

Decision Doc User Guide

Oct 2022

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- 1 Click on your company's unique link to go to Decision Doc, a secure online platform that will help you choose your health plan.

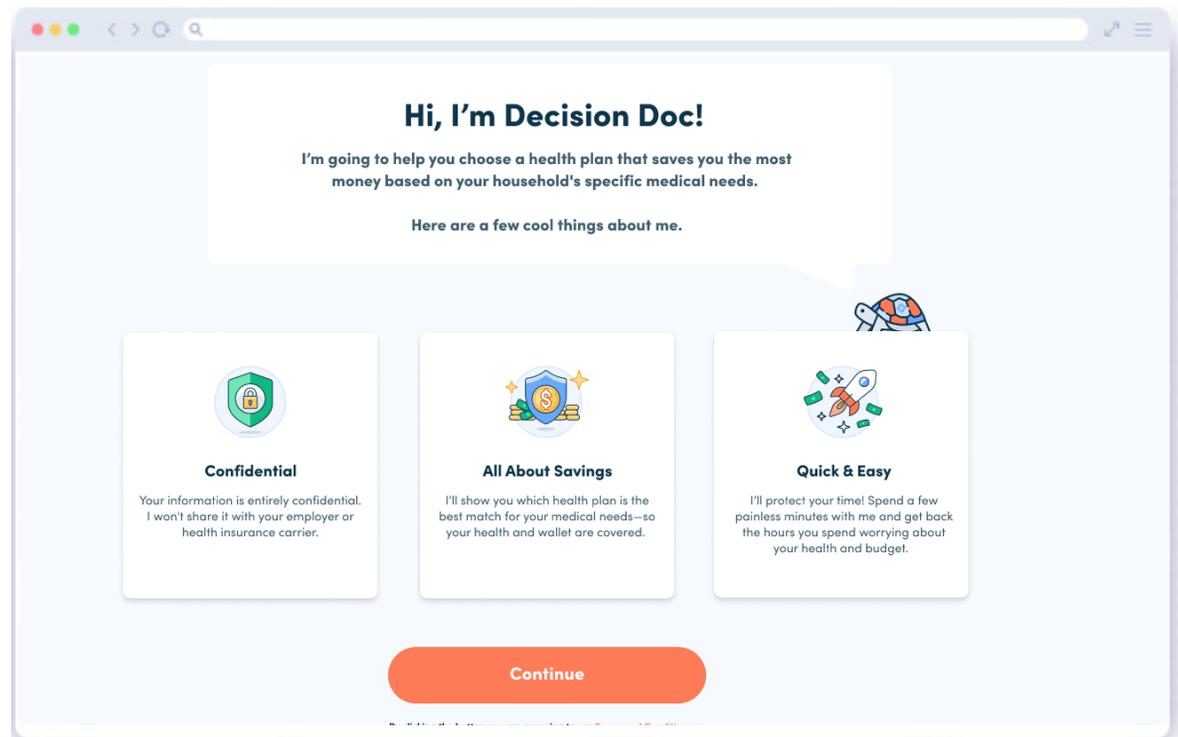
You will receive your secure link through emails from your HR team, as well as flyers with a QR code.

You can access Decision Doc on any device!

- 2 Share a little about yourself so we can pull up plan information specific to you.

Do your best to enter your information exactly as your HR department may have it on file.

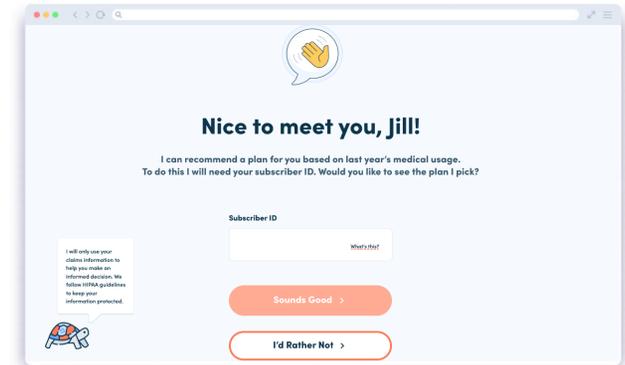
If you don't have a work email, enter your personal email here.



You may see an option to view a Claims Snapshot. The Claims Snapshot compares your health plan options based on your past health care usage (your claims). Only employees that meet certain criteria will view this option.

1 Enter your subscriber ID to see a report comparing your health plan options based on your past health care usage (your claims).

