THE BEST PLAN FOR YOUR SITUATION

When it comes to our health, we all have a baseline – what you might call your "normal". But sometimes, real life happens and your plans for a typical year fly out the window. Take a look below at how the same person's situation compares across each available health care plan during a typical and not-so-typical year to see which plan is right for you.

MEET LARRY | THE LIGHT USER

The situation

Larry is enrolled in employee only coverage. He visits his doctor for his annual physical at the beginning of the year and is fairly healthy!

IN A PERFECT YEAR...

He visits his primary care physician twice more throughout the year and is prescribed two generic medications for a stomach bug. Towards the end of the year, he requests a 90-day generic allergy medication and has it filled by mail order.

IN A LESS-THAN-PERFECT YEAR...

At his annual appointment, he is prescribed an allergy medication. Later, he breaks his arm playing soccer and goes to the emergency room. He is prescribed a preferred brand pain medication and must visit the physical therapist three times that year.

IN A PERFECT YEAR ...

For annual services that cost $510:
If Larry was on the...

1 CHOICE PLAN

He would pay: $1,866 TOTAL

This includes: **$90** *(his out-of-pocket cost)*
$1,776 *(annual premiums that are automatically deducted from his paychecks)*

2 CHOICE PLUS PLAN

He would pay: $1,512 TOTAL

This includes: **$80** *(his out-of-pocket cost)*
$1,432 *(annual premiums that are automatically deducted from his paychecks)*

3 CHOICE PLUS WITH HSA PLAN

He would pay: $754 TOTAL

This includes: **$360*** *(his out-of-pocket cost)*
$754 *(annual premiums that are automatically deducted from his paychecks)*

*Since LCRA's contribution[1] of $500[2] covers this out-of-pocket cost, the $140 difference would roll into next year's HSA and Larry's total is only what he pays for annual premiums.

IN A LESS-THAN-PERFECT YEAR ...

For annual services that cost $4,167:
If Larry was on the...

1 CHOICE PLAN

He would pay: $2,501 TOTAL

This includes: **$725** *(his out-of-pocket cost)*
$1,776 *(annual premiums that are automatically deducted from his paychecks)*

2 CHOICE PLUS PLAN

He would pay: $2,667 TOTAL

This includes: **$1,236** *(his out-of-pocket cost)*
$1,432 *(annual premiums that are automatically deducted from his paychecks)*

3 CHOICE PLUS WITH HSA PLAN

He would pay: $2,478 TOTAL

This includes: **$2,223†** *(his out-of-pocket cost)*
$754 *(annual premiums that are automatically deducted from his paychecks)*

† Since LCRA's contribution[1] of $500[2] is less than this out-of-pocket cost, Larry does not have extra funds to roll over into next year's HSA and he owes more than what he pays in annual premiums.

If he had at least $1,723 in his HSA account after years of saving, he could use those funds here and his total would only be what he pays for annual premiums.

[1] LCRA annually contributes $500 for Employee only coverage and $1,000 for Employee + Spouse, Employee + Child(ren), and Family coverage.

[2] Amount represents LCRA's HSA contribution that employees can use towards out-of-pocket expenses.

THE BEST PLAN FOR YOUR SITUATION

When it comes to our health, we all have a baseline – what you might call your "normal". But sometimes, real life happens and your plans for a typical year head south. Take a look below at how the same person's situation compares across each available health care plan during a typical and not-so-typical year to see which plan is right for you.

