

New Employee – Jill

Jill is an expectant mother trying to manage a budget and is wondering how to best make choices to plan for her future family.



Age 30

Married
First child on the way

**6 months
of service**

**Computer
Operator**

Jill is curious about what tools and resources are available now and in the future to help her better plan for her baby.

- The Plan Comparison Tool will help Jill decide which plan is best for her family.
- Health Advocate offers Jill peace of mind during her pregnancy and when she has a newborn to care for.
- Jill should take advantage of GuidanceResources® Employee Assistance Program through ComPsych, for free and confidential support for her parenting and financial concerns as she plans for her baby.

Jill is very focused on managing the family's finances, including saving for a house, her child's education, and retirement. She will take time off when her child is born, but also knows that there will be added expenses, putting pressure on the family's already tight budget.

She wonders about the following:

How will the new medical plans impact Jill's prenatal care before and after she gives birth?

- Jill can call Health Advocate to learn if her OB/GYN is in-network and for support with changing her doctor, if necessary.
- If she does need to change doctors, the Provider Lookup Tool will help Jill choose an in-network pediatrician for her new baby.

What's the best way for Jill's family to save money on health care costs?

- By choosing one of the Select Plans, Jill will save on medical plan contributions. Jill can earn up to \$1,000 in HSA contributions by completing certain wellness activities on Rally®. This money can be used to pay for eligible medical expenses.
- By participating in the Healthy Baby program, Jill may receive an HSA contribution of up to \$2,000. If her baby becomes ill, Jill can also utilize Nurse Line Services to contact experienced, registered nurses toll free, 24/7, free of charge.

Jill's Choice:

Standard-Select Plan.

With upcoming expenses, Jill would like to save as much as possible while receiving excellent health care during her pregnancy. The Standard-Select Plan saves money on premiums and has a lower deductible than the Core Select Plan.

Jill should also consider: Hospital Indemnity Insurance. Jill knows that her maternity hospital stay will be expensive – and will likely include expenses not covered by her medical plan. Hospital Indemnity Insurance pays her cash directly to help pay for out-of-pocket expenses without dipping into savings.

Through the **Healthy Baby Program**, Jill is partnered with a Personal Health Advocate who will provide information, support and guidance during every stage of her pregnancy and delivery. She will also receive assistance with postpartum and newborn care.

Early Career – Jack

Jack wants help making choices during Annual Enrollment and wonders how he can use WellBeing365 tools and resources year-round.



Age **25**

Single

**2 years
of service**

**Engineer
Associate**

Jack is young and healthy. When Jack began working two years ago, he selected a plan with the lowest deductible, thinking it would cost the least. But the premiums put a big dent in his paycheck.

- Jack has numerous medical plan choices and uses the Plan Comparison Tool to help him make the best selection for his personal situation.
- Castlight is an effective health care shopping tool to help Jack obtain the most cost effective and highest quality care for the injuries he has year-round.

Based on his minimal health care needs, Jack would be over-insured if he did not make a change. How can he determine which plan is right for him?

- The Plan Comparison Tool makes it easy for Jack to “do the math” and compare his options.

Jack lives an active life and periodically injures himself. What’s the most cost-effective way to get care for his injuries?

- He can use Return to Health Powered by Wisertogether to identify effective treatment options.
- Castlight will help him find highly rated, cost-effective local care.

Jack often travels for pleasure and knows he will need certain vaccines if he travels outside of the country. What tools and resources are available?

- He can use Castlight to compare vaccine costs in his area.
- BenefitHub is a great place to find discounts on travel, hotels, restaurants and much more.

What resources are available to help him reach his fitness goals?

- Rally® by Optum will support and encourage Jack in his self-improvement – at no cost to him. He can obtain his Rally Age and receive personalized activity recommendations to manage his health.
- He could start by getting a biometrics health screening to get a benchmark of his current health.
- By participating in select wellness activities, Jack can earn up to \$1,000 in wellness HSA incentive contributions to help to pay for eligible out-of-pocket health care expenses.

Jack’s Choice: Core-Select Network Plan. Lowest weekly contribution, highest annual deductible and out-of-pocket maximum.

