



People Like Me



Choosing a Health Plan: Things to Consider

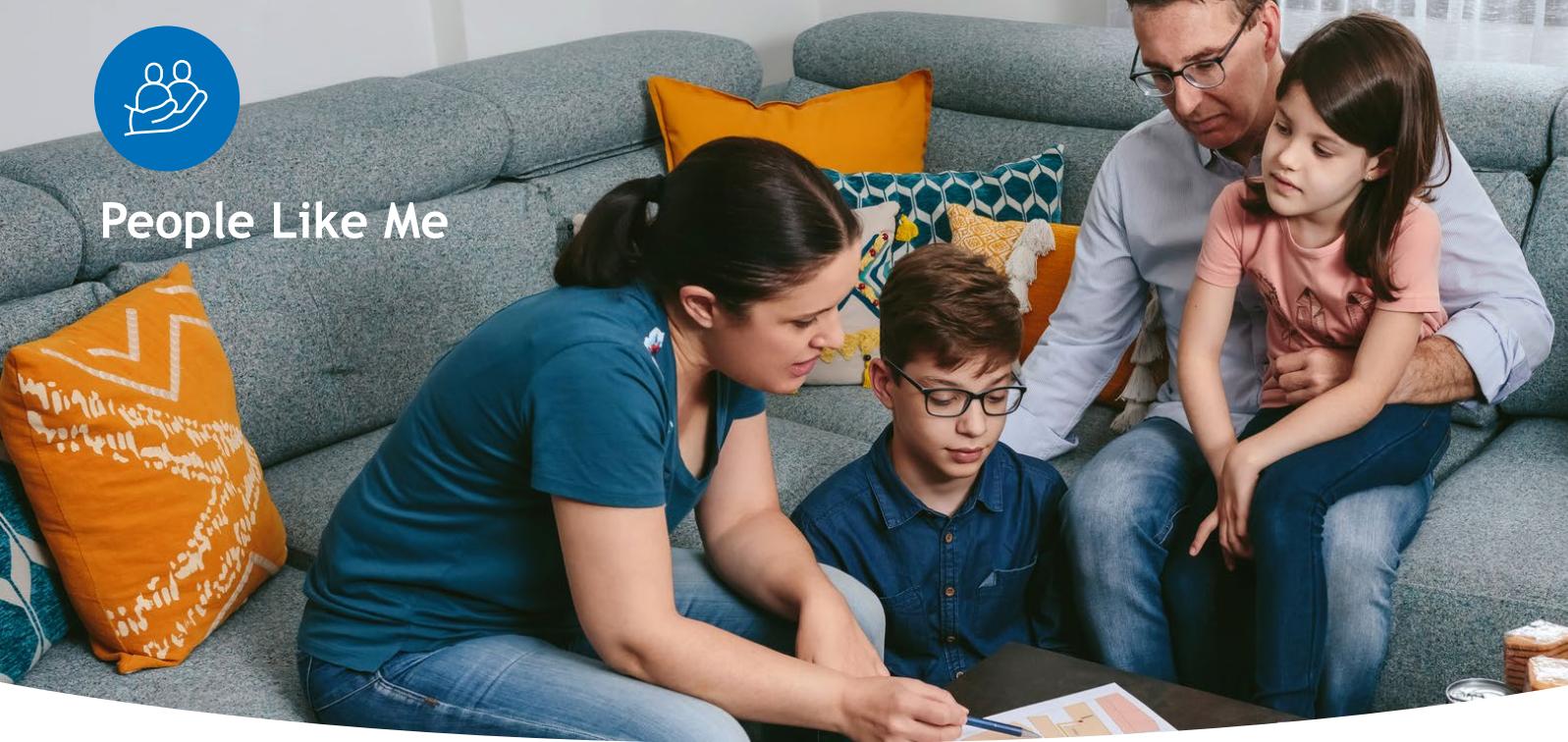
There are many factors to consider when choosing a health plan. ALEX, our new interactive online tool, will give you personalized guidance to find the plan that may cost you less money overall. But you should also think about the trade-offs you need to make. For example, do you want to pay lower payroll contributions and pay more when you visit a doctor, like you would in the Orange plan? Or would you prefer to pay higher payroll contributions and less at the doctor's office, like you would in the Purple plan? Read these examples of people who may be like you and find out how they chose their health plans. Then think about how you use your own health care and consider using [ALEX](#) to help you decide which plan is best for you. You can also find ALEX at [myassurantbenefits.com](#).