Your subscriber ID is your health insurance ID number, also known as your member ID, located on your health insurance card.



2 View your claims snapshot! Based on your past health care usage, this chart shows you which of your plan options will save you the most money next year.

How we calculate this: Based on your health insurance claims, we calculate the total cost of each health plan, then rank them in order of savings. Total costs include your annual premium plus estimated out-of-pocket costs, minus any employer HSA/HRA contributions.



3 What's next?

- **A.** If your health needs are NOT changing next year, download your report then navigate to your enrollment platform and choose the highest savings plan.
- **B.** If your health needs WILL likely change (which is probable!), answer some questions on the next few pages and receive an up-to-date report.

How we calculate this:

We totaled the cost for each plan option based on your actual health insurance claims and compared them. We used claims from 04/01/2020 - 03/31/2021 for you and any family member on the plan.

Your January 1, 2022 plan options:

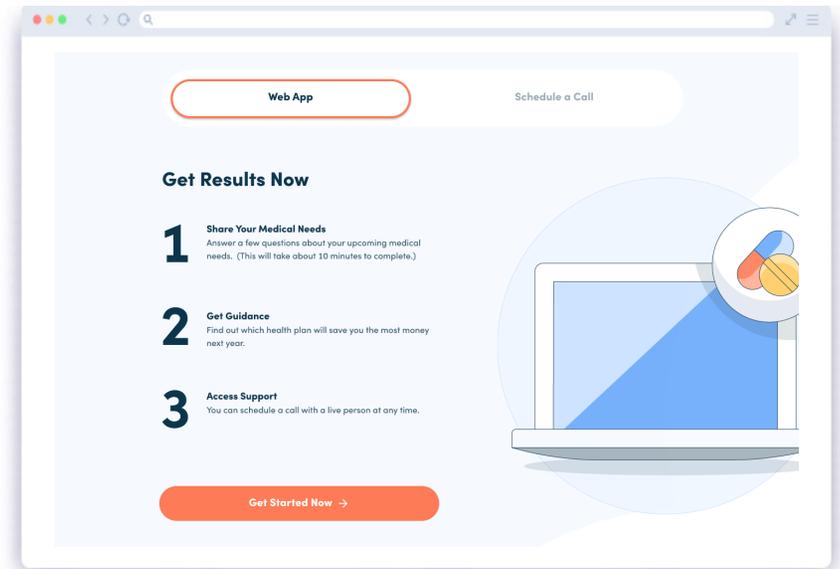
	HSA 2700	HSA 5000	HSA 3500
Deductible (Individual / Family)	\$5,000 / \$10,000	\$2,700 / \$5,400	\$3,500 / \$7,000
Out-of-Pocket Limit (Individual / Family)	\$6,500 / \$13,100	\$2,700 / \$5,400	\$3,500 / \$7,000
Employer HSA/HRA Contributions	\$1,800 / \$0	\$2,235 / \$0	\$2,700 / \$0
Annual Premium	\$4,050	\$2,626	\$3,051

Enroll now Download

Are your health needs changing next year? Answer some questions for an updated report. Start Questionnaire

1 Choose whether you would like to answer questions about your upcoming healthcare usage online or over the phone.

Questions take 5–6 minutes online. If you choose the phone option, our analysts will call you directly.

