

My health costs worksheet.

Use this handy worksheet to help you compare your coverage options—and estimate your potential costs.

Preventive visits for you and your family are covered with no cost sharing when you use a network provider. To learn more about the difference between preventive and diagnostic care, [click here](#).

Part 1: Plan Basics

	Health plan 1	Health plan 2
Calculate how much of the premium you pay.		
Annual premium	\$	\$
Employer contributions	– \$	– \$
My premium costs	= \$	= \$

Compare your out-of-pocket costs. These include your deductible and any copays or coinsurance. Your premium is separate.

Deductible	\$	\$
Coinsurance		
Office visit	%	%
Urgent care visit	%	%
Emergency visit	%	%
Specialist visit	%	%
Prescriptions other	%	%
Copays		
Office visit	\$	\$
Urgent care visit	\$	\$
Emergency visit	\$	\$
Specialist visit	\$	\$
Prescriptions other	\$	\$
My out-of-pocket limit	= \$	= \$

Find tools to help you estimate the costs of common procedures and services at:



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Part 2: My Health Care Needs

Health plan 1

Health plan 2

Estimate whichever of the following is most likely to apply to your family during the plan year::

- Copay or coinsurance amount
- Amount that will go toward the deductible

Go to myuhc.com to estimate the costs of common health services.

Preventive/wellness visits	\$0	\$0
Other doctor visits	+ \$	+ \$
Lab tests	+ \$	+ \$
Prescription drugs (retail)	+ \$	+ \$
Prescription drugs (mail order)	+ \$	+ \$
Urgent care visits	+ \$	+ \$
Physical therapy	+ \$	+ \$
Surgery	+ \$	+ \$
Hospital stays	+ \$	+ \$
Other	+ \$	+ \$
Employer contributions	+ \$	+ \$
My health care costs	= \$	= \$

Part 3: Total Costs

Use the figures from Part 1 and 2 to estimate your total health care costs.

Use whichever is lower:	\$	\$
<ul style="list-style-type: none"> • “My out-of-pocket limit” (from Part 1) • “My health care costs” (from Part 2) 		
“My premium costs” (from Part 1)	+ \$	+ \$
Employer contributions to my FSA or HSA	- \$	- \$
My total costs	= \$	= \$

Remember, this is a basic estimate of potential costs (if you’re not sure about next year’s health expenses, look back at what you paid over the past 12 months). Your costs may be different, based on your family’s health situation, your particular health plan’s coverage terms and other factors. Be sure to review your employer’s open enrollment documents.



Always be sure to review your employer’s **open enrollment documents.**