

# WHICH PLAN IS BEST FOR ME?

Have you ever wondered: should I be on a traditional/copay plan or would a high deductible and HSA plan make more sense for me and my family? This worksheet is intended to help with just that!

To start, gather all of your 2024 Explanation of Benefits (EOBs) from your insurance company. Don't have them? Don't worry! If you were enrolled through Blue Cross and Blue Shield of Nebraska, all of them are available on [myNebraskaBlue.com](https://myNebraskaBlue.com). Simply log in and click on the "My Claims" tab at the top of the page. If you don't have a login, just click on the "Activate Now" button and follow the steps to register.

Evaluate any anticipated expenses coming in 2025 and complete the worksheet below.

	<b>Your 2024 Health Insurance Costs (Use your EOBs to complete this column)</b>	<b>Your Estimate on the 2025 High Deductible Plan</b>	<b>Your Estimate on the 2025 Traditional/Copay Plan</b>
<b>Annual Insurance Premiums (Weekly cost x 52 pay periods)</b>			
<b>Total of All Office Visit Copays</b>		Not Applicable	
<b>Total of All Office Visit Costs Subject to Deductible</b>			Not Applicable
<b>Total of All Other Deductible Costs</b>			
<b>Total Coinsurance Costs</b>			
<b>Total of All Prescription Copays</b>		Not Applicable	
<b>Total of All Deductible Costs for Prescriptions</b>			Not Applicable
<b>Possible Employer HSA Contribution</b>		-\$200 (single coverage) OR -\$400 (other coverage) <sup>1</sup> -\$476.32 (single coverage) <sup>2</sup>	Not Applicable
<b>Total Each Column for Comparison</b>			

<sup>1</sup> Available as Tier 2 Wellness Program Reward. <sup>2</sup> Available as Tier 3 Wellness Program Reward. See pages 10-11 for more details.