

# Deciding Which Medical Plan is Right for You

1. What is a Health Savings Account-eligible Health Plan?

A Health Savings Account-eligible health plan satisfies certain IRS requirements with respect to deductibles and out-of-pocket expenses. You generally pay more up front for health care expenses before the plan begins to pay for covered services. In return, you generally pay less in premiums than with other medical plan options. Enrollment in a Health Savings Account-eligible health plan is one of the requirements to be able to contribute to a Health Saving Account (HSA). [The Advantage Plan is a Health Savings Account \(HSA\)-eligible plan.](#)

2. What are the differences between a Health Savings Account (HSA) and a Health Care Flexible Spending Account (FSA)?

The major differences between an HSA and an FSA are shown in the table below.

To learn more, go to the HealthEquity website at [healthequity.com/learn/HSA](http://healthequity.com/learn/HSA).

	Health Savings Account	Flexible Spending Account
Who can contribute	Employees enrolled in the Advantage Plan as long as the HSA eligibility requirements are met.	Employees who are not eligible to contribute to a Health Savings Account.
What is the maximum that can be contributed during 2019?	For Individual Coverage: \$3,550 Family Coverage: \$7,100 At age 55 you can contribute an additional \$1,000 annually.	\$2,700
If funds are left at the end of 2020, will they rollover the next year?	Yes	No
Can the funds be invested to potentially grow?	Yes - Tax Free	No
Will the account remain open if you leave the Company?	Yes - you own the account.	Generally no.

### 3. How are the Advantage Plan and the Standard Plan similar?

- Both use the Blue Cross Blue Shield network of 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
- Both plans include the deductibles and coinsurance in the out-of-pocket totals

### 4. What are the differences between the Advantage Plan and the Standard Plan?

The Advantage Plan has a lower monthly premium - so less comes out of your paycheck.

When you enroll in the Advantage Plan, you will receive a \$600 startup contribution towards your Health Savings Account to spend on eligible health care costs. That money is yours - even if you leave the company, or don't spend it. It stays in your HSA.

In order to let you contribute to a Health Savings Account, the Advantage Plan must meet certain IRS requirements. As a result, the Advantage Plan has a higher deductible than the Standard Plan. That means you'll pay more before the Advantage Plan starts paying. In addition, if you have family coverage, the entire family deductible must be met before the Advantage Plan starts to pay for any members of your family.

Also because of IRS requirements, the deductible under the Advantage Plan applies to Teladoc, on-site health centers and certain non-preventive drugs. You will have to pay the full cost of these services until you meet your deductible. [After you meet the deductible, the Advantage Plan plays 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.

### 5. Why does someone in the Advantage Plan have to pay to use an on-site RAI Health Center?

Under IRS guidelines, services provided by the on-site health centers are subject to the Advantage Plan deductible. Therefore, you pay for these services until you have met your deductible. [Once your deductible is met, you no longer pay for health center services.](#) The good news is, the cost for these services is less than comparable services in the health care community. So you can still enjoy the convenience of these services without paying market price. [Preventive services received at an on-site health center are not subject to the deductible or any charge.](#)

## 6. How are prescriptions covered under the Advantage Plan?

Non-preventive prescription drugs are subject to the Advantage Plan deductible, so if you have not met your deductible, you must pay the full negotiated cost of the prescription. **Once you meet your deductible, you pay the same coinsurance that you would under the Standard Plan.**

You can see your 2019 prescription drugs spend at [express-scripts.com](https://www.express-scripts.com).

The Express Scripts Open Enrollment Site at [express-scripts.com/reynoldsam](https://www.express-scripts.com/reynoldsam) lets you compare prescription medication costs under the Advantage Plan and the Standard Plan. On this site you will also be able to:

- Review pharmacy benefit plan highlights
- Find a local participating pharmacy
- Look up drugs by name

**Preventive prescription drugs are not subject to the deductible. You will pay the same coinsurance for these drugs that you would pay under the Standard Plan.**

## 7. What tools are available to help me compare the plans based on my situation?

Several tools are available to help you make an informed decision. Some are interactive, some are educational and some are both. As these resources become available, links are posted on [ThriveatRAI.com](https://www.thriveatRAI.com). These resources include:

- 1) Reimagine - this is an educational tool that allows you to simulate scenarios and compare costs under both plans. You can access it at [RAIBenefits.com](https://RAIBenefits.com). This is the same site you will use to make your 2020 elections.
- 2) 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](https://healthequity.com/Reynolds)
- 3) Express Scripts Open Enrollment Site at [express-scripts.com/reynoldsam](https://www.express-scripts.com/reynoldsam) where you can -
  - Review pharmacy benefit plan highlights
  - Find a local participating pharmacy
  - Compare prescription medication costs by plan
  - Look up drugs by name
  - Find potential lower-cost options
- 4) Express Scripts Member Site where you can get information about your past actual Rx usage and costs [express-scripts.com](https://www.express-scripts.com)

- 5) The Blue Cross Blue Shield website to get information about your past actual medical and dental plan usage and costs [BlueConnectNC.com](https://www.blueconnectnc.com)
  
- 6) Health Advocate's Health Cost Estimator tool at [healthadvocate.com/RAI](https://healthadvocate.com/RAI) where you can
  - Shop for medical care
  - Review quality and safety scores
  - View estimated costs

With the above resources, you'll be armed with the information you need to make an informed decision about which plan is right for you.