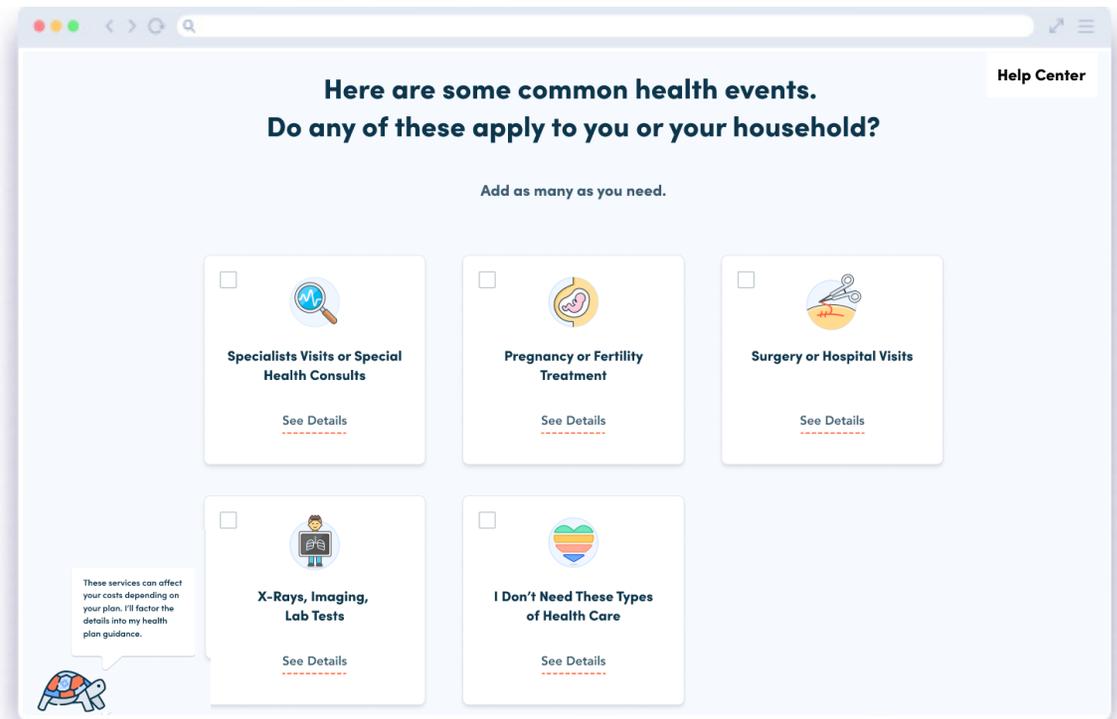


2 Share your expected health care usage.

We'll ask about major health events, like surgeries and specialists, and routine care, like your prescriptions and PCP visits. We'll also ask if you want guidance on your dental and vision plans.

Questions if you stay online?

- Click "Help Center" to email support or schedule a call with an analyst.
- Don't know a term? Click on the "glossary" button to view definitions and resources.
- **Theo the turtle** has helpful hints and resources.



If your employer offers an HSA or FSA, we'll share your employer's contribution and ask whether and how much you'll contribute. This helps us give you accurate guidance!

If your employer offers an HSA or FSA, we'll share education about each, highlight your employer's contribution, and ask whether and how much you'll contribute. This helps us give you accurate guidance!

1 Learn about the benefits of an HSA

If your employer offers an FSA, we'll share the benefits of an FSA as well.

2 See the affect of your potential contribution

Slide the bar to see how much you can save in taxes depending on your contribution.

HSA
HEALTH SAVINGS ACCOUNT
\$5,750
MAX CONTRIBUTION

[Learn Less](#)

HOW IT WORKS

1. Funds go into a pre-tax account.
2. Funds carry over and build up over time.
3. Funds can then be used to pay for medical and pharmaceutical expenses.

PERKS of an HSA

- You own the account and control it
- You and your employee can put money in
- Any money you don't use, rolls over to the next year
- Here is another perk that people would care about
- Funds in your account earns interest and can have investment opportunities

Select Contribution Amount:
Please select the amount you'd like to contribute to your HSA. This will help us determine if an HSA is best for you. If you don't think you would contribute you can leave the amount set at \$0.

\$3,600

\$0 MIN CONTRIBUTION \$5,725 YOUR MAX CONTRIBUTION

Frequency	Pay Periods	Amount
WEEKLY	52 pay periods	\$78.70
BI-WEEKLY	26 pay periods	\$137.41
BI-MONTHLY	24 pay periods	\$150
MONTHLY	12 pay periods	\$300

\$936
ESTIMATED TAX SAVINGS

We calculate this tax savings based on a 1% tax rate. We will subtract this and any potential employer contributions from the plan's total cost in the results. For an even more accurate tax savings, multiply your actual tax rate times the contribution you selected.

You will be able to see how this contribution impacts total cost in the final results. You will also be able to change your contributions to see different results.

[← Back](#) [Save & Continue →](#)

Navigate between your healthcare, dental, and vision guidance.

See which health plan will save you the most money next year.

We highlight who's on the plan and the major factors contributing to costs.

