

Health Insurance Plan “Quick” Worksheet:

The Benefits Office has devised this “quick” worksheet to give you an approximation of which health plan – the Premium or Standard Plan – would be most beneficial for you to choose at TechSelect Open Enrollment time each November.

This “quick” worksheet is based on the major differences between the Premium and Standard Plans – vision, dental, office calls and prescriptions.

- 1) Consider each family member’s vision needs for the upcoming year. Each eye exam is worth \$48, each frame is worth \$100, lenses are worth \$65/\$100/\$150 depending on their level, contacts are worth \$125.00.

Enter the total vision needs for your family:

- 2) Consider your family’s dental needs above and beyond preventative visits. Check with your doctor on an estimation of the cost of the service. Fillings, extractions, roots canals, repairs to caps and bridges are covered at 80%; new bridges, caps, dentures are covered at 50%; maximum dental services are \$1500 per person in one calendar year. There is a \$1500 lifetime orthodontic benefit for each child up to age 19.

Enter your family’s dental needs here that are above and beyond preventative dental:

- 3) Add the two numbers from above and enter here:

- 4) Consider the size of your family and the annual cost for the Premium Plan:

Single:	\$360.00
2-Person	\$600.00
3-Person	\$840.00
Family 4-6	\$960.00
Family 7+	\$1,080.00

- 5) If the number you entered in “3” equals or exceeds your annual cost of the Premium Plan, it would be most beneficial for you to choose the premium plan for the upcoming year.
- 6) If the number in “3” is less than your annual cost for the Premium Plan, you will have to consider whether or not it is worth it for you to choose the Premium Plan by considering your other needs for the upcoming year, such as office calls, medical supplies and equipment, physical therapy, mental health and prescriptions, and comparing the two plans.