

Which Medical Plan is Right for You?

1. How are the Advantage Plan and the Standard Plan similar?

- Both use the same Blue Cross Blue Shield network providers
- Both cover the same medical services and prescription drugs
- Both have the same coinsurance for covered services
- Both cover preventive services at 100% - no cost to you – even if you haven't met your entire deductible
- Preventive prescription drugs are not subject to a deductible under either plan and the coinsurance is the same

2. What are the differences between the Advantage and Standard Plans?

The Advantage Plan:

- Has lower monthly premiums - less comes out of your paycheck.
- Let's you have a Health Savings Account (HSA).
 - You will receive a \$600 start-up contribution for your Health Savings Account. That money is yours – even if you leave the company, or don't spend it.
- Must meet certain IRS requirements:
 - The IRS sets the annual deductible amount for the Advantage plan. That deductible is higher than the Standard Plan. You may pay more before the Advantage Plan starts paying. If you have family coverage, the entire family deductible must be met before the Advantage Plan starts to pay.
 - The Advantage Plan deductible applies to Teladoc, on-site health centers and certain non-preventive drugs. After you meet the deductible, the Advantage Plan pays the same as the Standard Plan.
 - The out-of-pocket maximum is higher under the Advantage Plan for single enrollees, but lower for the family.

3. What tools can help me compare the medical plans?

Several tools are available to help you make an informed decision. Links are posted on [ThriveatRAI.com](https://www.thriveatrai.com) These resources include:

- Reimagine – this educational tool that allows you to simulate scenarios and compare costs under both plans. You can access it at RAIBenefits.com This is the same site you will use to make your 2024 elections.
- HealthEquity’s Education site provides articles and videos to help you understand what a Health Savings Account is and how you may benefit by participating in one. healthequity.com/Reynolds
- Express Scripts:
 - Open Enrollment Site at express-scripts.com/reynoldsam where you can
 - Compare prescription medication costs by plan
 - Find potential lower-cost options
 - Member Site: gives you information about your past Rx expenses and costs. express-scripts.com

Use the above resources to make an informed decision about which medical plan is right for you.