

Medical Plan Fast Facts

What You Need to Know

- **Each plan has its own benefit features** (like copays, deductibles and other features). These features affect the costs you pay when you receive care.
- **All plans cover the same services**, including prescription drugs. Plus, no matter which plan you choose, preventive care is covered at 100% (that's no cost to you) when you stay in-network.
- **You'll save money with preventive and generic prescription drugs.** Some preventive drugs are available at no cost. Other preventive and generic drugs are available at a discount. Brand-name drugs are available too, but they're usually more expensive.
- **You'll save money when you stay in network.** Costs for in-network benefits under all the medical plans are much lower than out-of-network benefits.

What You Need to Do

- **Check the premium for each medical plan.** They're personalized for you, based on the plans and carriers available to you, along with where you live. You can find your premium rate on Workday when you enroll.
- **Compare benefits under each medical plan.** Check out the online side-by-side summaries to see what each plan offers. Also be sure to use the decision-support tool that recommends coverage based on what you tell the system about your preferences.
- **Check which carriers include your doctors in their networks**, and how each carrier covers your prescription drugs. You'll find online tools to help you research before choosing your medical coverage.

Note: If Kaiser Permanente is your carrier, services are similar but not identical to those covered by other carriers and your only plan options are the \$2,000 HDHP Plan and HMO. You must use a Kaiser provider for your services to be covered.

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