



Compare plans, estimate costs


3 simple steps to assess your plan options

Step 1: Enter the **monthly premium** for the plans you’re comparing. The tool will automatically calculate the yearly premium.

Step 2: Next, enter the **deductible, copay/coinsurance** and **OOP max** for the plans you’re comparing.

Step 3: Finally, review the final calculations and costs to see what’s best for you.

Looking for your premium, deductible, copay/coinsurance and OOP max information? You can find them in your employer’s summary plan document.

| Plans  | | | | | | | | | | | | |
|--|--------------|--|--------------|--|--------------|--|--------------|--|--------------|--|--------------|--|
| Step 1: MONTHLY PREMIUM | | | | | | | | | | | | |
| Yearly premium (12 months x monthly premium \$) | | | | | | | | | | | | |
| Step 2: OTHER COSTS Insert deductible, copay/coinsurance and OOP max amounts below. | In | | Out | | In | | Out | | In | | Out | |
| Deductible | | | | | | | | | | | | |
| Copay/coinsurance Note: When entering a percentage, enter the decimal point. For example, enter 30% as “.30” and not “30.” | | | | | | | | | | | | |
| OOP max | | | | | | | | | | | | |
| Step 3: NETWORK Review maximum costs below. | In | | Out | | In | | Out | | In | | Out | |
| Use only IN-NETWORK providers? This number could decrease depending on how you use your plan. | | | Maximum cost | | | | Maximum cost | | | | Maximum cost | |
| Use only OUT-OF-NETWORK providers? This number could decrease depending on how you use your plan. | Maximum cost | | | | Maximum cost | | | | Maximum cost | | | |

Definitions:

- Copay/coinsurance:** The amount you pay per visit or prescription to treat an injury or illness. It typically counts toward your OOP max. Please check plan details and definitions to confirm.
- Deductible:** The amount you pay for services before the plan begins to pay. It typically counts toward your OOP max. Please check plan details and definitions to confirm.
- Out-of-pocket (OOP) max:** The highest amount you could pay in a given year for services (excludes premium).
- Premium:** The amount you pay for this plan, regardless of whether services are received.

\$ Just remember: The amount you pay could vary with lighter usage (preventive services) or heavier usage (managing a chronic condition). Other cost factors include employer health savings account or health reimbursement arrangement contributions if you select a high-deductible plan.

