

You & Your Benefits

A partnership for good health

2019



2019 Annual Enrollment

Comparing Your Medical Options by Cost



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Annual enrollment is your opportunity to review and change your benefit elections. To assist you in selecting a medical plan option, we are providing scenarios based on healthcare usage to help compare your costs. You can use these scenarios as a guideline to evaluate which plan is right for your health care needs in 2019.

Choosing a medical plan is a personal decision. The total cost reflected in the following scenarios is based on:

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

Other factors could influence the cost. These include, but are 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 Huber's) is available to you
- The impact of contributing to a Health Care Flexible Spending Account or Health Savings Account, including tax savings

Need more information before enrolling?

For additional medical plan comparison information, please visit Cigna Pre-Enrollment support at:

myCIGNAplans.com

Enrollment ID: jmhuber2019

Password: cigna (case sensitive)

888.806.5042

For questions regarding the prescription drug coverage, visit contact Express Scripts (ESI) support at:

express-scripts.com/huber

877.263.2913

Which Medical Plan Option May Be Right For You?

Your health care costs in 2019 will depend mainly on the medical plan that you choose, and the type and number of services you and your family use. The chart below shows a series of health profiles which compare the medical plan options based on expected health care services for 2019. Identify which profile most closely resembles your own, to determine which medical plan option offers the lowest cost.

			Your Total Annual Cost (Payroll Contributions (with qualifiers) + Out-of-Pocket Costs)		
Expected Utilization Profile		Health Care Services You Expect to Use in 2019	Core	Choice Fund HSA	Result
Employee Only	Infrequent User of Medical Services	<ul style="list-style-type: none"> • 2 office visits • 2 prescriptions 	\$1,737	\$1,034	Choice Fund HSA Plan saves \$704
	Moderate User of Medical Services	<ul style="list-style-type: none"> • 5 office visits • 5 prescriptions • 1 outpatient surgery • 1 ER visit 	\$2,880	\$2,903	Core Plan saves \$23
	Frequent User of Medical Services	<ul style="list-style-type: none"> • 10 office visits • 15 prescriptions • 1 hospital stays 	\$3,892	\$3,764	Choice Fund HSA saves \$128
Employee + Spouse	Infrequent User of Medical Services	<ul style="list-style-type: none"> • 5 office visits • 5 prescriptions 	\$3,717	\$1,941	Choice Fund HSA Plan saves \$1,776
	Moderate User of Medical Services	<ul style="list-style-type: none"> • 10 office visits • 5 prescriptions • 1 outpatient surgery • 1 imaging service 	\$4,841	\$4,706	Choice Fund HSA saves \$135
	Frequent User of Medical Services	<ul style="list-style-type: none"> • 10 office visits • 10 prescriptions • 1 outpatient surgery • 1 hospital stays 	\$6,727	\$7,690	Core saves \$963
Employee + Child(ren)	Infrequent User of Medical Services	<ul style="list-style-type: none"> • 2 office visits • 3 prescriptions 	\$3,146	\$1,425	Choice Fund HSA saves \$1,722
	Moderate User of Medical Services	<ul style="list-style-type: none"> • 5 office visits • 6 prescriptions • 1 outpatient surgery • 1 imaging service 	\$4,332	\$4,438	Core Plan saves \$106
	Frequent User of Medical Services	<ul style="list-style-type: none"> • 5 office visits • 2 prescriptions • 3 outpatient surgery 	\$5,216	\$5,227	Core saves \$11
Employee + Family	Infrequent User of Medical Services	<ul style="list-style-type: none"> • 10 office visits • 10 prescriptions 	\$5,938	\$5,238	Choice Fund HSA saves \$700
	Moderate User of Medical Services	<ul style="list-style-type: none"> • 10 office visits • 10 prescriptions • 1 outpatient surgery • 1 imaging service 	\$6,839	\$6,063	Choice Fund HSA saves \$776
	Frequent User of Medical Services	<ul style="list-style-type: none"> • 20 office visits • 20 prescriptions • 3 outpatient surgery • 1 hospital stays • 1 ER visit 	\$8,915	\$8,968	Core saves \$53

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 2019 plan year and use in-network services throughout the year.