View your health plan options ranked by:

- Total costs (how much we predict you will spend on health care over the year)
- Total savings (how much we predict you will save on health care over the year)
- The worst case scenario (the most you could spend on health care over the year)

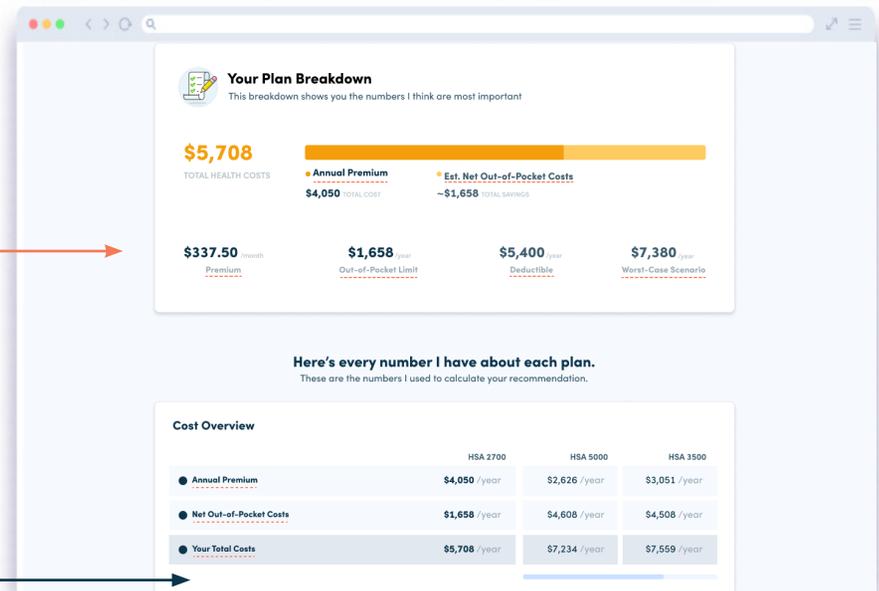
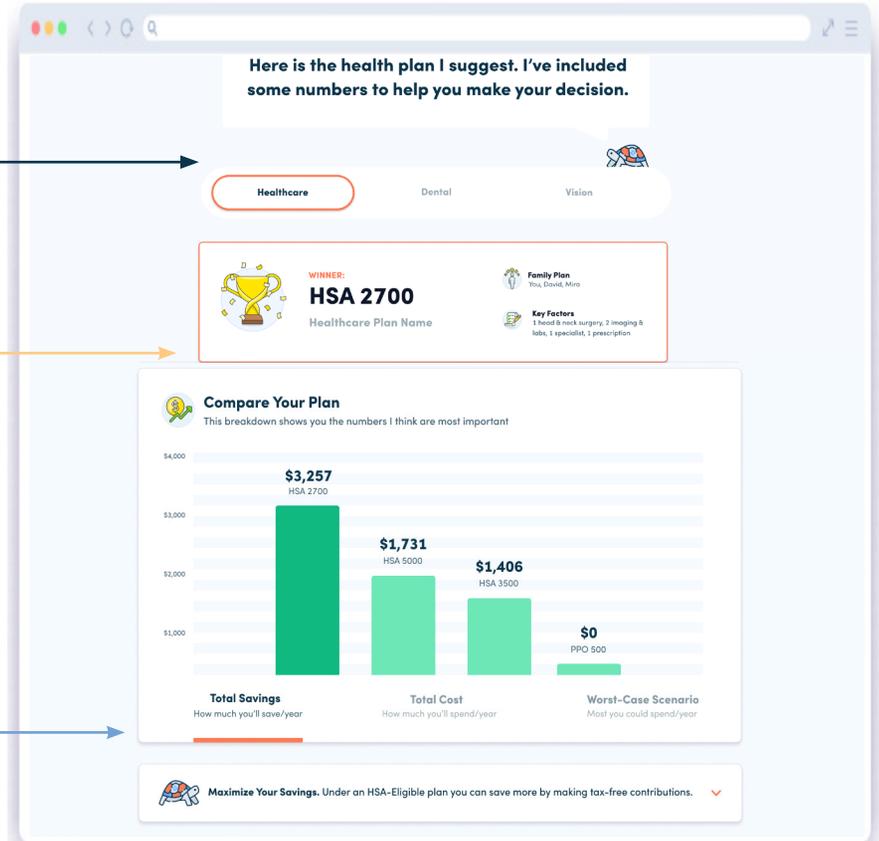
Click on the different titles below the bar graph to see each different view.

Understand how your health care costs will breakdown over the year for the winning plan:

- See how much of your health care costs go to premiums vs. out-of-pocket costs
- See your monthly premium, out-of-pocket limit and deductible
- See the most you could need to pay

See how your health care costs breakdown for each plan option:

- See how much of your health care costs go to premiums vs. out-of-pocket costs
- Compare these numbers for each plan option



Reading Your Results

Get more details on your plan options and a full breakdown of how we calculate your expected costs.

Schedule a call or email us with questions about your results.

Access resources.

