



# Make the Right Choice at Open Enrollment

**Prepare Now for Open Enrollment: Choose the Right Health Plan for You and Your Family**  
It's that time of year again—annual open enrollment is approaching! April 20 – May 1<sup>st</sup>, 2026, is your opportunity to review and select the benefits plan that best fits your needs and those of your family. Taking the time to understand your options now can help you avoid surprises later.

## Understanding Your Options: PPO vs. HDHP

### Traditional PPO 2 Plan - Preferred Provider Organization:

**Key Features:** Offers a broad network of doctors and specialists with flexibility to see providers both in and out of network (though out-of-network care costs more) with copays for office visits and lower deductibles.

**Best For:** Those who expect regular medical care or specialist visits.

**Pros:** Predictable copays.

**Cons:** Higher monthly premiums.

### Advantage and Advantage Plus HDHP - High-Deductible Health Plans:

**Key Features:** Uses same PPO network of doctors and specialists. Lower monthly premiums but higher deductibles. Paired with a Health Savings Account (HSA) to save pre-tax dollars and investment earnings for medical expenses.

**Best For:** Those who don't expect frequent medical care and want to save on premiums.

**Pros:** Lower premiums, HSA tax advantages.

**Cons:** Potential higher out-of-pocket costs

**ALEX:** Virtual decision tool analyzes your health care needs to recommend the best plan for you.



**Health Advocate:** Experts that help you understand your options and answer your enrollment questions.



**CMU Open Enrollment Website:** Coverage comparison grids, presentations, and other helpful information to support your decision.

