

What is the Best Plan for Me for 2010?

Consider all of your medical needs when reviewing the available plans. For example, the copay amounts are lower with POS A, but you will pay more in your payroll contribution for POS A. Keep in mind that except for two services (see below), all of the POS plans cover the same services, but with different out of pocket amounts: POS A, B, and B No Drug have copays for most services; POS C has copays for preventive services and deductible and coinsurance for other services. Refer to the *Medical Benefits Comparison Book* for details and use the *Medical Needs Worksheet* to estimate your 2010 medical care needs.

Services covered by POS A but NOT by POS B, POS B No Drug or POS C

- Hearing aids (covered at 80%, up to \$3,000 per ear, every three years)
- Replacement of functioning cochlear implant processor (covered at 80%, up to \$6,000 in total, every six years)

	<u>Annual Contrib Savings A vs B</u>	<u># Office Visits to Breakeven</u>	<u>Annual Contrib Savings B vs B No Drug</u>	<u>Annual Contrib Savings A vs C</u>	<u>Annual Contrib Savings B vs C</u>
<u>Contribution Level 1</u>					
Individual	\$145	29	\$882	\$970	\$825
Two Person	\$397	79	\$1,556	\$1,824	\$1,427
Family	\$463	93	\$1,914	\$2,229	\$1,766
One Parent Family	\$598	120	\$1,696	\$2,154	\$1,556
<u>Contribution Level 2</u>					
Individual	\$176	35	\$909	\$1,029	\$853
Two Person	\$417	83	\$1,887	\$2,175	\$1,758
Family	\$485	97	\$2,352	\$2,689	\$2,204
One Parent Family	\$780	156	\$1,918	\$2,557	\$1,777
<u>Contribution Level 3</u>					
Individual	\$183	37	\$945	\$1,071	\$888
Two Person	\$436	87	\$1,958	\$2,266	\$1,830
Family	\$507	101	\$2,389	\$2,749	\$2,242
One Parent Family	\$849	170	\$1,968	\$2,676	\$1,828
<u>Contribution Level 4</u>					
Individual	\$189	38	\$977	\$1,109	\$921
Two Person	\$450	90	\$2,025	\$2,346	\$1,896
Family	\$524	105	\$2,470	\$2,846	\$2,323
One Parent Family	\$881	176	\$2,033	\$2,774	\$1,893
<u>Contribution Level ExPT</u>					
Individual	\$162	32	\$872	\$887	\$725
Two Person	\$382	76	\$1,807	\$1,856	\$1,474
Family	\$443	89	\$2,236	\$2,297	\$1,854
One Parent Family	\$643	129	\$1,766	\$2,045	\$1,402

Use the worksheets found on the HR website at <http://finweb.rit.edu/humanresources/benefits> to help calculate your cost comparisons.