Meet Gina

Personal info:	<ul style="list-style-type: none">• 28 years old• Single• No children• Enrolled in single coverage
Health status:	<ul style="list-style-type: none">• Healthy; rarely sick
How she uses health care:	<ul style="list-style-type: none">• Has an annual physical and well-woman exam (covered at 100%)• Rarely needs to visit the doctor for any other reason
Goal:	<ul style="list-style-type: none">• Pay the lowest payroll contribution
She chooses:	<ul style="list-style-type: none">• The Orange plan with a Health Savings Account (HSA), which has the lowest payroll contributions and an annual \$400 company contribution into the HSA• The Limited Purpose FSA to help pay for her annual out-of-pocket dental expenses
She understands:	<ul style="list-style-type: none">• She will have to meet her \$3,000 plan deductible before the plan begins to cover her health expenses, if she needs health care. Gina has enough savings to cover this cost if she has an accident or illness. Assurant contributes \$400 (Individual) each year to her HSA based on her election of single coverage.



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Meet Jerome

Personal info:	<ul style="list-style-type: none">• Mid-40s• Married to Jade• Two children• Enrolled in family coverage
Family health status:	<ul style="list-style-type: none">• Several health challenges, with a chronic condition to manage, a musculoskeletal surgery coming up, and occasional injuries
How he and his family use health care:	<ul style="list-style-type: none">• Have annual physicals and the kids get required vaccines for school (covered at 100%)• Their son has periodic doctor visits and prescriptions for recurring sinus infections• Their daughter broke her arm last year• Jerome is going to need in-patient surgery soon to address a back injury
Goal:	<ul style="list-style-type: none">• Have more predictable health care costs and spend less when visiting the doctor
He chooses:	<ul style="list-style-type: none">• The Purple plan, with the lowest deductible, copays for many services, like specialist visits and higher contributions than his previous choice, the Orange plan• The General Purpose Health Care FSA to pay the deductible and doctor copays with pretax dollars• The new Accident and Critical Illness plans to further protect them financially if something unexpected happens
He understands:	<ul style="list-style-type: none">• The Purple plan only covers in-network services for all non-emergency, non-urgent health care. Before he enrolled, he and Jade checked all the providers they routinely use to ensure they're considered in-network.



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Meet Kyle

Personal info:	<ul style="list-style-type: none">• Late 30s• Single• One child in high school• Enrolled in Employee & Child coverage
Family health status:	<ul style="list-style-type: none">• Relatively healthy, with one well-controlled chronic condition and occasional injuries
How he and his son use health care:	<ul style="list-style-type: none">• Have annual physicals (covered at 100%)• His son gets required vaccines for school (covered at 100%)• Kyle sees his doctor several times a year to keep his asthma under control• Last year, Kyle's son tore his ACL at a track meet
Goal:	<ul style="list-style-type: none">• Be able to save for current health care expenses and potentially higher health expenses in the future
He chooses:	<ul style="list-style-type: none">• The Green plan, with a Health Savings Account (HSA), which has a lower deductible than the Orange plan, and lower payroll contributions than the Blue plan
He understands:	<ul style="list-style-type: none">• He can take advantage of triple-tax savings and contributes the maximum amount allowed to his Health Savings Account• The funds he withdraws will remain tax-free as long as they're used for eligible health care expenses• Assurant contributes \$800 a year to his HSA because he has Family coverage• If he leaves Assurant in the future, he can take his HSA with him