: 30% R&C fees after deductible	Generic Preventive: 0% Generic: 10% after deductible for a 90-day supply Preferred brand-name: 10% after deductible for a 90-day supply Non-preferred brand-name: 10% after deductible	Generic Preventive: 0% Preferred brand-name, & Non-preferred brand-name Preventive: 30% R&C fees after deductible	Generic: \$20 copay for a 90-day supply Preferred brand-name: \$50 copay for a 90-day supply Non-preferred brand-name: \$100 copay for a 90-day supply	30% R&C fees	Generic: \$20 copay for a 100-day supply Brand-name: \$40 copay for a 100-day supply	Generic: \$20 copay for a 100-day supply after deductible Brand-name: \$60 copay for a 100-day supply after deductible