Jack does not want to spend a lot of money on his medical plan and has selected a plan where his premium costs will decrease. The Core-Select Network Plan offers the biggest savings on premiums, and since he has not built a relationship with a doctor, the Select Network Plan also saves him additional money. Jack elected voluntary benefits - Hospital Indemnity and Accident Insurance as added protection in light of his higher deductible.

Jack should also consider: Contributing \$1,000 to his HSA. Although it is additional money out of his paycheck, the tax-free contributions lower his taxable income, allowing him to save money on his taxes. Plus, the earnings and interest are also tax-free, as are withdrawals to pay for eligible medical care, reducing unexpected out-of-pocket expenses.

Mid-Career – David

David has never paid much attention to his benefits and must now compare SAIC's multiple plan options with his spouse's benefits in order to make the best decision for future coverage.



Age **42**

Married
No kids

**5 years
of service**

**Engineering
Tech**

David is wondering how the tools within the SAIC WellBeing365 portal can help him learn more about his options and choose the best plan for their needs.

- David typically has a long work day and takes pride in both his professional and personal achievements. Although he is relatively healthy, David still has fitness goals he would like to reach.
- When David is not in the office, he uses apps and technology to work remotely and stay connected to friends and family.
- David will review the online materials, such as the videos, FAQs and the Plan Comparison Tool. In addition, the Rally® app is appealing to him because he can use his mobile device to explore a variety of ways to improve his health and wellness.

Up to now, David hasn't paid too much attention to his benefits. He's always relied on his spouse's plans for coverage. But now, David and his spouse are comparing their options.

As David looks at SAIC's medical plan, which option is right for him?

- The Plan Comparison Tool helps him compare plans available to him.
- He learns that if he chooses a plan with lower premium costs, he can afford to contribute more to a Health Savings Account (HSA).
- David compares the benefits available on his spouse's program to those available through SAIC.
- David also uses the Provider Look-up Tool to determine if his current doctors are in-network.

How will the new plans accommodate his busy schedule?

- Telemedicine is a great option to receive care outside of normal business hours and David will not have to spend extra time traveling to the doctor's office. Plus, telemedicine costs the same or even less than a regular office visit.
- David can maximize his contributions into his HSA. By contributing more to his HSA, he will get a triple tax savings because his contributions, account growth and qualified distributions are all tax-free. Once his balance reaches \$1,000, he has the opportunity to grow his account balance even more by investing in a wide variety of mutual funds and his unused HSA balance rolls over year-after-year.

What resources are available to help him focus on his health and wellness?

- Rally® by Optum will support and encourage David in his self-improvement, at no cost to him and through the convenience of an app.
- By participating in select wellness activities, David can earn up to \$500 in his HSA to help pay for eligible out-of-pocket health care expenses.

**David's Choice:
Core HSA-Eligible Plan.**

Given David and his spouse's overall good health, the money he saves on medical premiums can be used to fund his HSA, which can be used toward his higher annual deductible and unexpected medical costs.

David should also consider preventive screenings. Even though David has limited health care needs, he is at an age where he should proactively monitor future health risks, like cancer, cardiovascular disease, high blood pressure, etc. In-network preventive care is covered at 100% as part of David's medical plan.

Mid-Career – Dawn

Dawn and her family's health care needs are increasing. She has limited time to learn more about the options available to them throughout the year.



Age **45**

Married
3 Children

**4 years
of service**

**Program
Analyst**

Dawn is interested in learning about how she can access information 24/7, at work and from home.

- Dawn likes to ask questions directly, so she wants to be able to use the online chat feature within the SAIC WellBeing365 portal to address her questions.
- The online Plan Comparison Tool will help her figure out what medical and dental plan to elect.
- Dawn should also take advantage of the Annual Enrollment Briefings to learn about the new benefits and ask questions.

Dawn and her family use their health care benefits fairly regularly. Dawn has had some mild, persistent back pain and just started taking medication to manage high blood pressure, her youngest daughter is diabetic, and at least one of her athletic teens suffers an injury that requires a trip to the emergency room every year. Dawn is worried about higher out-of-pocket health care costs with the new plans and wonders:

What are some ways her family can keep health care costs down?

