

What is the Best Plan for Me?

POS A has a higher employee contribution (amount you pay out of your paycheck) than POS B. The cost is higher because some services are covered under POS A but not POS B and some services have a lower copayment under POS A than POS B (NOTE: Same RIT Rx benefit). POS B No Drug can save you money too.

- **Services covered by POS A but NOT by POS B-examples:**
 - ♦ Hearing aids (covered at 80%, up to \$3,000 per ear, every three years)
- **Some co-payment amounts are DIFFERENT for POS A than POS B-examples:**
 - ♦ Physician office visits (A is \$20, B is \$25)
 - ♦ Specialist office visits (A is \$25, B is \$30)
 - ♦ Hospitalization (A has no co-payment, B has \$200 co-payment)

Consider the BIG PICTURE to determine your OVERALL TOTAL COSTS.

Below are the differences in annual employee contributions (from your paychecks) and the breakeven point for number of office visits (\$5 difference in office visits between A and B).

	<u>Annual Contribution Difference A vs B</u>	<u># Office Visits to Breakeven</u>	<u>Annual Contribution Difference B vs B No Drug</u>
<u>If you are in Contribution Level 1</u>			
Individual	\$141	28	\$856
Two Person	\$385	77	\$1,506
Family	\$450	90	\$1,848
One Parent Family	\$581	116	\$1,642
<u>If you are in Contribution Level 2</u>			
Individual	\$163	33	\$838
Two Person	\$387	77	\$1,737
Family	\$450	90	\$2,155
One Parent Family	\$723	145	\$1,764
<u>If you are in Contribution Level 3</u>			
Individual	\$167	33	\$853
Two Person	\$397	79	\$1,768
Family	\$462	92	\$2,147
One Parent Family	\$773	155	\$1,775
<u>If you are in Contribution Level 4</u>			
Individual	\$169	34	\$865
Two Person	\$403	81	\$1,793
Family	\$469	94	\$2,178
One Parent Family	\$788	158	\$1,799
<u>If you are in Contribution Level ExPT</u>			
Individual	\$137	27	\$846
Two Person	\$316	63	\$1,751
Family	\$363	73	\$2,201
One Parent Family	\$345	69	\$1,699

Be sure to consider your total costs to determine which plan is your best option. Use the worksheets found on the HR website at <http://finweb.rit.edu/humanresources/benefits/>.

- ♦ Medical Needs Worksheet
- ♦ Medical Plan Cost Comparison Worksheet