

## Which Medical Plan Option Might Be Right for You

While there is no exact formula to selecting the best Medical Plan option for your 2016 needs, consider these factors.

|   | OPTION A  | OPTION B   | OPTION C  |
|---|---|--|---|
| <b>Health care needs</b>                  | You are a high user of health care services (you have a chronic condition or special needs, or use many or high-cost prescription drugs).<br><br>Or, you anticipate major medical needs in 2016, such as surgery. | You use a moderate amount of health care services throughout the year, such as a few doctor's visits and/or moderate prescriptions.  | You are a low user of health care and don't anticipate needing a lot of care beyond preventive care in 2016.  |
| <b>Costs</b>                              | You prefer to pay more in paycheck contributions – and less when you actually need care. You also prefer having separate medical and prescription drug deductibles, and individual and family deductibles.        | You prefer to pay less in paycheck contributions, but also worry about Option C's potentially higher out-of-pocket costs if major medical needs were to arise. You also prefer having separate medical and prescription drug deductibles, and individual and family deductibles. | You prefer to pay less in paycheck contributions – and more when you actually need care. You are comfortable with combined medical and prescription drug deductibles, and the true family deductible.   |
| <b>Preferences</b>                        | You are comfortable paying more for coverage you may not use. Or, you plan to use one or more out-of-network providers.   | You may have some minor services planned for 2016, but do not expect any significant health care needs.  | You want to take a more active role in your care and research costs before receiving care.  |
| <b>Tax savings and investment options</b> | You are comfortable with the Health Care Flexible Spending Account and are not looking for additional tax savings or investment options.  | You are comfortable with the Health Care Flexible Spending Account and are not looking for additional tax savings or investment options.   | You have enough cash-on-hand to cover the full out-of-pocket maximum, in case of a high-cost illness or injury.<br><br>You are looking for new ways to save money or invest and want to take advantage of the tax benefits of the HSA. Or, you are nearing retirement and want to save for future health care expenses. |

**Need help understanding which Medical Plan option is right for you?** Contact a **Health & Wellness Advisor**. And no matter which option you select, take advantage of the **My Health** suite of programs to ensure you get the right care, at the right time, at the right price.