

Cost Comparison Worksheet

Use the worksheet below to help you choose the health care plan that is right for you. The first column calculates the annual cost of the new Blue Point 2 Value Plan based on the average usage by a family of four. The second column shows the cost if enrolled in Blue Point 2 Select 1. The third column has been left blank for you to determine the cost of any other available plan based on your particular circumstances. Simply fill in the number of doctors' visits, prescriptions, etc. that you (or you and your family) incur in a year and multiply them by the appropriate co-pay. Then add the annual payroll deduction from the rate sheets previously distributed to estimate your total cost for the year. Compare the cost of various plans to determine the plan that is best suited to your needs.

	BLUE POINT 2 VALUE			BLUE POINT 2 SELECT 1			OTHER		
	Average Number	x Co-Pay	= Annual Cost	Average Number	x Co-Pay	= Annual Cost	Average Number	x Co-Pay	= Annual Cost
Primary Care Doctor Visits	8	\$20	\$160	8	\$15	\$120			
Specialist Visits	2	\$20	\$40	2	\$15	\$30			
Well Child Visits	2	\$0	\$0	2	\$0	\$0			
Eye Exams	2	\$20	\$40	2	\$15	\$30			
Mammograms	1	\$20	\$20	1	\$15	\$15			
OB/GYN Exam	1	\$20	\$20	1	\$15	\$15			
Emergency Room Visit	1	\$50	\$50	1	\$50	\$50			
Prescription Drug	11	x 10/25/40	\$275	11	x5/20/35	\$220			
Payroll Deduction for Premium	24	\$18.99	\$455.76	24	\$44.09	\$1,058.16	24		
Total Annual Employee Cost	VALUE: \$1,060.76			TOTAL: \$1,538.16			TOTAL:		

* Deduction examples apply to CSEA, FSW or M&C employees hired between 1986 and 2005.