

Annual open enrollment is your opportunity to review and change your benefit elections. To assist you in selecting a medical plan option, we are providing the following scenarios and examples, which make health care usage assumptions to help compare your costs for the two medical plan options. You can use these scenarios as a guideline to evaluate which plan is right for you by selecting a profile that most closely matches your health care needs for 2018.

Remember that choosing a medical option is a personal decision involving your cost and other factors. The total costs reflected in the following scenarios and examples are based on:

- Cost of coverage (your payroll contributions)
- Cost of care (your out-of-pocket expenses for services, such as copayments, deductibles and coinsurance)

Note that there are other factors that could influence the cost associated with each option and may influence your cost, including but not limited to the following:

- Coverage of specific services that are important to you
- Physicians who participate in Cigna's network
- When you would be required to pay for care (your cash flow)
- The annual out-of-pocket maximum, (if applicable)
- Whether other coverage (outside J.M. Huber's) is available to you
- The impact of contributing to a Health Care Flexible Spending Account or Health Savings Account, including tax savings

Your health care costs in 2018 will depend mainly on the coverage provided by the medical option you choose, and the type and number of services you use. The chart below shows a series of health profiles separately for single and family coverage elections, which compare the medical options based on examples of health care services expected for 2018. Review the information and identify the example that most closely resembles your own profile to determine which option offers the lowest total annual cost.

READY TO LEARN MORE?



Cigna Pre-Enrollment Website
www.myCIGNAplans.com
Enrollment ID: jmhuber2018
Password: cigna (case sensitive)



Medical/HSA
Cigna Pre-Enrollment Line
800.401.4041
Prescription Drugs
Express Scripts (ESI)
877.263.2913

Which Medical Plan Option May Be Right for You?

Your health care costs in 2018 will depend mainly on the coverage provided by the medical option you choose, and the type and number of services you use. The chart below shows a series of health profiles separately for single and family coverage elections, which compare the medical options based on examples of health care services expected for 2018. Review the information and identify the example that most closely resembles your own profile to determine which option offers the lowest total annual cost.

Your Total Annual Cost (Payroll Contributions + Out-of-Pocket Costs)					
Expected Utilization Profile		Health Care Services You Expect in 2018	Core	Choice Fund HSA	Result
SINGLE	Infrequent User of Medical Services	<ul style="list-style-type: none"> • 2 office visits • 2 prescriptions 	\$1,677	\$1,034	Choice Fund HSA Plan saves \$643
	Moderate User of Medical Services	<ul style="list-style-type: none"> • 5 office visits • 5 prescriptions • 1 outpatient • 1 ER visit 	\$2,820	\$2,903	Core Plan saves \$83
	Frequent User of Medical Services	<ul style="list-style-type: none"> • 10 office visits • 15 prescriptions • 1 hospital stay 	\$3,832	\$3,764	Choice Fund HSA Plan saves \$68
PLUS ONE	Infrequent User of Medical Services	<ul style="list-style-type: none"> • 5 office visits • 5 prescriptions 	\$3,573	\$1,881	Choice Fund HSA Plan saves \$1,692
	Moderate User of Medical Services	<ul style="list-style-type: none"> • 5 office visits • 5 prescriptions • 1 outpatient • 1 imaging service 	\$4,554	\$4,579	Core Plan saves \$25
	Frequent User of Medical Services	<ul style="list-style-type: none"> • 10 office visits • 10 prescriptions • 2 outpatient • 1 hospital stay • 1 ER visit 	\$6,583	\$7,732	Core Plan saves \$1,149
FAMILY	Infrequent User of Medical Services	<ul style="list-style-type: none"> • 10 office visits • 15 prescriptions 	\$5,722	\$5,094	Choice Fund HSA Plan saves \$628
	Moderate User of Medical Services	<ul style="list-style-type: none"> • 10 office visits • 10 prescriptions • 1 outpatient • 1 imaging service 	\$6,623	\$5,919	Choice Fund HSA Plan saves \$704
	Frequent User of Medical Services	<ul style="list-style-type: none"> • 20 office visits • 20 prescriptions • 3 outpatient • 1 hospital stay • 1 ER visit 	\$8,849	\$8,824	Choice Fund HSA Plan saves \$25

The costs for health care services shown in the examples are for illustrative purposes only. Actual costs will vary by geographic region, physicians' fees, and specific types and services provided. The costs also assume that you remain covered as an active, tobacco-free, benefit-eligible employee for the entire 2018 plan year and use in-network services throughout the year.