Helpful hints:

- Download your results before you exit your window or update your usage!
- Keep an eye out for Theo turtle call-outs! Click on them for more information.

The screenshot shows a web application interface with the following elements:

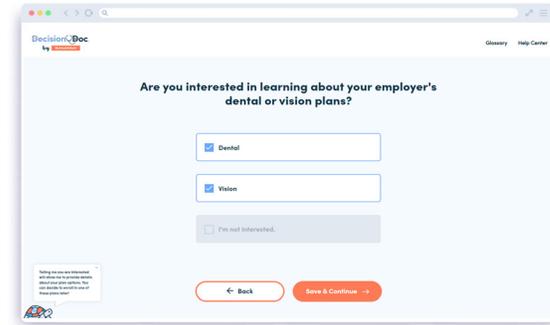
- Plan Details** and **Cost Details** sections at the top.
- An **important message** section featuring a turtle icon and text: "Here is an important message. It is usually tailored to the needs of each employer and their employees."
- Email Us** and **Schedule a Call** sections, each with an icon and a button.
- Feeling Overwhelmed?** section with text: "Check out these free resources to get insights on HSAs, common questions, and more." and a "See all →" link.
- Five resource cards: "HSA Retirement 101", "How to Save in Health", "Worst-Case Scenario Planning", "How to Save for Health Care", and "RolloverHSAs".
- Bottom navigation buttons: "Download", "Edit Responses", and "Enroll in Plan".

Download your results to view later.

Easily add and drop services (a surgery, a pregnancy) to see how those changes affect your plan guidance.

Visit your enrollment platform to enroll in your plan.

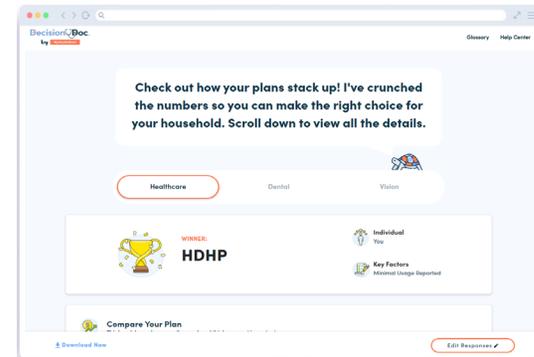
1 Tell Decision Doc if you need dental and vision guidance



2 Results: Use the results navigation bar to view toggle between healthcare, dental and vision

When you reach your results, you'll immediately see your winning health plan. Click on "dental" or "vision" to view guidance on those benefits.

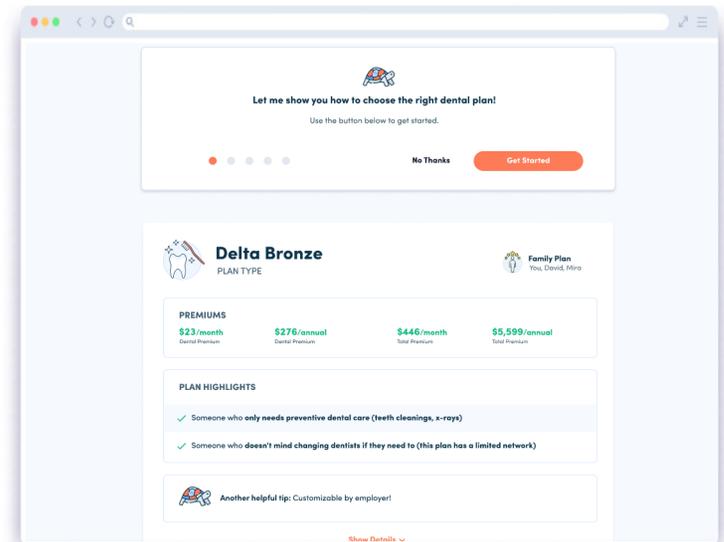
When you click download, you'll get a PDF of all guidance: health, dental and vision



3 Scroll down for plan specific guidance

- Check out your premium costs on each plan
- Learn about key highlights that make each plan stand out, such as whether they cover orthodontia
- Dig into the full coverage details

Hint: Theo the turtle will walk you through everything on the page!



Questions about Decision Doc?

- **Email us:** Email questions@myhealthmath.com and include your name and employer
- **Check out our resource library:** View our FAQ: <https://myhealthmath.com/employee-faqs/>
- **Talk to us on the phone:** Your company should have sent you a unique link to access Decision Doc. Click on the link; when you get to Decision Doc, click on help center to schedule a call with our team.