- Dawn reviews the CVS Caremark preferred drug list to see how the family's maintenance medications are covered. She sees that the medications to treat their conditions are included in the preventive drug list (a listing of maintenance medications for certain chronic conditions, covered before the deductible is met), which means they will pay less for the preventive medications.
- Dawn's dental plan will cover her teen's orthodontics and she can use the money in her Health Care Flexible Spending Account (Health Care FSA) to help pay for braces.
- When she has back pain, Dawn can use Return to Health® Powered by WiserTogether to identify effective remedies, which might enable her to avoid a trip to the doctor.
- Castlight will help find highly rated, cost-effective local care when one of Dawn's teens suffers a sports injury.
- Telemedicine is also a convenient option and is less costly than urgent care, ideal for when Dawn has a sinus infection or a seasonal cold.

Are there any other considerations for Dawn?

- Since Dawn's husband is retired from the military, he is enrolled in TRICARE and has TRICARE supplemental coverage through his employer. Given this, Dawn can enroll in Employee + Child(ren) coverage which is less expensive than family coverage.

Dawn's Choice: PPO Plan.

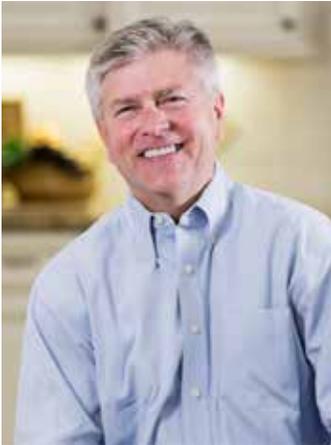
While Dawn wants to spend as little as possible on health care, she knows with her blood pressure issue, her daughter's diabetes — and her two active teens, enrolling in the PPO Plan is an economical way to get the coverage her family needs. The PPO Plan offers Dawn the lowest annual deductible and predictable fixed copay on many services.

Dawn should also consider opening a Health Care Flexible Spending Account (FSA). A Health Care FSA will allow Dawn to use pre-tax dollars to pay for eligible out-of-pocket healthcare expenses, ideal for when her active teens injure themselves.

Dawn should enroll in the Standard Dental Plan. This plan provides Dawn a per-person \$2,500 maximum benefit for her teens' braces. The Core Dental Plan does not cover orthodontia.

Late Career – Mark

Mark does not like to get his information online and has many questions regarding his benefits options. How does Mark get started?



Age **55**

Married
Empty nester

**22 years
of service**

**Program Analyst
Principal**

- The SAIC WellBeing365 Service Desk can provide assistance with enrolling in his benefits and answering any questions about using the WellBeing365 portal.
- Mark should also take advantage of the Annual Enrollment Briefings conducted by SAIC to learn about his benefits and ask questions.

Mark recently learned that he has prostate cancer. Mark and his wife have two kids in college and are also caring for elderly parents. Mark is concerned about the plan changes. As he tries to sort through the details, he wonders:

Will he and his family have to change doctors/facilities?

- Mark uses the Provider Look-up Tool to see if their doctors are in-network.
- He calls the WellBeing365 Service Desk to learn more about options that will allow him to continue his treatment plan into 2020.

What resources are available to help Mark and his family deal with their health concerns?

- ConsumerMedical will help Mark navigate his diagnosis and will assemble an expert team of clinical and research resources to support Mark at every step of the way. They can even coordinate expert second opinions so Mark can be confident in his treatment path.
- Case Management programs supplement Mark's doctor's care for ongoing health conditions, like his cancer. Experienced registered nurses can help him prepare for physician visits, outline questions and reduce the barriers that may interfere with his health.
- While they are away at college, telemedicine will allow Mark's kids to access medical care for minor, non-emergency issues over the phone or via video chat, without the hassle of physically visiting a doctor's office.
- He can also take advantage of the GuidanceResources® Employee Assistance Program through ComPsych which offers free and confidential emotional support to help Mark as he cares for his elderly parents.

Mark's Choice: PPO Plan. Highest weekly contribution, lowest annual deductible and out-of-pocket maximum. With his cancer treatments, Mark knows that he will have a lot of medical expenses throughout the year, so he selected the plan with the lowest deductible and out-of-pocket maximum.

Mark should also consider: Buying Hospital Indemnity coverage. In the event of a hospitalization, hospital indemnity coverage will help to defray costs.