

## City of Albuquerque My Care Plan Option Decision Tool - Helping You Pick the Best Plan

Use drop down lists to select your answer. Points for each My Care Plan option are automatically tallied at the bottom.

Question	Put Cursor on Cell to Select Your Answer	Points Scored			Scoring Rationale
		Active	Family	Independent	
How many dependent children (up to age 26) are you going to cover on this health insurance plan?					Dependent children younger than age 26 have significantly lower copays with the <b>Family Option</b> .
Are you going to cover a spouse or domestic partner on this health insurance plan? Note: Active column has 1 point already awarded for employee.					The <b>Active Option</b> has the least expensive copays for employees and their spouses/domestic partners.
Would you like to have out of state coverage for routine medical care for you and your dependents? Note: All My Care plans cover emergent care out of state.					The <b>Independent Option</b> gives you access to over 900,000 providers outside of New Mexico through the MultiPlan/PHCS network. If you use a MultiPlan provider when out of state, you will receive those services at an in-network benefit level.
Is it important that you or your dependents have access to out-of-network providers? This includes University of New Mexico Hospital (UNMH) providers except for unique services as determined by PHP. Note: Out-of-network providers have higher cost sharing.					The only way to have out-of-network coverage (including UNMH providers) is to use the out-of-network benefit on the <b>Independent Option</b> (higher out-of-pocket cost). Active and Family Options do not cover any out-of-network services (unique services only at UNMH and require prior authorization).
Do you and/or your dependents seek Urgent Care services frequently?					Urgent care is the least expensive on the <b>Active and Family Options</b> .
Do you and/or your dependents take any <i>brand name</i> prescriptions?					Brand name prescriptions are the least expensive on the <b>Family and Independent Options</b> (generics same for all Options).
Do you or your dependents expect to have a baby during the plan year (July 2015 - June 2016)?					Maternity care cost sharing is up to \$100 less with <b>Active Option</b> .
You can get up to \$150 reimbursement for routine vision care, copays for xrays or ambulances, sterilization services, birth control, smoking cessation services, dental treatments, and LASIK. With a note from your doctor, you can also get reimbursed for gym memberships, weight loss programs, and vitamins. Covered dependents can be included for this reimbursement. What percent of this reimbursement do you think you could use?					Reimbursement for these expenses is available on the <b>Active Option</b> .
You can get up to \$250 reimbursement for prescription drug costs, routine vision care, and hearing aids. With a note from your doctor, you can also get reimbursed for dental treatments, diagnostic devices, disease management classes, or alternative therapies. Covered dependents can be included for this reimbursement. What percent of this reimbursement do you think you could use?					Reimbursement for these expenses is available on the <b>Independent Option</b> .

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← higher scores indicate which plan may be best for you. Evaluate your options carefully as everyone's health insurance needs are unique.