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

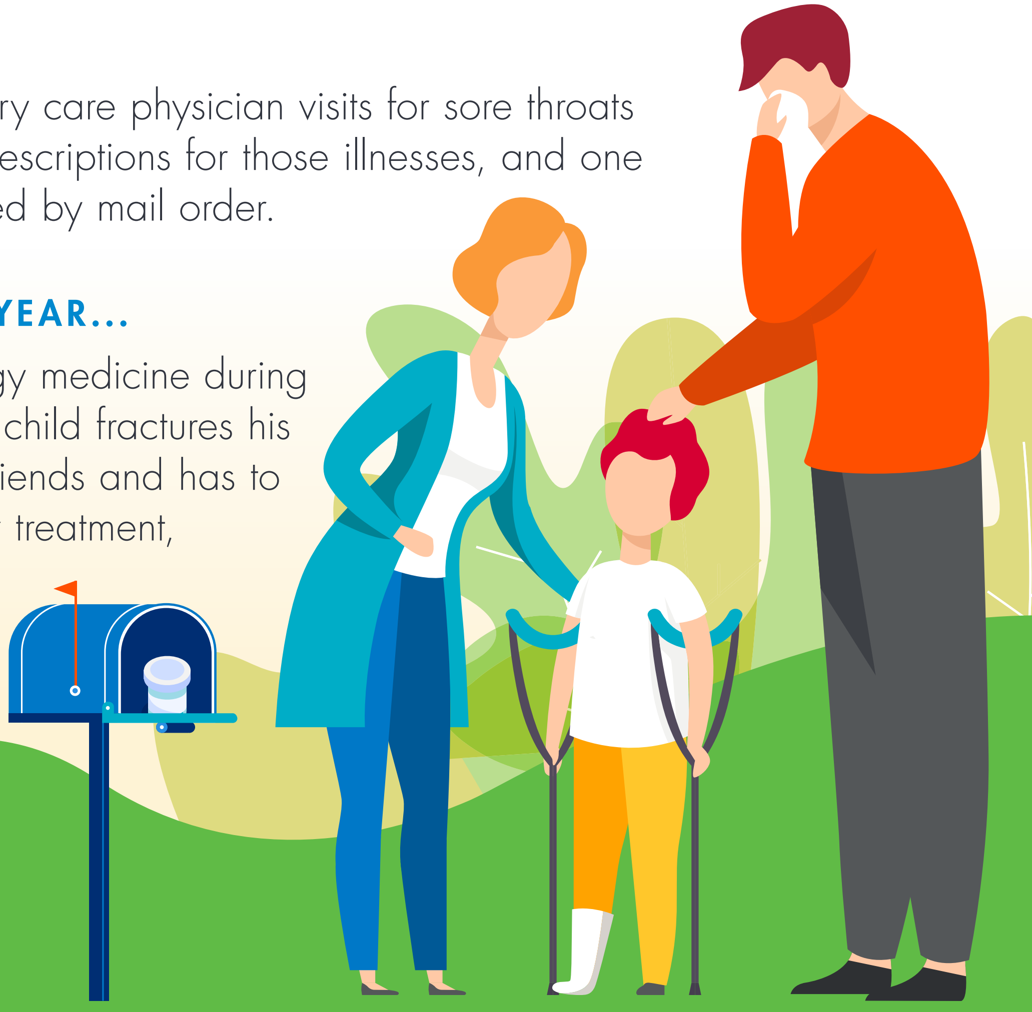
Marge, her husband, and one child are enrolled in an LCRA-provided medical plan. All are fairly healthy and have each had a preventive visit during the year.

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: $8,027 TOTAL

This includes: **$210** *(her out-of-pocket cost)*
$7,817 *(annual premiums that are automatically deducted from her paychecks)*

2 CHOICE PLUS PLAN

She would pay: $7,072 TOTAL

This includes: **$190** *(her out-of-pocket cost)*
$6,882 *(annual premiums that are automatically deducted from her paychecks)*

3 CHOICE PLUS WITH HSA PLAN

She would pay: $5,215 TOTAL

This includes: **$732*** *(her out-of-pocket cost)*
$5,215 *(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: $8,542 TOTAL

This includes: **$725** *(her out-of-pocket cost)*
$7,817 *(annual premiums that are automatically deducted from her paychecks)*

2 CHOICE PLUS PLAN

She would pay: $8,117 TOTAL

This includes: **$1,236** *(her out-of-pocket cost)*
$6,882 *(annual premiums that are automatically deducted from her paychecks)*

3 CHOICE PLUS WITH HSA PLAN

She would pay: $8,219 TOTAL

This includes: **$4,003†** *(her out-of-pocket cost)*
$5,215 *(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 $3,004 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.