Give Value a 2nd L$$k - Save $700

For CSEA members hired prior to April 2005 (Category 1):

Don't pay **12% of Select** when you can save more than **$700** by paying only **8% of Value**.

See below to compare out-of-pocket expenses and payroll deductions for a family of four.

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		
Payroll Deduction for Premium *	24	$ 46.32	**$1,111.68**	24	$ 81.05	**$1,945.20**	24		
	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			
Preventive Screenings	3	$ 0	$0	3	$ 0	$0			
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			
Out of Pocket Total			**$585**			**$465**			

Total Employee Cost	**VALUE TOTAL:**	**$1,696.68**	**SELECT TOTAL:**	**$2,410.20**	**TOTAL:**	

Total Savings by Choosing Value: $713.52

** Deduction examples apply to all CSEA members hired prior to April 15, 2005.*