MEET MARGE & her family | THE MID-LEVEL USER

The situation

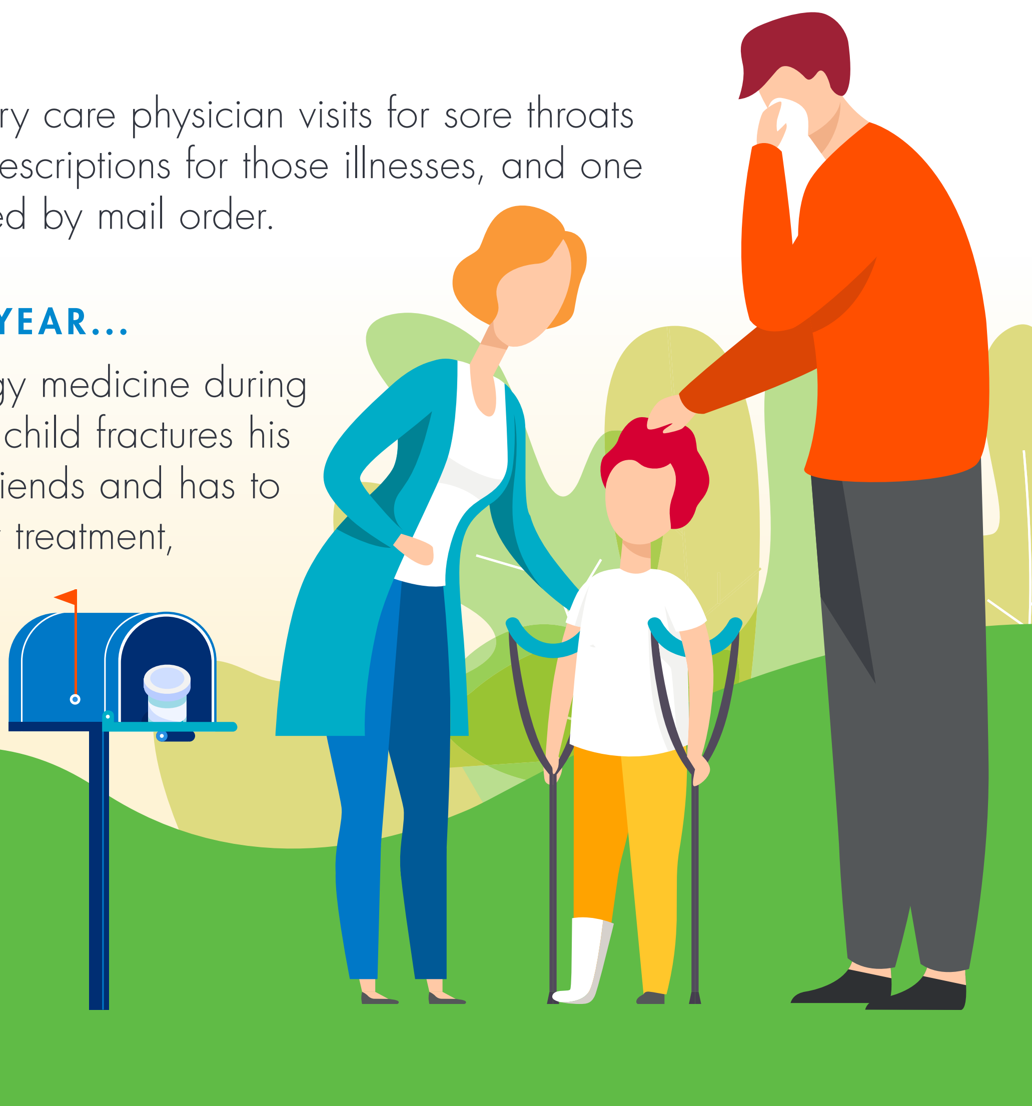
Marge, her husband, and one child are enrolled in an LCRA-provided medical plan. All are fairly healthy and have each had a preventive visit during the year.

IN A PERFECT YEAR...

Marge's family has four primary care physician visits for sore throats and illnesses, eight generic prescriptions for those illnesses, and one generic maintenance drug filled by mail order.

IN A LESS-THAN-PERFECT YEAR...

Marge's husband needs allergy medicine during the spring. In the summer, her child fractures his ankle while playing with his friends and has to go to the emergency room for treatment, pain medicine and eventually physical therapy.



IN A PERFECT YEAR

...

For annual services that cost $1,182:
If Marge was on the...

1 CHOICE PLAN

She would pay: $10,260 TOTAL

This includes: **$210** *(her out-of-pocket cost)*
$10,050 *(annual premiums that are automatically deducted from her paychecks)*

2 CHOICE PLUS PLAN

She would pay: $9,155 TOTAL

This includes: **$190** *(her out-of-pocket cost)*
$8,965 *(annual premiums that are automatically deducted from her paychecks)*

3 CHOICE PLUS WITH HSA PLAN

She would pay: $6,830 TOTAL

This includes: **$732*** *(her out-of-pocket cost)*
$6,830 *(annual premiums that are automatically deducted from her paychecks)*

*Since LCRA's contribution[1] of $1,000[2] covers this out-of-pocket cost, the $268 difference would roll into next year's HSA and Marge's total is only what she pays for annual premiums.

