



## Compare Health Insurance Plans

This worksheet was created as tool for you to use as you shop for health insurance. Not all plans are alike, and it can be confusing to decide which one is best for you, your family or your employees. We have identified some of the main aspects of health coverage. Using this worksheet to compare each plan will allow you to be sure you get what you need for the best overall price, including all costs, not just the monthly premium.

<b>Benefit Plan Details</b>	<b>Plan</b>	<b>Plan</b>	<b>Plan</b>
<b>Access</b> Who can get it i.e.; small business, individual, self-employed			
<b>Deductible</b> Amount you pay before insurance kicks in			
<b>Non-listed Mental Health Deductible</b> May be different than listed mental health services deductible			
<b>Coinsurance</b> What part insurance pays vs. what you pay i.e.: 80/20			
<b>Out-of-pocket Limit</b> (Deductible and Coinsurance)			
<b>Co-payments</b> Amount you pay per visit			
<b>Prescription Drug Co-payments</b> Usually different from other co-pays			

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<b>Benefit Plan Details</b>	<b>Plan</b>	<b>Plan</b>	<b>Plan</b>
<b>General Lifetime Maximum</b> Total amount insurance will pay over your lifetime			
<b>Non-listed Mental Health Lifetime Maximum</b> May be different than listed mental health services maximum			
<b>Preventive Care</b> Examples: annual physical, mammogram, colonoscopy, etc			
<b>Pre-Existing Conditions</b> Illness you had before getting this insurance; many plans won't cover it for one full year			
<b>Premium Rate</b> Amount you pay on a monthly or quarterly basis			
<b>Specific Health Conditions that you need covered</b> Any regular medications, services, or illnesses that are costly for you			

**For any question about health care coverage, or permission to reproduce this worksheet, please call 1-800-965-7476.**