

# Don't Overpay for Select - Switch & Save \$760

For CSEA members hired between April 2005 and September 2012 (Category 2):

Don't buy-up to **Select** when you can save more than **\$750** by enrolling in **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	\$ 100.77	<b>\$2,418.48</b>	24	\$ 137.45	<b>\$3,298.80</b>	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			<b>\$585</b>			<b>\$465</b>			
Total Employee Cost	<b>VALUE TOTAL:</b>		<b>\$3,003.48</b>	<b>SELECT TOTAL:</b>		<b>\$3,763.80</b>	<b>TOTAL:</b>		

**Total Savings by Choosing Value: \$760**

\* Deduction examples apply to all CSEA members hired between April 15, 2005 and September 30, 2012.



Not the right chart for you? Visit [www.monroecounty.gov/hr-openenrollment.php](http://www.monroecounty.gov/hr-openenrollment.php) for more options