Penn Medicine
Lancaster General Health

How do I know which Health Benefits Program is right for me?

LG Consumer	LG Select
The Facts:	***The Facts:***
■ No bi-weekly premiums taken from pay ■ High deductible option ■ Higher out-of-pocket amount due ■ Full cost of non-wellness physician office visits due at time of service, prior to satisfying deductible ■ Full cost of prescriptions due at pick-up, prior to satisfying deductible ■ Health Savings Account (HSA) option □ You have control over your spending and you can save tax-free for all health expenses □ Reimbursement is available after money has been deposited into account. Must have balance in HSA to cover cost ■ Flexible Spending Account (FSA) is not available	■ Bi-weekly premiums taken from your pay ■ Lowest possible deductible ■ Lower out-of-pocket expenses ■ Co-pays for non-wellness physician office visits ■ Co-pays for prescriptions ■ Flexible Spending Account (FSA) option □ FSA is used to assist with most out of pocket health expenses □ Money is available immediately □ Use of a Benny card (similar to a debit card) □ Pre-tax contributions are deposited into your FSA account directly from your paycheck ■ Health Savings Account (HSA) is not available
This Program is right for you if…	***This Program is right for you if…***
■ You are generally healthy and can manage a higher deductible ■ You do not want to have deductions from your pay for health coverage ■ You are able to cover your out-of-pocket expenses in the event of a major illness (can use HSA funds) ■ You are able to make regular contriubtions into your HSA that would cover the costs of your physician office visits and prescription drugs (until your deductible is met) ■ You have no current medical conditions that require regular office visits ■ You have no dependents or your dependents are generally healthy ■ You have rarely ever met your deductible because you don't spend much on health care each year	■ You want the lowest possible deductible ■ You are willing to pay bi-weekly premiums from your pay for health care coverage ■ You want the security of lower out-of-pocket expenses ■ You prefer a co-pay for physician visits and prescription drugs ■ You have one or more medical conditions that require frequent doctor visits and may require maintenance medications throughout the year ■ You want health care coverage against any unanticipated accident or other unpredictable event ■ You have ongoing medical expenses with no opportunity to save more than the bi- weekly premium amount ■ You always pay significantly more than your deductible for health care each year

Both Programs offer the following:

■ Access to LG Health's Convenience Pharmacy for prescriptions and over-the-counter products.
■ Dependent Care FSA: Employees have the option to pay for Dependent Care using pre-tax dollars.
■ Dental and Vision programs are available separately.
■ Preventive/Wellness is covered 100%. This includes gynecological exams, well child care, adult physical exams, routine mammograms, generic contraceptives and certain other medications.
■ All medical and prescription drug co-pays, co-insurances and deductibles will count towards the annual out-of-pocket limit.

Consider all costs before making a decision; such as your payroll contributions, deductibles, co-pays and co-insurance.

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