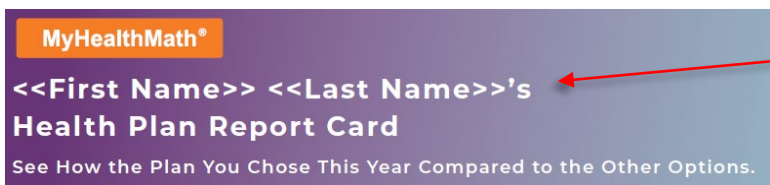


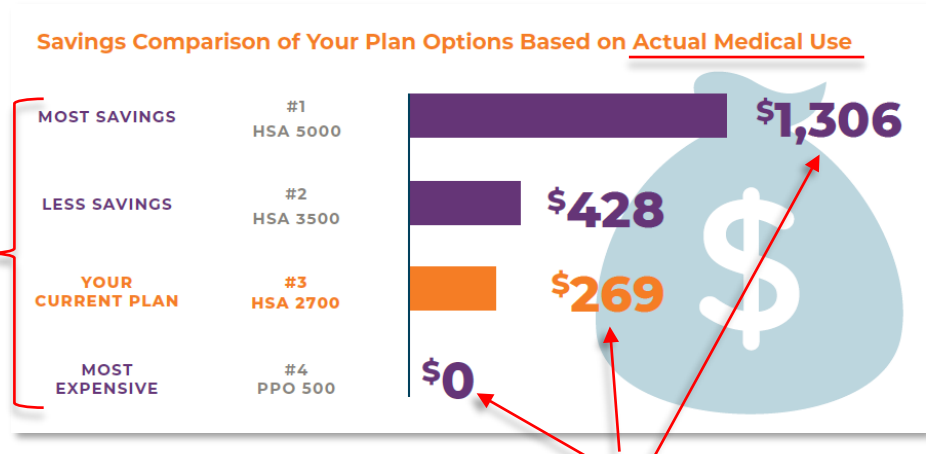
## How to Read Your Claims-based Report Card

Good news – your employer is working with your insurer and MyHealthMath to deliver innovative new benefits decision support tools to you! One of these tools is a claims-based report card showing you how cost-effective your health insurance plan choice last year turned out to be. Report cards are retrospective, meaning they compare your medical usage from last year, with your insurance plan choice from last year, given the plan options that you had last year. This is not an estimate, it is an actual assessment of your medical expenses and the insurance plans that were offered to you. But don't worry – our system securely accesses your data while it runs the calculations and then your report card only goes to you. MyHealthMath wants you to make the most cost-effective plan choice, and proof of your potential savings last year can help clarify the impact that informed decision making can have on your finances this year!



This purple header is how you will know that you are reading your claims-based report!

Each of the plans that were offered to you last year are ranked from most to least savings based on your actual medical usage, so you can see at a glance whether you chose the most cost effective plan for you (and your dependents)!



The savings shown are relative to the most expensive plan, so in the example above, the HSA 2700 listed as "your current plan" saved you \$269 over the most expensive plan at the end of the year. However, choosing the HSA 5000 plan would have saved you an additional \$1,037, or \$1,306 more than the most expensive option (the PPO 500).

The bottom of your report card highlights, as a reference, the deductible and Out-of-Pocket limit for each of the plan options that you had last year. *Note that this only relates to in-network care.*

THE <<PLAN EFF.DATE>> PLANS YOU CHOSE FROM				
IN-NETWORK ONLY	HSA 2700	HSA 3500	HSA 5000	PPO 550
Deductible (Individual / family)	\$2,700 / \$5,400	\$3,500 / \$7,000	\$5,000 / \$10,000	\$500 / \$1,000
Out-of-Pocket Limit (Individual / family)	\$2,700 / \$5,400	\$6,000 / \$12,000	\$6,550 / \$13,100	\$2,500 / \$5,000

**Next Steps: Schedule a call or use OnlinePlus to get an estimate of next year's health expenses!**