

What is the Best Plan for Me for 2012?

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, B No Drug and D have copays for most services. Refer to the *Medical Benefits Comparison Book* for details and use the Medical Needs Worksheet to estimate your 2012 medical care needs.

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

- 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)

The following shows your ANNUAL savings between the different plans

	<u>SAVE with POS B Compared to POS A</u>	<u>SAVE with POS B No Drug Compared to POS B</u>	<u>SAVE with POS D Compared to POS A</u>	<u>SAVE with POS D Compared to POS B</u>	<u>SAVE with POS B No Drug Compared to POS D</u>
<u>Contribution Level 1</u>					
Individual	\$160	\$972	\$1,069	\$909	\$63
Two Person	\$438	\$1,695	\$2,011	\$1,573	\$121
Family	\$511	\$2,065	\$2,457	\$1,947	\$118
One Parent Family	\$659	\$1,848	\$2,374	\$1,715	\$133
<u>Contribution Level 2</u>					
Individual	\$206	\$1,053	\$1,205	\$999	\$54
Two Person	\$489	\$2,181	\$2,548	\$2,060	\$122
Family	\$568	\$2,697	\$3,151	\$2,583	\$115
One Parent Family	\$913	\$2,214	\$2,996	\$2,082	\$131
<u>Contribution Level 3</u>					
Individual	\$221	\$1,121	\$1,290	\$1,070	\$51
Two Person	\$525	\$2,323	\$2,728	\$2,203	\$119
Family	\$611	\$2,809	\$3,310	\$2,699	\$110
One Parent Family	\$1,022	\$2,330	\$3,223	\$2,201	\$129
<u>Contribution Level 4</u>					
Individual	\$233	\$1,187	\$1,372	\$1,139	\$48
Two Person	\$557	\$2,462	\$2,903	\$2,346	\$116
Family	\$648	\$2,979	\$3,521	\$2,873	\$106
One Parent Family	\$1,089	\$2,468	\$3,431	\$2,342	\$126
<u>Contribution Level ExPT</u>					
Individual	\$192	\$1,042	\$1,181	\$989	\$54
Two Person	\$454	\$2,159	\$2,498	\$2,044	\$115
Family	\$526	\$2,665	\$3,073	\$2,547	\$118
One Parent Family	\$780	\$2,119	\$2,789	\$2,009	\$110

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