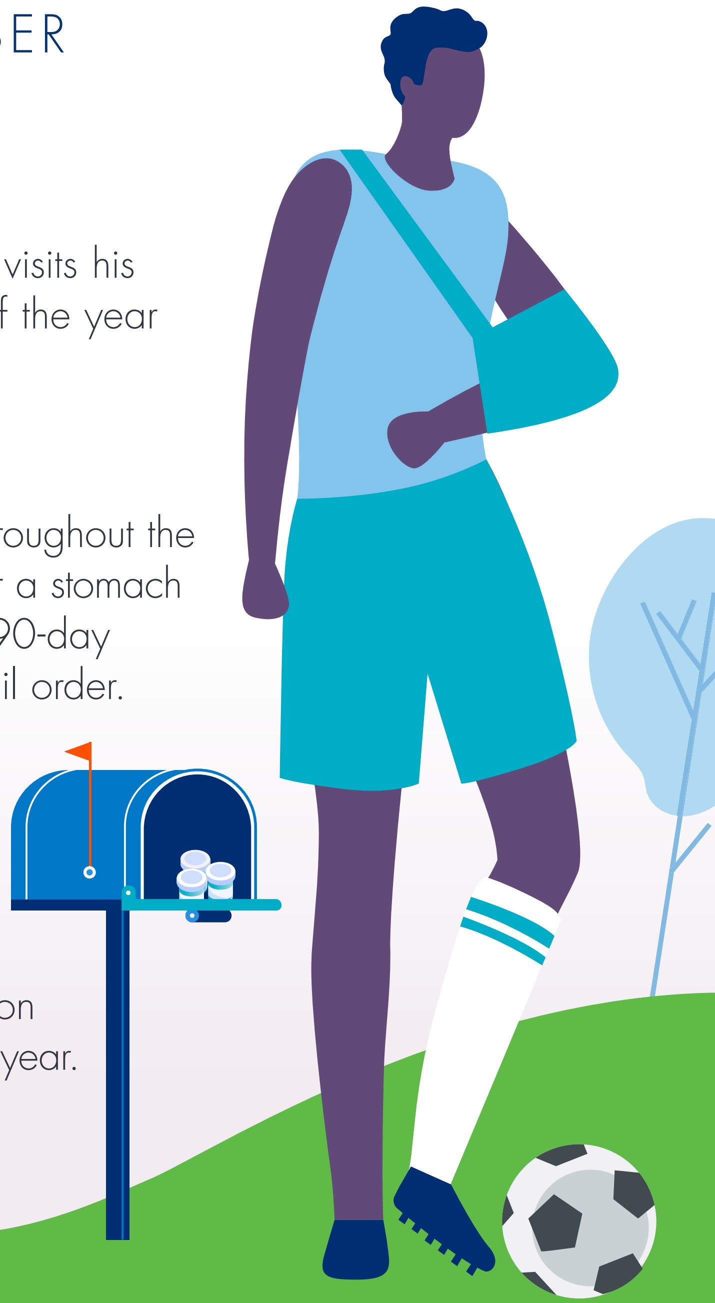
THE BEST PLAN FOR YOUR SITUATION

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: $1,501 TOTAL

This includes: **$90** *(his out-of-pocket cost)*

$1,411 *(annual premiums that are automatically deducted from his paychecks)*

2 CHOICE PLUS PLAN

He would pay: $1,194 TOTAL

This includes: **$80** *(his out-of-pocket cost)*

$1,114 *(annual premiums that are automatically deducted from his paychecks)*

3 CHOICE PLUS WITH HSA PLAN

He would pay: $585 TOTAL

This includes: **$360*** *(his out-of-pocket cost)*

$585 *(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: $2,136 TOTAL

This includes: **$725** *(his out-of-pocket cost)*

$1,411 *(annual premiums that are automatically deducted from his paychecks)*

2 CHOICE PLUS PLAN

He would pay: $2,350 TOTAL

This includes: **$1,236** *(his out-of-pocket cost)*

$1,114 *(annual premiums that are automatically deducted from his paychecks)*

3 CHOICE PLUS WITH HSA PLAN

He would pay: $2,489 TOTAL

This includes: **$2,403†** *(his out-of-pocket cost)*

$585 *(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 $1,904 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.