

Don't Overpay for Select - Switch & 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.