

Comparing Baker Hughes Medical Plans

We've designed our Medical plans to meet the diverse needs of our employees

Your Medical Plan Options

Deductibles and out-of-pocket maximums differ by plan. Your deductible and out-of-pocket maximum work differently, depending on the plan you choose.

Standard Plan

Each covered person has an individual deductible and an out-of-pocket maximum, which can be met without reaching the Family limit. Once two or more individuals reach the Family deductible or out-of-pocket maximum, the individual limits no longer apply. Your prescription drug costs contribute towards the out-of-pocket maximum.

Premium HSA and Basic HSA

The individual deductible limit applies only if you elect Employee Only coverage.

If you cover any dependents, the Family deductible limit applies, and everyone's eligible medical and prescription drug expenses apply toward the Family deductible. Each covered person has an individual out-of-pocket maximum, which can be met without reaching the Family out-of-pocket maximum. Once two or more individuals reach the family out-of-pocket maximum, the individual limits no longer apply.

Here are the highlights of coverage under the different Medical plan options:

	Standard Plan	Premium HSA	Basic HSA
Type of Plan	Traditional PPO	High Deductible Health Plan	High Deductible Health Plan
Deductible	Individual: \$750 Family: \$1,500	Individual: \$1,500 Family: \$3,000*	Individual: \$3,250 Family: \$6,500*
Out-of-Pocket Maximum	Individual: \$4,000 Family: \$8,000	Individual: \$5,000 Family: \$10,000	Individual: \$6,500 Family: \$13,000
Company HSA Contribution	N/A	Employee Only: \$500 Employee & Spouse: \$750 Employee & Child(ren): \$750 Employee & Family: \$1,000	N/A
Preventive Care		Covered 100% in-network, no deductible	
Coinsurance		20% in-network services; 40% of eligible expenses out-of-network	
Physician Office & Virtual Visits			
Hospital Stays			
Outpatient Services		Subject to deductible and coinsurance	
Urgent Care			
Emergency Room		\$100 copay, plus deductible and coinsurance; copay waived if admitted	

*Must meet family deductible if coverage tier is other than Employee Only.