IN A LESS-THAN-PERFECT YEAR

...

For annual services that cost $4,467:
If Marge was on the...

1 CHOICE PLAN

She would pay: $10,775 TOTAL

This includes: **$725** *(her out-of-pocket cost)*
$10,050 *(annual premiums that are automatically deducted from her paychecks)*

2 CHOICE PLUS PLAN

She would pay: $10,200 TOTAL

This includes: **$1,236** *(her out-of-pocket cost)*
$8,965 *(annual premiums that are automatically deducted from her paychecks)*

3 CHOICE PLUS WITH HSA PLAN

She would pay: $9,474 TOTAL

This includes: **$3,643†** *(her out-of-pocket cost)*
$6,830 *(annual premiums that are automatically deducted from her paychecks)*

† Since LCRA's contribution[1] of $1,000[2] is less than this out-of-pocket cost, Marge does not have extra funds to roll over into next year's HSA and she owes more than what she pays in annual premiums.

If she had at least $2,643 in her HSA account after years of saving, she could use those funds here and her total would only be what he pays for annual premiums.

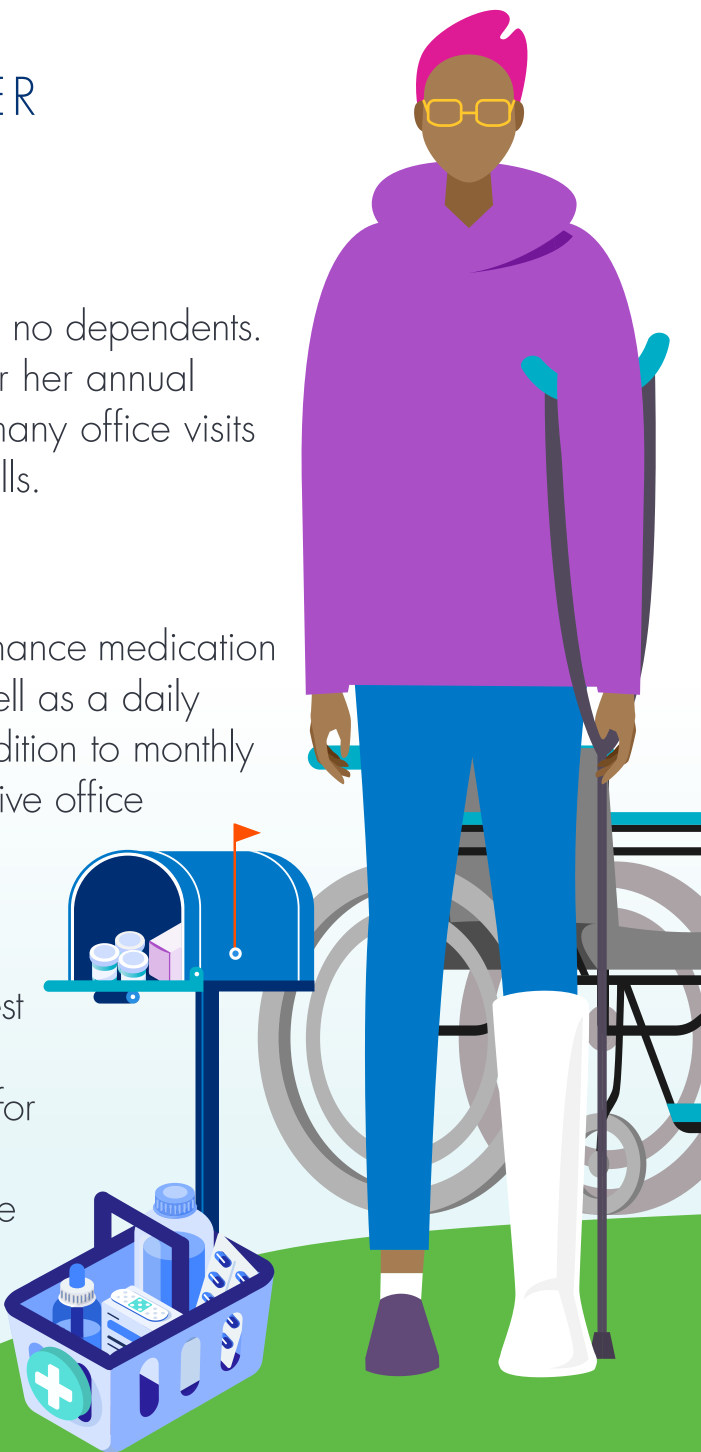
[1] LCRA annually contributes $500 for Employee only coverage and $1,000 for Employee + Spouse, Employee + Child(ren), and Family coverage.

