

Health Plan Chooser

GET READY TO CHOOSE!

This Open Enrollment, you have a choice of five medical plans – three of which are HSA Plans. Which one is right for you? Start thinking about it now by using this tool!

Beginning November 2, you can plug in your own numbers into the Plan Shopping App on the enrollment site to see which plan is right for you and your family.



\$

Compare out-of-pocket costs in the medical plans

Look for yourself in one of these examples ...

Filter by :

ALL

Employee only

Employee + spouse/domestic partner

Employee + child(ren)

Employee + family

Low usage

Employee only

"I don't need a lot of medical care, but I do get sick sometimes."

Bill\$

Medium usage

"My health is pretty good, but as I get older, the doctor visits get more frequent."

James\$\$

High usage

"I'm young and active. What if I get hurt?"

Tim\$\$\$

Employee + spouse/domestic partner

"We're grateful for our good health."

Kate and Luis\$

"We exercise and eat right, but medical issues can happen to anyone."

Dan and Crystal\$\$

"We're unclear what medical expenses are in our future since Karen's recent diagnosis."

John and Karen\$\$\$

Employee + child(ren)

"I'm happy to say our health issues have been minor so far."

Julie\$

"Sports are a big part of our family – unfortunately, injuries are, too!"

Brice\$\$

"From speech therapy to surgery, we've been through it all."

Angela\$\$\$

Employee + family

"Our son has asthma and needs regular care and medication."

Susan and Jim\$


"We're a busy family – especially with all our trips to the doctor."

Richard and Debra\$\$


"Our kids keeps us smiling, despite Jeff's chronic health issues."


Jeff and Linda\$\$\$

Sample persona screens



Low health care usage

 Preventive care

 2 doctor visits

Bill
Employee only coverage

Next »

Items drop/roll in (see script for flow)

VO: Bill is pretty healthy. He gets his annual physical. He also sees his primary care doctor for cold and seasonal allergy symptoms. His doctor recommends over-the-counter medications after each visit.

Which plan is best for Bill?

Higher deductible?
Lower premiums
per pay period!
HSA plan!



Next »

Items drop/roll in (see script for flow)

VO: Bill looks at the lower deductible plans, and decides that he might be better off with a higher deductible in a Health Savings Account Plan. He likes the lower premiums per pay period and the option to put away tax-free money.



\$2,850 Deductible Plan with HSA
\$6,550 Deductible Plan with HSA

Next »

VO: So he decides to compare two of the HSA plan options - the \$2,850 Deductible Plan and the \$6,550 Deductible Plan.

(The following text is already on screen; the next frames build on top, appearing in the appropriate place, in time with voice over).

What Bill pays		
	\$2,850 Plan	\$6,550 Plan
Premiums per pay period		
Medical care/ prescription drugs		
Total costs		

VO: Bill's premiums per pay period are lower with the \$6,550 Deductible Plan.

What Bill pays		
	\$2,850 Plan	\$6,550 Plan
Premiums per pay period	\$1,524	\$912 ↓
Medical care/ prescription drugs		
Total costs		

VO: He'll spend the same amount in medical care, which counts toward the deductible.

What Bill pays		
	\$2,850 Plan	\$6,550 Plan
Premiums per pay period	\$1,524	\$912
Medical care/ prescription drugs	\$126*	\$126*
Total costs		
*Includes \$200 HSA contribution from Rollins		

VO: So, when he adds up his total out-of-pocket costs, his annual costs (deductible and premiums per pay period) will be less with the \$6,550 Deductible Plan.

What Bill pays		
	\$2,850 Plan	\$6,550 Plan
Premiums per pay period	\$1,524	\$912
Medical care/ prescription drugs	\$126*	\$126*
Total costs	\$1,650	\$1,038↓
*Includes \$200 HSA contribution from Rollins		

What if I have an
accident or a major
medical expense?

Next »

VO: But bill thinks, “what if I have an accident or a major medical expense?”

He decides he’s just not comfortable the higher deductible \$6,550 Plan, so he decides go with the \$2,850 Plan.

HSA

\$200 company contribution

TAX FREE!

+ What Bill can contribute
from his paycheck

Next »

VO: ...and he can put away money in his HSA to cover his deductible, just in case.

Bill

Employee only
coverage

Low health care usage

2 doctor visits

preventive care

\$2,850
Plan

Next »

VO: Even though he doesn’t choose the lowest premiums-per-pay-period plan, he still gets the premium savings by going with an HSA Plan. Any money he contributes is tax-free, and the money he doesn’t use rolls over to the next plan year.



Want to learn more?
CLICK HERE
to see the details on
Bill's costs.

Close