

Choosing a Medical Plan

To help you meet your and your family's medical needs, Synopsys offers several medical plan options. But which plan is right for you?



All Synopsys medical plans offer:

- Comprehensive coverage
- Prescription drug coverage
- Free preventive care

Key Differences

	Synopsys Health Savings (HS) Basic Plan	Synopsys Health Savings (HS) Premium Plan	Synopsys PPO Plan	Kaiser HMO (CA & OR)
Doctor choice?	Yes	Yes	Yes	No, only Kaiser doctors are covered
Your cost per paycheck	\$	\$\$	\$\$\$\$	\$\$\$
Deductible in-network (what you pay out of pocket before the plan starts paying)	Employee only: \$2,250 Family: \$4,500	Employee only: \$1,750 Family: \$3,500	Employee only: \$500 Family: \$1,000	None
What you pay for doctor visits	20% after deductible	10% after deductible	\$20 for primary care, \$30 for specialty care	\$30 for primary care, \$40 for specialty care
HSA-eligible?	Yes	Yes	No	No
Employer contribution to HSA?	No	Up to \$1,000 (employee-only coverage) or up to \$2,000 (if you cover dependents)	N/A	N/A
FSA-eligible?	Limited Purpose FSA for dental and vision expenses only	Limited Purpose FSA for dental and vision expenses only	Health Care FSA for medical, dental, and vision expenses	Health Care FSA for medical, dental, and vision expenses

Health Savings Account (HSA) vs. Health Care Flexible Spending Account (FSA)

	HSA	Health Care FSA	Limited Purpose FSA
Eligible medical plans	HS Basic Plan, HS Premium Plan	PPO, Kaiser HMO, and those who opt out of medical	HS Basic Plan, HS Premium Plan
Contribute tax-free money?	Yes	Yes	Yes
Use for medical, dental, and vision expenses?	Yes	Yes	Dental and vision expenses only
Synopsys contributes	Basic Plan: No employer contribution Premium Plan: Synopsys contributes \$1,000 (employee-only coverage) or \$2,000 (if you cover dependents)	\$0	\$0
Roll over year to year?	Yes	No, you must use all the money in your account by the end of February following the plan year	No, you must use all the money in your account by the end of February following the plan year
Invest your balance?	Yes	No	No
Take it with you if you leave Synopsys?	Yes	No	No

Need More Help?

When you're enrolling in Benefitsolver, use the **Decision Support tool** to help take the guesswork out of understanding which benefits may best match your needs. Answer a few simple questions about your overall health and lifestyle to receive a personalized benefits recommendation. Your answers are for recommendation purposes only and are never shared with your employer.