[2] Amount represents LCRA's HSA contribution that employees can use towards out-of-pocket expenses.

THE BEST PLAN FOR YOUR SITUATION

When it comes to our health, we all have a baseline – what you might call your "normal," even if you are someone who has chronic pain. Even so, sometimes real life happens and your plans for a typical year go up in smoke. Take a look below at how the same person's situation compares across each available health care plan during a typical and not-so-typical year to see which plan is right for you.

MEET PAM | THE POWER USER



The situation

Pam is enrolled in employee-only coverage and has no dependents. In addition to seeing her primary care physician for her annual physical, she has an ongoing condition requiring many office visits and multiple medications that require continued refills.

IN A PERFECT YEAR...

Pam regularly takes a once-a-month generic maintenance medication for her ongoing condition that she fills by mail as well as a daily generic medication she gets over the counter. In addition to monthly office visits with a specialist, she has normal preventive office visits and occasional blood work.

IN A LESS-THAN-PERFECT YEAR...

Pam has an accident and is transported to the nearest emergency room in an ambulance. Once in the ER she is admitted into the hospital where she remains for 7 days while she has surgery. When released, Pam is prescribed three brand name medications, durable medical equipment (like a wheelchair or crutches) and attends 20 physical therapy sessions.

IN A PERFECT YEAR ...

For services that cost $3,963:
If Pam was on the...

1 CHOICE PLAN

She would pay: $2,536 TOTAL

This includes: **$760** *(her out-of-pocket cost)*
$1,776 *(annual premiums that are automatically deducted from her paychecks)*

2 CHOICE PLUS PLAN

She would pay: $2,117 TOTAL

This includes: **$685** *(her out-of-pocket cost)*
$1,432 *(annual premiums that are automatically deducted from her paychecks)*

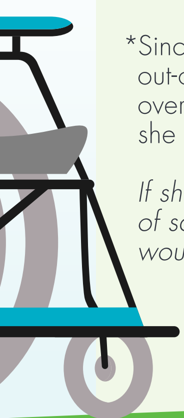
3 CHOICE PLUS WITH HSA PLAN

She would pay: $2,437 TOTAL

This includes: **$2,183*** *(her out-of-pocket cost)*
$754 *(annual premiums that are automatically deducted from her paychecks)*

*Since LCRA's contribution[1] of $500[2] is less than this out-of-pocket cost, Pam does not have extra funds to roll over into next year's HSA and she owes more than what she pays in annual premiums.

If she had at least $1,683 in her HSA account after years of saving, she could use those funds here and her total would only be what she pays for annual premiums.



IN A LESS-THAN-PERFECT YEAR ...

For services that cost $78,532:
If Pam was on the...

1 CHOICE PLAN

She would pay: $5,276 TOTAL

This includes: **$3,500** *(her out-of-pocket cost)*
$1,776 *(annual premiums that are automatically deducted from her paychecks)*

2 CHOICE PLUS PLAN

She would pay: $3,932 TOTAL

This includes: **$2,500** *(her out-of-pocket cost)*
$1,432 *(annual premiums that are automatically deducted from her paychecks)*

3 CHOICE PLUS WITH HSA PLAN

She would pay: $4,554 TOTAL

This includes: **$4,300†** *(her out-of-pocket cost)*
$754 *(annual premiums that are automatically deducted from her paychecks)*

† Since LCRA's contribution[1] of $500[2] is less than this out-of-pocket cost, Pam does not have extra funds to roll over into next year's HSA and she owes more than what she pays in annual premiums.

If she had at least $3,800 in her HSA account after years of saving, she could use those funds here and her total would only be what she pays for annual premiums.

[1] LCRA annually contributes $500 for Employee only coverage and $1,000 for Employee + Spouse, Employee + Child(ren), and Family coverage.

[2] Amount represents LCRA's HSA contribution that employees can use towards out-of-pocket expenses.