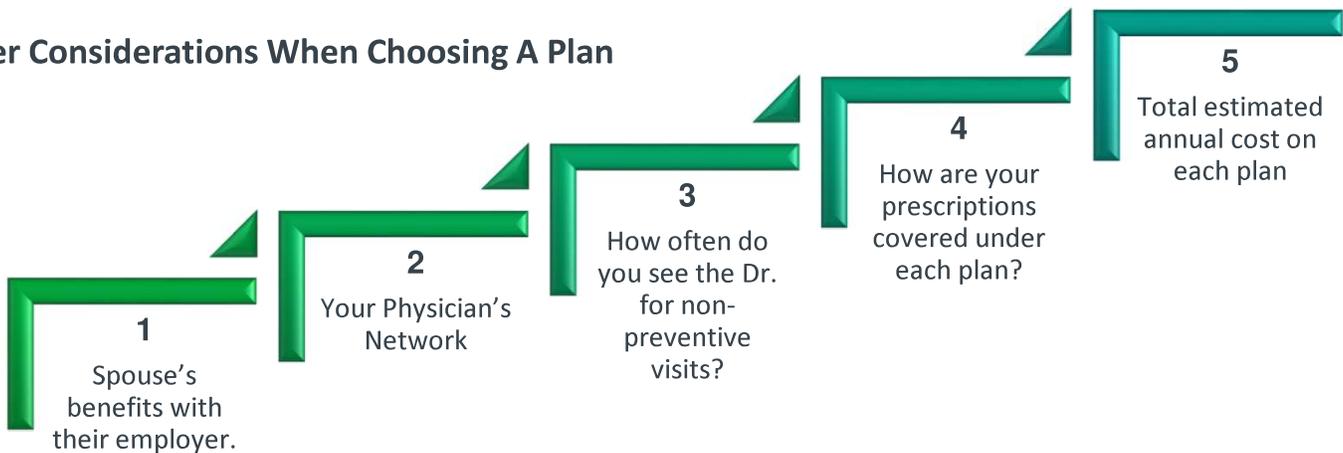


# MEDICAL - CHOOSING A PLAN

The following guidelines can help you choose a medical plan. It is provided for your information only and you are responsible for your election. Keep in mind that there may be individual circumstances not listed here that affect your choice and these should be considered such as your individual risk tolerance and personal budget. The plan year medical plan election you make cannot be revoked without a qualifying life event such as marriage or birth of a child.

You may wish to choose a <b>Traditional Copay</b> plan if you:	You may wish to choose a <b>HDHP with Health Savings Account (HSA)</b> if you:
Prefer certainty in knowing medical costs (copay/coinsurance) and are okay spending more out of your paycheck.	<ul style="list-style-type: none"> <li>• And/or your covered family members are generally healthy or have a chronic condition where you can budget enough money to cover your care;</li> <li>• You want to pay less out of your paycheck but will spend more if you incur a health expense (medical or prescription drug);</li> <li>• Are eligible for and wish to contribute to an HSA</li> </ul>

## Other Considerations When Choosing A Plan



1. It is important to know if your spouse has elected to participate in a Flexible Spending Account (FSA) for dependent care and/or health care expenses. If your spouse contributes to a general purpose health care FSA or an HSA, you will want to coordinate these benefits.
2. Network access. Is it important to continue seeing certain physician(s)? If the answer is yes, check to see if your physician is in the medical Network.
3. How you use medical care determines which plan might be right for you. Estimate how many times you and your covered dependents may visit the Dr. in a 12-month period. For the HDHP plan, you can use an average estimate of \$150 per office visit for illness/injury. Diagnostic tests would be an additional expense.
4. No matter which plan you choose, you'll generally want to use generics when possible and talk to your doctor about medications that are on your plan's covered drug list (formulary). When choosing a plan, see which drug tier (copay plan) your prescription is on or estimate your prescription cost (HDHP plan) by calling the medical carrier.
  - When you elect a HDHP plan, you will pay for the full cost of the prescription (less carrier discounts) at the time you pick up your prescription.
5. Compare the estimated annual cost of each plan based on your estimated health care usage. Include your per paycheck costs (annualized) plus your estimated out-of-pocket costs for medical and prescription expenses.

