

If you're wondering how to decide which medical plan may be best for you and your family, here are some things to consider:

Step 1: Review your past claims

- Look at your previous claims to get an idea of how much you and your family have used the medical plan in the past.
- You can review claims going back to January 1, 2022, by logging in to your Blue Access for Members (BAM) account at bcbsil.com/osf.

Step 2: Review the total costs for each medical plan

- To figure out the total amount you'll spend on your premiums over the next year, take the bi-weekly premium amount in your salary band and coverage level and multiply it by 26.
- Using your past year's medical claims as a guide, consider how much you might pay in deductibles, copays and coinsurance for each medical plan over the next year. (See the example comparison chart below.)
- Add these numbers together to get an estimate of your total expected out-of-pocket expenses for the coming year.
- Determine what you can comfortably afford when considering the annual deductibles and out-of-pocket maximums.

Example: Medical plan cost comparison chart

USING OSF SELECT NETWORK PROVIDERS AND OSF RETAIL PHARMACIES	SELECT PPO	HSHD
PCP OFFICE VISITS	4 visits	4 visits
My cost share (copay, coinsurance)	\$25	\$22.50
Estimated annual out of pocket	\$100	\$90
SPECIALIST OFFICE VISITS	2 visits	2 visits
My cost share (copay, coinsurance)	\$50	\$200
Estimated annual out of pocket	\$100	\$400
PREVENTIVE VISITS AND IMMUNIZATIONS	2 visits	2 visits
My cost share (copay, coinsurance)	\$0	\$0
Estimated annual out of pocket	\$0	\$0
URGENT CARE VISITS	1 visit	1 visit
My cost share (copay, coinsurance)	\$25	\$400
Estimated annual out of pocket	\$25	\$400
DIAGNOSTIC VISITS	1 visit	1 visit
My cost share (deductible, coinsurance)	\$858	\$900
Estimated annual out of pocket	\$858	\$900
PRESCRIPTIONS	3 prescriptions	3 prescriptions
My cost share for a 14-day generic single fill	\$15	\$50
My cost share for 90-day supplies of two generic monthly maintenance drugs	\$240	\$90
Estimated annual out of pocket	\$255	\$140

◀ To help you compare medical plans using the number of claims you had last year, create a chart similar this one detailing what your costs would be at this year's rates for the Select PPO and Health Savings High Deductible (HSHD) Plans. **Remember:** Your out-of-pocket expenses can be reduced by taking advantage of the health savings account (HSA) as part of the HSHD Plan. More details about the HSA can be found on the following page.

Step 3: Other things to consider

- **How many family members will you cover?**

The deductibles and out-of-pocket maximums are different if you are covering yourself or if you also cover any family members.

- **How often do you or your family members seek non-preventive care?**

Non-preventive care is what drives any out-of-pocket expenses you may have to pay over the course of a year, so it's important to remember that preventive care is always encouraged and covered at 100% under both OSF medical plan options.

Examples of non-preventive care include seeing your doctor when you're sick, undergoing an X-ray to confirm if you've broken a bone, etc. Examples of preventive care are your annual wellness visit, routine health screenings, well-child care, etc.

- **What providers will you use?**

You have the highest level of coverage and lowest out-of-pocket expenses when you use OSF Select Network providers. You may be able to save money by switching providers or utilizing video visits when appropriate. If there are no OSF Select Network providers in your area who can provide the care you need, check out the wide network of national providers available with both plans by visiting bcbsil.com/osf.

- **How many prescriptions do you or your family members take regularly?**

You can save money by using generic drugs, getting a 90-day supply for maintenance medications or transferring your prescriptions to an OSF Select Network pharmacy. We also encourage you to consider how you can take advantage of the convenience an OSF Select Network pharmacy has to offer.

- **Are you planning a pregnancy or surgery any time within the next calendar year?**

If so, you should evaluate the out-of-pocket maximum under both plans.

- **Are you eligible for other health insurance, such as through a spouse or parent?** If so, take time to review their plans and compare premiums, copays, coinsurance, deductibles and out-of-pocket maximums to those offered with the OSF plans. We encourage you to review the "Summary of Benefits & Coverage" prepared for each plan. These are available on the MyHR 2024 open enrollment page (located on the [MyHR portal](#)) and can be especially useful if you are comparing OSF medical plans to a non-OSF plan.

- **Have you considered a health savings account or medical flexible spending account?**

You can set aside pre-tax dollars through payroll deduction into a health savings account (HSA) to use for qualified health expenses, or you can use a medical flexible spending account (FSA) to help pay for out-of-pocket expenses.

A couple key things to remember:

- The health savings account is only available through the Health Savings High Deductible Plan. If you choose to take advantage of an HSA, OSF will contribute to it each pay period up to \$1,000 annually for single coverage and up to \$2,000 annually for family coverage.
- You do not need to be enrolled in an OSF medical insurance plan to take advantage of the medical flexible spending account.

LEARN MORE

For more details about your 2024 benefit options, visit osfhealthcare.org/total-rewards.

If you have questions, please contact the OSF HR Service Center by:

- Calling (877) 683-5999
- Emailing hrrservicecenter@osfhealthcare.org
- Submitting a case on the [MyHR portal](#)