

# THE BEST PLAN FOR YOUR SITUATION

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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

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### The situation

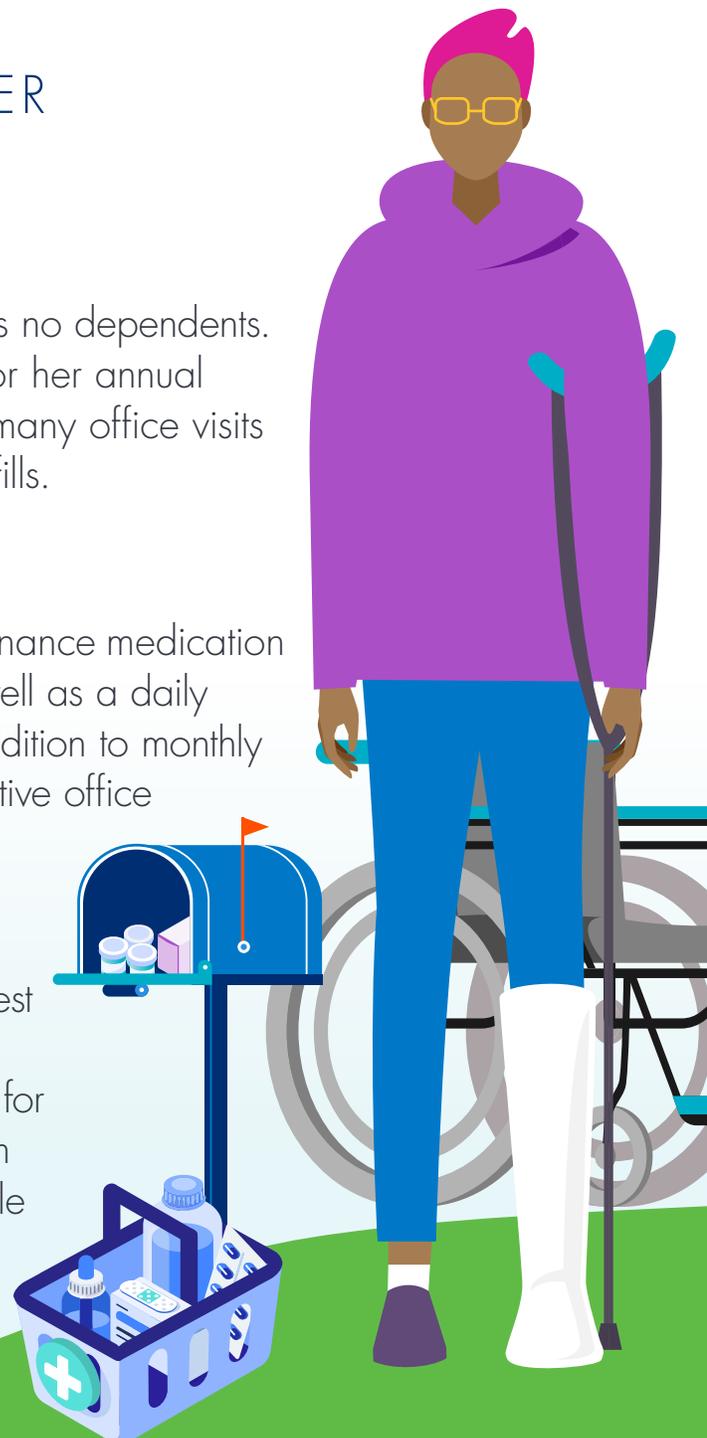
Pam is enrolled in employee-only coverage and has no dependents. In addition to seeing her primary care physician for her annual physical, she has an ongoing condition requiring many office visits and multiple medications that require continued refills.

#### 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: **\$2,171 TOTAL**

This includes: **\$760** (her out-of-pocket cost)  
**\$1,411** (annual premiums that are automatically deducted from her paychecks)

### 2 CHOICE PLUS PLAN

She would pay: **\$1,799 TOTAL**

This includes: **\$685** (her out-of-pocket cost)  
**\$1,114** (annual premiums that are automatically deducted from her paychecks)

### 3 CHOICE PLUS WITH HSA PLAN

She would pay: **\$2,448 TOTAL**

This includes: **\$2,363\*** (her out-of-pocket cost)  
**\$585** (annual premiums that are automatically deducted from her paychecks)

\*Since LCRA's contribution<sup>1</sup> of \$500<sup>2</sup> 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 \$1,863 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: **\$5,911 TOTAL**

This includes: **\$4,500** (her out-of-pocket cost)  
**\$1,411** (annual premiums that are automatically deducted from her paychecks)

### 2 CHOICE PLUS PLAN

She would pay: **\$5,114 TOTAL**

This includes: **\$4,000** (her out-of-pocket cost)  
**\$1,114** (annual premiums that are automatically deducted from her paychecks)

### 3 CHOICE PLUS WITH HSA PLAN

She would pay: **\$4,585 TOTAL**

This includes: **\$4,500<sup>†</sup>** (her out-of-pocket cost)  
**\$585** (annual premiums that are automatically deducted from her paychecks)

<sup>†</sup> Since LCRA's contribution<sup>1</sup> of \$500<sup>2</sup> 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 \$4,000 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.

<sup>1</sup> LCRA annually contributes \$500 for Employee only coverage and \$1,000 for Employee + Spouse, Employee + Child(ren), and Family coverage.

<sup>2</sup> Amount represents LCRA's HSA contribution that employees can use towards out-of-pocket expenses.