



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

<b>LG Consumer</b>	<b>LG Select</b>
<p><b>The Facts:</b></p> <ul style="list-style-type: none"> <li>■ No bi-weekly premiums taken from pay</li> <li>■ High deductible option</li> <li>■ Higher out-of-pocket amount due</li> <li>■ Full cost of non-wellness physician office visits due at time of service, prior to satisfying deductible</li> <li>■ Full cost of prescriptions due at pick-up, prior to satisfying deductible</li> <li>■ Health Savings Account (HSA) option               <ul style="list-style-type: none"> <li>□ You have control over your spending and you can save tax-free for all health expenses</li> <li>□ Reimbursement is available after money has been deposited into account. Must have balance in HSA to cover cost</li> </ul> </li> <li>■ Flexible Spending Account (FSA) is not available</li> </ul>	<p><b>The Facts:</b></p> <ul style="list-style-type: none"> <li>■ Bi-weekly premiums taken from your pay</li> <li>■ Lowest possible deductible</li> <li>■ Lower out-of-pocket expenses</li> <li>■ Co-pays for non-wellness physician office visits</li> <li>■ Co-pays for prescriptions</li> <li>■ Flexible Spending Account (FSA) option               <ul style="list-style-type: none"> <li>□ FSA is used to assist with most out of pocket health expenses</li> <li>□ Money is available immediately</li> <li>□ Use of a Benny card (similar to a debit card)</li> <li>□ Pre-tax contributions are deposited into your FSA account directly from your paycheck</li> </ul> </li> <li>■ Health Savings Account (HSA) is not available</li> </ul>
<p><b>This Program is right for you if...</b></p> <ul style="list-style-type: none"> <li>■ You are generally healthy and can manage a higher deductible</li> <li>■ You do not want to have deductions from your pay for health coverage</li> <li>■ You are able to cover your out-of-pocket expenses in the event of a major illness (can use HSA funds)</li> <li>■ You are able to make regular contributions into your HSA that would cover the costs of your physician office visits and prescription drugs (until your deductible is met)</li> <li>■ You have no current medical conditions that require regular office visits</li> <li>■ You have no dependents or your dependents are generally healthy</li> <li>■ You have rarely ever met your deductible because you don't spend much on health care each year</li> </ul>	<p><b>This Program is right for you if...</b></p> <ul style="list-style-type: none"> <li>■ You want the lowest possible deductible</li> <li>■ You are willing to pay bi-weekly premiums from your pay for health care coverage</li> <li>■ You want the security of lower out-of-pocket expenses</li> <li>■ You prefer a co-pay for physician visits and prescription drugs</li> <li>■ You have one or more medical conditions that require frequent doctor visits and may require maintenance medications throughout the year</li> <li>■ You want health care coverage against any unanticipated accident or other unpredictable event</li> <li>■ You have ongoing medical expenses with no opportunity to save more than the bi-weekly premium amount</li> <li>■ You always pay significantly more than your deductible for health care each year</li> </ul>
<p><b>Both Programs offer the following:</b></p>	
<ul style="list-style-type: none"> <li>■ Access to LG Health's Convenience Pharmacy for prescriptions and over-the-counter products.</li> <li>■ Dependent Care FSA: Employees have the option to pay for Dependent Care using pre-tax dollars.</li> <li>■ Dental and Vision programs are available separately.</li> <li>■ Preventive/Wellness is covered 100%. This includes gynecological exams, well child care, adult physical exams, routine mammograms, generic contraceptives and certain other medications.</li> <li>■ All medical and prescription drug co-pays, co-insurances and deductibles will count towards the annual out-of-pocket limit.</li> </ul>	

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



**Penn Medicine**  
**Lancaster General Health**