

# Choosing a Health Plan for You and Your Family

Choosing a health plan can be overwhelming and confusing. There are a lot of things to consider and while we are not permitted to provide specific guidance or recommend a health plan, we can help you understand the options you have. We want to ensure you feel informed and can make the best decision for you and your family.

## WHAT IS THE SAME ABOUT THE FOUR MEDICAL PLANS?

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- Blue Cross Blue Shield of Vermont will provide medical coverage for all plans. The national BCBS network applies to all plans. How you pay for care and services you receive will vary depending on plan enrolled.
- Navitus is the prescription carrier. The prescription formulary, or list of drugs covered by Navitus, is the same for all plans. The cost when picking up a prescription will vary depending on plan enrolled.
- Preventive care is covered at 100%.
- You will have the lowest cost share when utilizing UVMHN providers. In-network coverage will apply anytime you use a BCBS provider that is not part of UVMHN. You also have the ability to utilize an out-of-network provider but your deductible and coinsurance will increase, resulting in paying the most out-of-pocket for care.

## THINGS TO CONSIDER WHEN CHOOSING A PLAN

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### COMPARE OUT-OF-POCKET COSTS

#### 1. Annual Premiums:

What will you pay out of your paycheck for coverage under each plan?

#### 2. Current Utilization:

Consider your current utilization by reviewing your Explanation of Benefits (EOB) from BCBSVT. Through BCBS's website, the Member Resource Center, you can access your and your family's medical claims history. Navitus' website can provide any prescriptions history for you and your family.

#### 3. Make sure you understand Health Terms:

When looking at your past claims history and plan designs, it is important to make sure you understand terms like allowed amount, co-pay, deductible, coinsurance and out-of-pocket maximum.

#### 4. Compare Current Utilization to Various Plan Designs:

When looking at the allowed pricing from previous claims, what would you pay under a different plan design? Would expenses be applied to the deductible and coinsurance? These expenses can be added to the premiums to provide a total medical plan expense.

#### 5. Upcoming Care:

While we can't predict the future, it is important to consider any care you may have in the foreseeable future. Things to consider are major surgeries, common procedures or medications you take. You can then see how that care would be applied to your out-of-pocket expenses.

A. When utilizing the BCBSVT or Navitus website, you can estimate costs for common procedures as well as medications costs near you. Keep in mind, if you visit a UVMHN provider, the cost of the service will be lower than what is shown on the BCBSVT website.

# THINGS TO CONSIDER WHEN CHOOSING A PLAN

## CONSIDER YOUR RISK TOLERANCE



**Would You Rather Have Higher Premiums (Via Your Paycheck) But Pay Less At The Time You Utilize Care Through Lower Co-Pays, Deductible And Coinsurance?**

- This could be a good option for you and your family if you prefer a consistent budget or utilize the health plan quite a bit.



**Would you rather pay less in premiums (via your paycheck) but pay more at the time you access care and take advantage of a tax-free Health Savings Account (HSA)?**

- This could be a good option for lower utilizers of health care services and prescription coverage, or those that are looking to save money, tax free, for future medical expenses.
- An HSA provides you the ability to save money, earn interest/invest, and use the money tax free for qualified expenses through the rest of your life.

	<b>UVMHN - 250 Plan</b>	<b>UVMHN - 400 Plan</b>	<b>UVMHN HDHP with HSA Plan - 1500</b>	<b>UVMHN HDHP with HSA Plan - 3000</b>
<b>1 Person Coverage</b>				
<b>Annual Premium</b>	\$1,892	\$1,811	\$1,497	\$1,390
<b>Health Savings Account (HSA) Employer Funding</b>	n/a	n/a	\$500	\$1,000
<b>Annual Fixed Cost for Coverage</b>	<b>\$1,892</b>	<b>\$1,811</b>	<b>\$997</b>	<b>\$390</b>
<b>Potential Deductible Expense</b>	\$250	\$400	\$1,500	\$3,000
<b>2 Person Coverage</b>				
<b>Annual Premium</b>	\$3,786	\$3,622	\$2,995	\$2,781
<b>Health Savings Account (HSA) Employer Funding</b>	n/a	n/a	\$1,000	\$2,000
<b>Annual Fixed Cost for Coverage</b>	<b>\$3,786</b>	<b>\$3,622</b>	<b>\$1,995</b>	<b>\$781</b>
<b>Potential Deductible Expense</b>	\$500	\$800	\$3,000	\$6,000
<b>Family Coverage</b>				
<b>Annual Premium</b>	\$5,015	\$4,799	\$3,968	\$3,684
<b>Health Savings Account (HSA) Employer Funding</b>	n/a	n/a	\$1,000	\$2,000
<b>Annual Fixed Cost for Coverage</b>	<b>\$5,015</b>	<b>\$4,799</b>	<b>\$2,968</b>	<b>\$1,684</b>
<b>Potential Deductible Expense</b>	\$750	\$1,200	\$3,000	\$6,000