

# Save Money by Switching to Value

Use the worksheet below to see how Value could save you \$500 a year.

The first column calculates the annual cost of the Value Plan based on the average usage by a family of four. The second column shows the cost if enrolled in the Select Plan. The third column has been left blank for you to determine the savings based on your family's experience.

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 to estimate your total savings!

	VALUE Plan			SELECT Plan			Your Experience		
	Average Number	x Co-Pay	= Annual Cost	Average Number	x Co-Pay	= Annual Cost	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	x 5/20/35	\$220			
Payroll Deduction for Premium *	24	\$ 20.78	\$498.72	24	\$ 48.50	\$1,164.00	24		
Total Annual Employee Cost	<b>VALUE TOTAL:</b>		<b>\$1,103.72</b>	<b>SELECT TOTAL:</b>		<b>\$1,644.00</b>	<b>TOTAL:</b>		

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