

Don't Overpay for Select - Switch & Save \$1000

For FSW members hired between 1986 and 2006:

Don't pay 8% for **Select** when you can save almost **\$1,000** by paying only 4% of **Value** with a \$400 reimbursement account.

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	\$ 26.87	\$644.88	24	\$ 56.68	\$1,360.32	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			
\$400 Reimbursement Account			(\$400)			\$0			
Out of Pocket Total			\$185			\$465			
Total Employee Cost	VALUE TOTAL:		\$829.88	SELECT TOTAL:		\$1,825.32	TOTAL:		

Total Savings by Choosing Value: \$995

* Deduction examples apply to all FSW members hired between January 1, 1986 and December 31, 2005.