

GUIDING YOU THROUGH THE STAGES OF LIFE

CONSIDER THIS...

Every individual and family is different, so how do you know which plan is right for you, your family and your lifestyle? Think about your current health care needs, expenses and priorities to determine what plan would be the best fit for you.

DEFINE IT

High Deductible Health Plan (HDHP):

A health plan designed to help you keep money in your paycheck and only pay for health services if and when you need them.

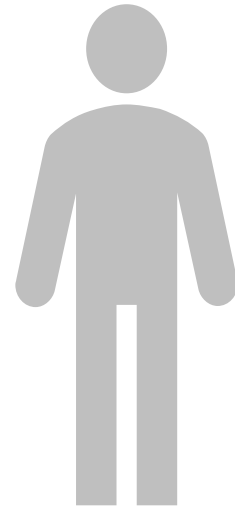
- Lower premium means less money coming out of your paycheck
- Tax-free savings for the future in an Health Savings Account (HSA) or Health Reimbursement Account (HRA)
- Potentially higher out-of-pocket costs for doctor visits and prescriptions

Preferred Provider Organization (PPO):

A traditional medical plan where you have co-pays for most of your health services. Your deductible and co-insurance are susceptible to your in- and out-patient services.

- Typically higher paycheck contribution
- Co-pays for doctor's visits and prescriptions
- Temporary tax-free savings for medical expenses through flexible spending account (FSA).

All Marketplace health plans and many other plans must cover preventive services without charging you a co-payment or co-insurance. This is true even if you haven't met your yearly deductible. These services are free only when delivered by a doctor or other provider in your plan's network. Visit www.healthcare.gov for a complete list of covered preventive services.



WHAT WILL YOU CONSIDER?



YOUNG & SINGLE



YOUNG, MARRIED COUPLE



A FAMILY WITH KIDS



EMPTY NESTERS

What are the annual premium costs?

_____ HDHP

_____ PPO

What are the deductible and total out-of-pocket (OOP) costs?

_____ HDHP Deductible & OOP

_____ PPO Deductible & OOP

How much do you and/or your family expect to utilize the plan?

High Medium Low

Are there tax-advantaged accounts you may utilize?

HSA HRA FSA

Have you considered insurance options outside of your employer?

Spouse's Plan Parent's Plan Medicaid

Medicare Tricare Marketplace Coverage

I am healthy, I have no dependents and I want to save for the future.

I will consider an HDHP because

- Savings for the future
- Less money out of my paycheck
- Provides protection for catastrophic events

I will consider a PPO because

- Provides protection for catastrophic events
- Lower out-of-pocket costs; some services will only require a co-pay

But...

- More money will come out of my paycheck
- FSA is a temporary savings option (but you cannot have an HSA)

I am healthy, have one dependent (my spouse) and we are saving for the future now with two income streams.

I will consider an HDHP because

- Savings for the future
- Less money out of my paycheck
- Provides protection for catastrophic events

I will consider a PPO because

- Provides protection for catastrophic events
- Lower out-of-pocket costs; some services will only require a co-pay
- With two sources of income, I can afford to spend more money out of my paycheck on premium contributions.

But...

- FSA is a temporary savings option (but you cannot have an HSA)

My family is generally healthy, but we do experience health concerns, I have multiple dependents and we are very busy with lots of responsibilities.

I will consider an HDHP because

- It would provide coverage when health concerns arise

But...

- Potential maximum out-of-pocket costs are too high for us

I will consider a PPO because

- Lower out-of-pocket costs; some services will only require a co-pay
- We are using health care now, so the FSA works for us

We are now experiencing more health concerns and require seeing specialists. We no longer have dependents on our plan and we have more time to think about our health care as we prepare for retirement.

I will consider an HDHP because

- The HSA would help with future health care expenses

But...

- Potential maximum out-of-pocket costs could be too high

I will consider a PPO because

- Lower out-of-pocket costs; some services will only require a co-pay
- We are using health care now, so the FSA works for us